

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Call, this is Pamela speaking. How may I help you? Hi, my name is Marley, um, I was just calling to get my benefits check. And who do you work for? Leho, like Partner Personnel, a third party. May I have the last four digits of your Social? 5202. 5202? Mm-hmm. And what is your first and last name, ma'am? Marley Leong. Miss Leong, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? 3317 41st South Street, Lehi Acres, 33976, 10-22-1999. We have a phone number on file, 239-785-8213. Your new email is marleykenny... Kenny... .. leong. ... kennyleon22@gmail.com . So, you want to enroll in the benefits, ma'am? Mm-hmm. Do you know what plan would you like to enroll to? Um, depends on how much they are. I know I want dental, vision and physical, like, for my OBGYN. I want to go to a phy- uh, OBGYN, like, you know, check-up, a yearly check-up. So, they do offer six different medical plans. They have one, um, the Stay Healthy. The Stay Healthy Enhanced, there are... the one that you will be able to use for your, um, preventive care. The MEC Stay Healthy, that one is \$16.80. They don't have PPO? These are not, like, major insurance, ma'am. Oh, you guys don't have major insurance? No, ma'am. So if I wanna get to see ... they already have... OBGYN. They already have a set amount that they're gonna pay. Anything above that amount will be your responsibility, and you have to go in-network provider. So if the, if the provider you wants to go is not in-network then you will have, uh, you will not completely covered. Okay. So what if I'm trying to get a insurance, actual insurance for my eyes? That's what I'm trying to enroll right now. Well, I'm just... Um, uh, that's all of what Partners Personnel offers. Would you like me to email you? Yeah, what do they offer? They offer six different medical plans. If you would like, I could send you the benefit guide so you can see everything that they offer and their prices. And the plans that you're looking for- that you could use for your preventive care, they have two different plans, which one costs \$16.80 and then they have another one that costs \$43.76. These plans do not include the vision or dental. Um- So it's just like physical? So if you choose the Stay Healthy plan that costs \$16.80, you could go to, um, the doctor's office. You're are responsible to pay for the doctor's visit. Now, the insurance gonna cover 100% your preventive care. Let's say you- pass me your mammogram, cholesterol screening, diabetes screening, that type of preventive care. Like I say, you will have to pay for the actual visit to the doctors and you have to use a participating provider. . Then the \$43.76, which is the Stay Healthy Enhanced, with that one you only have to pay \$10, um, as a copay. As well you'll have to use a participating provider. And you'll have four visits per year. Um, that one is- Okay, so what I'm trying to say is, if I'm trying to go see a OBGYN, which one can I use? The ones that I'm explaining to you. I'm giving you two different op- And the \$43? I'm giving you those two different options. I'm tr- to tell you what- Look, I understand you're giving

me the option, but the thing I don't understand is you can tell me all those options. But the option I'm trying to understand is, if I can go to a OBGYN with that insurance, if I can go see a, you know, any doctor with that insurance. Because I get they don't have- That's what I'm saying. ... professional plans. That these are the on- For these are the only plans that you gonna be able to go for your preventive care, that you're gonna be cover 100%, the actual procedure. Then the rest of the plans- Okay. ... that they offer, they do not cover your preventive care, not 100%. So this, th- that's why I'm giving you these two plans. I'm explaining these two plans to you. Yeah. Yeah, I understand that. If you- But it's just that I'm trying to get a plan. Like, I don't care if it's the highest plan, but if I'm trying to go see a OBGYN, I don't care if I paid a copay, but like...'Cause I have a lot of bills. That's why I'm giving... That's why- Like, I'm going to the eye doctor. That's why I'm giving you these two plans. These two plans are the only one that is gonna cover you to go to OBG. 100%. And the rest of the plan, they'll only cover 10, 50... 10, I'm sorry, 50, 100 or \$150 towards the visit, but they're not gonna cover 100% of procedures. If you would like, I could go ahead and send you the benefit guide so you could go over and see which one will work better for you. Let me see until when you have to enroll. So you still have until the 14th to enroll in the benefit. Until, like I said- I can get that on the 15th? Yes. Till the 14th. And I can s- um, I can switch it whenever? No. You wanna have... If you enroll, let's say, um, today, you're still having the... till the 14th to make changes or cancel. After you enroll, you are gonna have to wait for company open enrollment or a qualified live event. Okay. I'll get, I guess... Um, I'll get the highest one. The good one. So, with this- And it's at \$46 every month? No. It's weekly. Oh, weekly? Yes, ma'am. Okay. And the \$16, is it the same thing or it's what? No. With the \$15... the \$16, you will have to pay for the doctor's visit. Your procedures will be covered 100% as long as you go to a participating provider. Now, the Stay Healthy - Enhanced, which is the one that you're gonna pay \$10 copay, and that is one that costs \$43, you have four visits per year as well with... and... for it, you have to pay \$10 copay and you have to go to a participating provider as well for your preventive care to be covered. This one, with the \$43, you could use it in the hospital, and it has a group accident included in the plan that in case you see yourself in, involved in an accident, you have, um, extra coverage for your emergency. And- Okay, perfect. And then we have a \$50 copay for your, um, specialists, four visits of w- as well for y- uh, for the whole year, and you have a \$60 copay for urgent care. Okay, that's not bad. I might just do the 46. Now, if you decide to take the 43, um, and you want me to add dental and vision to it, that will be the whole total. Yes, please. So that will be \$49.54 per paycheck. That's good. So it's vision and, like, dental. For the vision... All right, that's another question. So- The vision, I have glaucoma. Oh. For the vision, they're gonna cover... You have a \$10 copay for your, um- Mm-hmm. ... eye exam every... once a year, and you have a 10... I mean, I'm sorry, a \$25 copay for your glasses, of the fitting and, and the lenses, and the insurance plan, it is \$130 towards your glasses or frame. That's how this is gonna be. Okay, what about contacts? I'ma tell you. You would... You have the same, the same amount. You don't have a copay on. Oh, okay. All right. For the fitting. Well, what I'm seeing is that... Okay, so if I gotta go see a specialist for my eyes, would that be covered with the insurance? No, ma'am. Can I get an insurance for me to get covered? They... This is all they offer. The, um, partner personnel, um, that's all they cover. They only have one plan for the vision and dental. They are very basic. Yeah, I'm saying, but you told me I could add plan to it. Can I now? But that's the only, that's the only tier they have on vision or dental. The only ones that they have more

tiers is towards the medical plans. Oh, okay. All right then. I'll do that. Like I say, you still have until the 14th to enroll. If you want, you could go over the benefit guide and see if this is gonna work for you, 'cause like I said, after you enroll, you will... still have until the 14th to, to cancel, but after that you're gonna have to wait for company open enrollment or a qualified live event. Okay, yeah, I might just enroll and just call you if anything before the 14th. No problem. Okay. So I'm gonna go ahead and add the dental, vision and the Stay Healthy - Enhanced for \$49.54. Mm-hmm. And let's see. We are on the current enrollment period. So, your benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system. And you will receive it within seven to 10 days to the mailing address we have on file. All right, perfect. Thank you. All right. If you have any other questions or concerns, just give us a call. We'll be more than happy to assist you. This is- Oh, perfect. Thank you. All right, thank you for giving us a call today again. Love you. Mm-hmm, bye-bye. All right, bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits and a Call, this is Pamela speaking. How may I help you?

Speaker speaker_2: Hi, my name is Marley, um, I was just calling to get my benefits check.

Speaker speaker_1: And who do you work for?

Speaker speaker_2: Leho, like Partner Personnel, a third party.

Speaker speaker_1: May I have the last four digits of your Social?

Speaker speaker_2: 5202.

Speaker speaker_1: 5202?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And what is your first and last name, ma'am?

Speaker speaker_2: Marley Leong.

Speaker speaker_1: Miss Leong, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: 3317 41st South Street, Lehi Acres, 33976, 10-22-1999.

Speaker speaker_1: We have a phone number on file, 239-785-8213. Your new email is marleykenny...

Speaker speaker_2: Kenny...

Speaker speaker_1: ... leong.

Speaker speaker_2: ... kennyleon22@gmail.com .

Speaker speaker_1: So, you want to enroll in the benefits, ma'am?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Do you know what plan would you like to enroll to?

Speaker speaker_2: Um, depends on how much they are. I know I want dental, vision and physical, like, for my OBGYN. I want to go to a phy- uh, OBGYN, like, you know, check-up, a yearly check-up.

Speaker speaker_1: So, they do offer six different medical plans. They have one, um, the Stay Healthy. The Stay Healthy Enhanced, there are... the one that you will be able to use for your, um, preventive care. The MEC Stay Healthy, that one is \$16.80.

Speaker speaker_2: They don't have PPO?

Speaker speaker_1: These are not, like, major insurance, ma'am.

Speaker speaker_2: Oh, you guys don't have major insurance?

Speaker speaker_1: No, ma'am.

Speaker speaker_2: So if I wanna get to see

Speaker speaker_1: ... they already have... OBGYN. They already have a set amount that they're gonna pay. Anything above that amount will be your responsibility, and you have to go in-network provider. So if the, if the provider you wants to go is not in-network then you will have, uh, you will not completely covered.

Speaker speaker_2: Okay. So what if I'm trying to get a insurance, actual insurance for my eyes? That's what I'm trying to enroll right now.

Speaker speaker_1: Well, I'm just... Um, uh, that's all of what Partners Personnel offers. Would you like me to email you?

Speaker speaker_2: Yeah, what do they offer?

Speaker speaker_1: They offer six different medical plans. If you would like, I could send you the benefit guide so you can see everything that they offer and their prices. And the plans that you're looking for-

Speaker speaker_2: .

Speaker speaker_1: ... that you could use for your preventive care, they have two different plans, which one costs \$16.80 and then they have another one that costs \$43.76. These plans do not include the vision or dental. Um-

Speaker speaker_2: So it's just like physical?

Speaker speaker_1: So if you choose the Stay Healthy plan that costs \$16.80, you could go to, um, the doctor's office. You're are responsible to pay for the doctor's visit. Now, the

insurance gonna cover 100% your preventive care. Let's say you-

Speaker speaker_2: .

Speaker speaker_1: ... pass me your mammogram, cholesterol screening, diabetes screening, that type of preventive care. Like I say, you will have to pay for the actual visit to the doctors and you have to use a participating provider.

Speaker speaker_2: .

Speaker speaker_1: Then the \$43.76, which is the Stay Healthy Enhanced, with that one you only have to pay \$10, um, as a copay. As well you'll have to use a participating provider. And you'll have four visits per year. Um, that one is-

Speaker speaker_2: Okay, so what I'm trying to say is, if I'm trying to go see a OBGYN, which one can I use?

Speaker speaker_1: The ones that I'm explaining to you. I'm giving you two different op-

Speaker speaker_2: And the \$43?

Speaker speaker_1: I'm giving you those two different options. I'm tr- to tell you what-

Speaker speaker_2: Look, I understand you're giving me the option, but the thing I don't understand is you can tell me all those options. But the option I'm trying to understand is, if I can go to a OBGYN with that insurance, if I can go see a, you know, any doctor with that insurance. Because I get they don't have-

Speaker speaker_1: That's what I'm saying.

Speaker speaker_2: ... professional plans.

Speaker speaker_1: That these are the on- For these are the only plans that you gonna be able to go for your preventive care, that you're gonna be cover 100%, the actual procedure. Then the rest of the plans-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that they offer, they do not cover your preventive care, not 100%. So this, th- that's why I'm giving you these two plans. I'm explaining these two plans to you.

Speaker speaker_2: Yeah. Yeah, I understand that.

Speaker speaker_1: If you-

Speaker speaker_2: But it's just that I'm trying to get a plan. Like, I don't care if it's the highest plan, but if I'm trying to go see a OBGYN, I don't care if I paid a copay, but like...'Cause I have a lot of bills.

Speaker speaker_1: That's why I'm giving... That's why-

Speaker speaker_2: Like, I'm going to the eye doctor.

Speaker speaker_1: That's why I'm giving you these two plans. These two plans are the only one that is gonna cover you to go to OBG. 100%. And the rest of the plan, they'll only cover 10, 50... 10, I'm sorry, 50, 100 or \$150 towards the visit, but they're not gonna cover 100% of procedures. If you would like, I could go ahead and send you the benefit guide so you could go over and see which one will work better for you. Let me see until when you have to enroll. So you still have until the 14th to enroll in the benefit. Until, like I said-

Speaker speaker_2: I can get that on the 15th?

Speaker speaker_1: Yes. Till the 14th.

Speaker speaker_2: And I can s- um, I can switch it whenever?

Speaker speaker_1: No. You wanna have... If you enroll, let's say, um, today, you're still having the... till the 14th to make changes or cancel. After you enroll, you are gonna have to wait for company open enrollment or a qualified live event.

Speaker speaker_2: Okay. I'll get, I guess... Um, I'll get the highest one. The good one.

Speaker speaker_1: So, with this-

Speaker speaker_2: And it's at \$46 every month?

Speaker speaker_1: No. It's weekly.

Speaker speaker_2: Oh, weekly?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. And the \$16, is it the same thing or it's what?

Speaker speaker_1: No. With the \$15... the \$16, you will have to pay for the doctor's visit. Your procedures will be covered 100% as long as you go to a participating provider. Now, the Stay Healthy - Enhanced, which is the one that you're gonna pay \$10 copay, and that is one that costs \$43, you have four visits per year as well with... and... for it, you have to pay \$10 copay and you have to go to a participating provider as well for your preventive care to be covered. This one, with the \$43, you could use it in the hospital, and it has a group accident included in the plan that in case you see yourself in, involved in an accident, you have, um, extra coverage for your emergency. And-

Speaker speaker_2: Okay, perfect.

Speaker speaker_1: And then we have a \$50 copay for your, um, specialists, four visits of w- as well for y- uh, for the whole year, and you have a \$60 copay for urgent care.

Speaker speaker_2: Okay, that's not bad. I might just do the 46.

Speaker speaker_1: Now, if you decide to take the 43, um, and you want me to add dental and vision to it, that will be the whole total.

Speaker speaker_2: Yes, please.

Speaker speaker_1: So that will be \$49.54 per paycheck.

Speaker speaker_2: That's good. So it's vision and, like, dental. For the vision... All right, that's another question.

Speaker speaker_1: So-

Speaker speaker_2: The vision, I have glaucoma.

Speaker speaker_1: Oh. For the vision, they're gonna cover... You have a \$10 copay for your, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... eye exam every... once a year, and you have a 10... I mean, I'm sorry, a \$25 copay for your glasses, of the fitting and, and the lenses, and the insurance plan, it is \$130 towards your glasses or frame. That's how this is gonna be.

Speaker speaker_2: Okay, what about contacts? I'ma tell you.

Speaker speaker_1: You would... You have the same, the same amount. You don't have a copay on.

Speaker speaker_2: Oh, okay. All right.

Speaker speaker_1: For the fitting.

Speaker speaker_2: Well, what I'm seeing is that... Okay, so if I gotta go see a specialist for my eyes, would that be covered with the insurance?

Speaker speaker_1: No, ma'am.

Speaker speaker_2: Can I get an insurance for me to get covered?

Speaker speaker_1: They... This is all they offer. The, um, partner personnel, um, that's all they cover. They only have one plan for the vision and dental. They are very basic.

Speaker speaker_2: Yeah, I'm saying, but you told me I could add plan to it. Can I now?

Speaker speaker_1: But that's the only, that's the only tier they have on vision or dental. The only ones that they have more tiers is towards the medical plans.

Speaker speaker_2: Oh, okay. All right then. I'll do that.

Speaker speaker_1: Like I say, you still have until the 14th to enroll. If you want, you could go over the benefit guide and see if this is gonna work for you, 'cause like I said, after you enroll, you will... still have until the 14th to, to cancel, but after that you're gonna have to wait for company open enrollment or a qualified life event.

Speaker speaker_2: Okay, yeah, I might just enroll and just call you if anything before the 14th.

Speaker speaker_1: No problem. Okay. So I'm gonna go ahead and add the dental, vision and the Stay Healthy - Enhanced for \$49.54.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And let's see. We are on the current enrollment period. So, your benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system. And you will receive it within seven to 10 days to the mailing address we have on file.

Speaker speaker_2: All right, perfect. Thank you.

Speaker speaker_1: All right. If you have any other questions or concerns, just give us a call. We'll be more than happy to assist you. This is-

Speaker speaker_2: Oh, perfect. Thank you.

Speaker speaker_1: All right, thank you for giving us a call today again.

Speaker speaker_2: Love you.

Speaker speaker_1: Mm-hmm, bye-bye.

Speaker speaker_2: All right, bye-bye.