

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi, Malcolm. Yeah, I'd like to see what kind of benefits, uh, my employer has. Okay. What's that company you work for? It's called Partners... Partners. Partners Personnel? Yeah, Partners Personnel. Yeah. What's the last four of your social? 2462. I don't know if I'll be in the system 'cause I just got interviewed by them, but I'm looking into their benefits. You said 2462? Yes, sir. Your first name? Gloria Gomez. Yeah. It doesn't look like you went in the system yet. So what I can do, so usually what I can do- No, because I'm, I'm just go- I'm doing the onboarding process right now. So I just- Mm-hmm. I'm just looking for information, what kind of benefits do... I mean, how do their benefits work? Do you have to work for them, like, a certain number of hours? Do you have to work for them a month or when can you apply for benefits with Partners? So the way that it works, the enrollment process takes one to two weeks from whatever date you get enrolled. And once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage become active. None of these plans are PPO plans. They're all limited benefits plans. So what that means, if the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount, and depending on the services rendered in the coverage, the remainder of that claim will be your responsibility. I didn't get any of that. So what, is there, like, a 20%, 80% coverage or how does that work? This might, this is my first time going through a temp agency. So what I can do, I can send you the, the benefits guide through your email. That way, you can look over and see all the plans they have. Well, if I can... I'm looking. Okay, yeah. So I'm looking at a, at a package she- here that she gave me, and it's got, like, different benefits plans, like in network, not network. Okay. So, so you're covered within once I start paying. You see you have a PPO network plan? So none of these plans are PPO. Have any of... Oh, you're talking about the VIP, the MVP plan? So you have to be approved. You actually have to get approved to be in the MVP plan. That's the only plan that is considered- So what- ... to be a PPO plan. Okay, so with Partners you have to have... The only option that you have is the MVP plan? If you wanted a PPO plan, yes, ma'am. No, whatever they have. So say if they have an HMO, is the, what is theirs? The... What is the- Well, all of these are- What is the name of their... What is the name of their HMO plan? So all of these plans are limited benefit plans. They're not HMOs, PPOs. So the way I explained it, like, you send the claim in to the insurance carrier and the carrier pays for the claim upsi- to, to a set dollar amount. And depending on the services rendered and the coverage, you would be rem- be responsible for what was left. So you actually go to see a doctor and you don't know how much you're, how much you're gonna end up paying because the, you won't find out until the insurance pays for it? So the benefits guide will tell you how much the doctor will cover. Do you have the full benefits guide or do you have a brief, uh, like a summarized version? I have

a plan benefit summary. So is it 20 pages? Yeah. 'Cause like in the one I have, there's 20 pages and it goes into detail about the coverage's. Yeah, mine's like about 19, 20 pages. Yeah. Um. Okay. That's enough. And it's got 2020- You should have it. ... benefits summary, preventive care, primary care visits, \$10 copay. Is that the same page that we're looking at? Probably. VIP Standard, VIP Plus. So I have to pay the, the, the, a certain amount for it every week, right? Yes, ma'am. You gotta pay for it every week? Depending on which... Yes, ma'am, depending on what you get enrolled into. And they have, the only one they have is the... What's the name of the one they have? The MVP. MVP is the only one that is considered to be a PPO plan. And then there's 202- Yeah, I don't... Well, yeah, the one I'm looking at, what does Partners offer you? If I was to go work with Partners, what is, what do they offer? They just offer the MVP? No, ma'am. So they offer you medical, Free Rx, care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health and the ID experts. Hello? Yeah, I'm here. I'm looking at this, uh, at that 20-page document. I have a VIP Standard, VIP Plus, VIP Pree- Prime and a Stay Healthy- Yes, ma'am. Th- ... and Heli- Yeah. All of those are the limited benefits plans. So that's what this company offers? Yes, ma'am. They offer you all the plans. You can get the MVP or you can get the limited benefits plans, like the ones you were just naming. Okay. But it just doesn't tell me how much it's gonna cost me every pay period. It should... No, definitely- Oh, here it is. ... should have it. We create a... Employee weekly deductions. There we go, '16, '17. VIP Standard. So which one's, which one's, out of all of these, is your HMO? All of them are HMOs? All of these are limited benefits plans. Is that the same as an HMO? What do you mean by limited health plan? Are you there? So the, like, yes, ma'am. As I explained earlier, the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim is the member's responsibility. That's what makes it a hospital indemnity plan. Oh, you're not going by just copays. You have a copay and then you have a balance after the doctor. I see. It's not just the copay and then the doctor accepts whatever, whatever the contract amount is, that's what the doc, what's, what they pay and they're done. Here, it's like you have a contr- you don't have a contract amount. They can charge you whatever they want. Okay. All right. Well, I think I kind of got it, but I'll call back later and see if someone can explain it better to me. All right. Thank you very much for your help, sir. You have a good day. You too. Thank you. Okay, bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_1: Hi, Malcolm. Yeah, I'd like to see what kind of benefits, uh, my employer has.

Speaker speaker_0: Okay. What's that company you work for?

Speaker speaker_1: It's called Partners... Partners.

Speaker speaker_0: Partners Personnel?

Speaker speaker_1: Yeah, Partners Personnel.

Speaker speaker_0: Yeah. What's the last four of your social?

Speaker speaker_1: 2462. I don't know if I'll be in the system 'cause I just got interviewed by them, but I'm looking into their benefits.

Speaker speaker_0: You said 2462?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Your first name?

Speaker speaker_1: Gloria Gomez.

Speaker speaker_0: Yeah. It doesn't look like you went in the system yet. So what I can do, so usually what I can do-

Speaker speaker_1: No, because I'm, I'm just go- I'm doing the onboarding process right now. So I just-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I'm just looking for information, what kind of benefits do... I mean, how do their benefits work? Do you have to work for them, like, a certain number of hours? Do you have to work for them a month or when can you apply for benefits with Partners?

Speaker speaker_0: So the way that it works, the enrollment process takes one to two weeks from whatever date you get enrolled. And once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage become active. None of these plans are PPO plans. They're all limited benefits plans. So what that means, if the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount, and depending on the services rendered in the coverage, the remainder of that claim will be your responsibility.

Speaker speaker_1: I didn't get any of that. So what, is there, like, a 20%, 80% coverage or how does that work? This might, this is my first time going through a temp agency.

Speaker speaker_0: So what I can do, I can send you the, the benefits guide through your email. That way, you can look over and see all the plans they have.

Speaker speaker_1: Well, if I can... I'm looking. Okay, yeah. So I'm looking at a, at a package she- here that she gave me, and it's got, like, different benefits plans, like in network, not network. Okay. So, so you're covered within once I start paying. You see you have a PPO network plan?

Speaker speaker_0: So none of these plans are PPO.

Speaker speaker_1: Have any of...

Speaker speaker_0: Oh, you're talking about the VIP, the MVP plan? So you have to be approved. You actually have to get approved to be in the MVP plan. That's the only plan that is considered-

Speaker speaker_1: So what-

Speaker speaker_0: ... to be a PPO plan.

Speaker speaker_1: Okay, so with Partners you have to have... The only option that you have is the MVP plan?

Speaker speaker_0: If you wanted a PPO plan, yes, ma'am.

Speaker speaker_1: No, whatever they have. So say if they have an HMO, is the, what is theirs? The... What is the-

Speaker speaker_0: Well, all of these are-

Speaker speaker_1: What is the name of their... What is the name of their HMO plan?

Speaker speaker_0: So all of these plans are limited benefit plans. They're not HMOs, PPOs. So the way I explained it, like, you send the claim in to the insurance carrier and the carrier pays for the claim upsi- to, to a set dollar amount. And depending on the services rendered and the coverage, you would be rem- be responsible for what was left.

Speaker speaker_1: So you actually go to see a doctor and you don't know how much you're, how much you're gonna end up paying because the, you won't find out until the insurance pays for it?

Speaker speaker_0: So the benefits guide will tell you how much the doctor will cover. Do you have the full benefits guide or do you have a brief, uh, like a summarized version?

Speaker speaker_1: I have a plan benefit summary.

Speaker speaker_0: So is it 20 pages?

Speaker speaker_1: Yeah.

Speaker speaker_0: 'Cause like in the one I have, there's 20 pages and it goes into detail about the coverage's.

Speaker speaker_1: Yeah, mine's like about 19, 20 pages. Yeah. Um.

Speaker speaker_0: Okay. That's enough.

Speaker speaker_1: And it's got 2020-

Speaker speaker_0: You should have it.

Speaker speaker_1: ... benefits summary, preventive care, primary care visits, \$10 copay. Is that the same page that we're looking at? Probably. VIP Standard, VIP Plus. So I have to pay the, the, the, a certain amount for it every week, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: You gotta pay for it every week?

Speaker speaker_0: Depending on which... Yes, ma'am, depending on what you get enrolled into.

Speaker speaker_1: And they have, the only one they have is the... What's the name of the one they have?

Speaker speaker_0: The MVP. MVP is the only one that is considered to be a PPO plan. And then there's 202-

Speaker speaker_1: Yeah, I don't... Well, yeah, the one I'm looking at, what does Partners offer you? If I was to go work with Partners, what is, what do they offer? They just offer the MVP?

Speaker speaker_0: No, ma'am. So they offer you medical, Free Rx, care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health and the ID experts. Hello?

Speaker speaker_1: Yeah, I'm here. I'm looking at this, uh, at that 20-page document. I have a VIP Standard, VIP Plus, VIP Pree- Prime and a Stay Healthy-

Speaker speaker_0: Yes, ma'am. Th-

Speaker speaker_1: ... and Heli-

Speaker speaker_0: Yeah. All of those are the limited benefits plans.

Speaker speaker_1: So that's what this company offers?

Speaker speaker_0: Yes, ma'am. They offer you all the plans. You can get the MVP or you can get the limited benefits plans, like the ones you were just naming.

Speaker speaker_1: Okay. But it just doesn't tell me how much it's gonna cost me every pay period.

Speaker speaker_0: It should... No, definitely-

Speaker speaker_1: Oh, here it is.

Speaker speaker_0: ... should have it.

Speaker speaker_1: We create a... Employee weekly deductions. There we go, '16, '17. VIP Standard. So which one's, which one's, out of all of these, is your HMO? All of them are HMOs?

Speaker speaker_0: All of these are limited benefits plans.

Speaker speaker_1: Is that the same as an HMO? What do you mean by limited health plan? Are you there?

Speaker speaker_0: So the, like, yes, ma'am. As I explained earlier, the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set

dollar amount. And depending on the services rendered and the coverage, the remainder of the claim is the member's responsibility. That's what makes it a hospital indemnity plan.

Speaker speaker_1: Oh, you're not going by just copays. You have a copay and then you have a balance after the doctor. I see. It's not just the copay and then the doctor accepts whatever, whatever the contract amount is, that's what the doc, what's, what they pay and they're done. Here, it's like you have a contr- you don't have a contract amount. They can charge you whatever they want. Okay. All right. Well, I think I kind of got it, but I'll call back later and see if someone can explain it better to me. All right. Thank you very much for your help, sir. You have a good day.

Speaker speaker_0: You too. Thank you.

Speaker speaker_1: Okay, bye.