

## Transcript: Pamela

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Benefits in a Card, this is Pamela speaking. How may I help you? Uh, yeah, I was calling about the... I know I've been receiving this message, uh, that it's gonna end, to sign up. Okay. So, uh, what's the staffing agency, uh, that you work for? What was that? The name of the staffing agency you work for? Oh, it's, uh, Partners Personnel. Okay. Partners, um, offer medical health insurance to their members. Um, they're letting you know that you have 30 days from your first paycheck to enroll in the benefits. That what the text about. Okay. Uh, the... Yeah, but, uh, does it... You said does it cost to sign up or? Yes. You pay according of when you decide to enroll, then they will, um, deduct it from your payroll. Oh. No, but basically, uh, I'm not... I mean, I... I haven't even, uh... They only give me, like, one day of work and then I haven't worked since then. Okay. So this- So I'm not sure. Um, these benefits, um, are... You have to be actively working in order for you to enroll. Th- when you start working- Oh. ... you could give us a call and we could see if you are eligible to enroll. Okay. So, and then w- what is the pricing or how... Well, it depends. They have different prices. They start at \$16.80 all the way to \$502.79... \$71. And what are, what are the... So what does it cover? The six... The lowest from the, the lowest... The \$16.80- ... is only for preventive care. Um, let's say they need to check your cholesterol, diabetes, that type of preventive care. It will be covered, um, the actual procedure, 100%, but you have to pay for the doctor's visit. And you have to use a- Oh. ... participating provider in order for the procedures to be covered 100%. Okay, then what would, what would be the... What's the... Mission's okay, I mean, but what about the... What was the, the... What are the... What are those, how you call it? The HMO? How do you call that stuff? These are not like major insurance. They are- Oh. ... not affiliated with any of the major, like, um, United Health, Blue Cross. Oh, they're not? So basically... The name of the insurance is called APL, American Public Life, or 90 Degree IME. IME. So basically it's total different clinics, different... You... For the preventive care, you have to use a participating provider. For the rest of the plan, you could use it at any clinic as long as they accept the plan. But basically all the clinics only accept, what is it, the... How do you call it? The Blue Cross. Well- They don't accept- I'm not... We are not... Well, I'm not in your area. I do not know which, um, hospital or, ahem, facility will take- Basically it's like Fresno. Huh? Basically it's Fresno as... Fresno, that's where mostly where, uh... We get everything done in Fresno. Well, if you would like, I could give you a phone number or a website that you could call and you could find out which providers are in your area, when you're ready to enroll. Oh, okay. Uh, well just how do you call it? Like, uh, website and... And a phone number. Yeah. Yeah, a website, I can look it up and see what- Yes. See what, uh- Zip code or the city. It's called MyPlan.com. Com, okay. Okay, thank you. Yeah, right now I'm not ready because, um, I'm barely starting with them, so I'm not sure if things change later in the- If you... Yeah, if... You do, when you

first start working for them, you get 30 days from your first paycheck to enroll. Past the 30 days- Oh yeah, but- ... then you have- Oh, go ahead. I didn't hear it. Past the 30 days, you have to wait for company open enrollment. But you say you not active- Oh. ... actively working with them, though. No, I only work few days and then, uh, then the... And then they end it, so right now I'm just waiting for them to send me somewhere else... um- But yeah, I did receive a... Yeah, the texts- ... email. ... they do go out automatically because you, information's already in the system. But, um, if you would like, you could go ahead check, um, where are the hospitals and the facility around your area on the website and then give us a call back. We could enroll you if you are eligible to do so and then, um, they start, the benefits will start when you start working and they make the deductions. So if I'm not working, uh, they're not able to make no deductions? No. This insurance- Okay. ... is through, it's pretty much like a weekly insurance. Week that you pay- Oh. ... week that you are covered. So if you're not working and we don't receive the premium then you will have to pay it yourself every week for four weeks. Then again- Oh. ... the first deduction, it has to come from your employer. Oh, okay. All right? Yeah, yeah. So I'm not working right now, so they're not gonna be able to receive the first payment. Yes. And then after that, I have to pay it myself. I mean... But like I say, you could check if the providers are closer to you, if, um, and give us a call if you want to enroll, but, um, if you're still within your enrollment period, you could do it. Oh, okay. Okay, yeah. I will look into it, basically. But yeah, basically I was looking into get a health- health, uh, insurance or nothing like that. I'm not... I- um, yeah. It's not mandatory. Oh, okay. No, I was just like that was mandatory in order to work for them or... No. So you have to be working for a staffing agency, um- Yeah. ... in order to be able to enroll. Yeah, um... Yeah, I'm looking to, uh, I mean that's what I'm, I'm trying to, for them to help with, uh, to find me a job that, um, I mean there is, I mean weekly they send me assignments so if we only need them for a few days or... I understand. So how do I ... Is there anything else I have to do for you, sir? No, that's all. I'll, I'll just, I was just because I was receiving the message and then the message that I was gonna end and I said, "Well, maybe it's mandatory through them or..." No, no, no. Okay. Yeah, I already got all the... so what was just the, the health, what was the health.com? Multiplan. What was that? Multi? Multiplan. Multiplan.com. Mul- Multiplan. Okay. Okay. Okay. Thank you. Thank you. Goodbye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Benefits in a Card, this is Pamela speaking. How may I help you?

Speaker speaker\_2: Uh, yeah, I was calling about the... I know I've been receiving this message, uh, that it's gonna end, to sign up.

Speaker speaker\_1: Okay. So, uh, what's the staffing agency, uh, that you work for?

Speaker speaker\_2: What was that?

Speaker speaker\_1: The name of the staffing agency you work for?

Speaker speaker\_2: Oh, it's, uh, Partners Personnel.

Speaker speaker\_1: Okay. Partners, um, offer medical health insurance to their members. Um, they're letting you know that you have 30 days from your first paycheck to enroll in the benefits. That what the text about.

Speaker speaker\_2: Okay. Uh, the... Yeah, but, uh, does it... You said does it cost to sign up or?

Speaker speaker\_1: Yes. You pay according of when you decide to enroll, then they will, um, deduct it from your payroll.

Speaker speaker\_2: Oh. No, but basically, uh, I'm not... I mean, I... I haven't even, uh... They only give me, like, one day of work and then I haven't worked since then.

Speaker speaker\_1: Okay. So this-

Speaker speaker\_2: So I'm not sure.

Speaker speaker\_1: Um, these benefits, um, are... You have to be actively working in order for you to enroll. Th- when you start working-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... you could give us a call and we could see if you are eligible to enroll.

Speaker speaker\_2: Okay. So, and then w- what is the pricing or how...

Speaker speaker\_1: Well, it depends. They have different prices. They start at \$16.80 all the way to \$502.79... \$71.

Speaker speaker\_2: And what are, what are the... So what does it cover? The six... The lowest from the, the lowest...

Speaker speaker\_1: The \$16.80- ... is only for preventive care. Um, let's say they need to check your cholesterol, diabetes, that type of preventive care. It will be covered, um, the actual procedure, 100%, but you have to pay for the doctor's visit. And you have to use a-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... participating provider in order for the procedures to be covered 100%.

Speaker speaker\_2: Okay, then what would, what would be the... What's the... Mission's okay, I mean, but what about the... What was the, the... What are the... What are those, how you call it? The HMO? How do you call that stuff?

Speaker speaker\_1: These are not like major insurance. They are-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... not affiliated with any of the major, like, um, United Health, Blue Cross.

Speaker speaker\_2: Oh, they're not? So basically...

Speaker speaker\_1: The name of the insurance is called APL, American Public Life, or 90 Degree IME.

Speaker speaker\_2: IME. So basically it's total different clinics, different...

Speaker speaker\_1: You... For the preventive care, you have to use a participating provider. For the rest of the plan, you could use it at any clinic as long as they accept the plan.

Speaker speaker\_2: But basically all the clinics only accept, what is it, the... How do you call it? The Blue Cross.

Speaker speaker\_1: Well-

Speaker speaker\_2: They don't accept-

Speaker speaker\_1: I'm not... We are not... Well, I'm not in your area. I do not know which, um, hospital or, ahem, facility will take-

Speaker speaker\_2: Basically it's like Fresno.

Speaker speaker\_1: Huh?

Speaker speaker\_2: Basically it's Fresno as... Fresno, that's where mostly where, uh... We get everything done in Fresno.

Speaker speaker\_1: Well, if you would like, I could give you a phone number or a website that you could call and you could find out which providers are in your area, when you're ready to enroll.

Speaker speaker\_2: Oh, okay. Uh, well just how do you call it? Like, uh, website and...

Speaker speaker\_1: And a phone number.

Speaker speaker\_2: Yeah. Yeah, a website, I can look it up and see what-

Speaker speaker\_1: Yes.

Speaker speaker\_2: See what, uh-

Speaker speaker\_1: Zip code or the city. It's called MyPlan.com.

Speaker speaker\_2: Com, okay. Okay, thank you. Yeah, right now I'm not ready because, um, I'm barely starting with them, so I'm not sure if things change later in the-

Speaker speaker\_1: If you... Yeah, if... You do, when you first start working for them, you get 30 days from your first paycheck to enroll. Past the 30 days-

Speaker speaker\_2: Oh yeah, but-

Speaker speaker\_1: ... then you have-

Speaker speaker\_2: Oh, go ahead. I didn't hear it.

Speaker speaker\_1: Past the 30 days, you have to wait for company open enrollment. But you say you not active-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... actively working with them, though.

Speaker speaker\_2: No, I only work few days and then, uh, then the... And then they end it, so right now I'm just waiting for them to send me somewhere else.

Speaker speaker\_1: ... um-

Speaker speaker\_2: But yeah, I did receive a...

Speaker speaker\_1: Yeah, the texts-

Speaker speaker\_2: ... email.

Speaker speaker\_1: ... they do go out automatically because you, information's already in the system. But, um, if you would like, you could go ahead check, um, where are the hospitals and the facility around your area on the website and then give us a call back. We could enroll you if you are eligible to do so and then, um, they start, the benefits will start when you start working and they make the deductions.

Speaker speaker\_2: So if I'm not working, uh, they're not able to make no deductions?

Speaker speaker\_1: No. This insurance-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... is through, it's pretty much like a weekly insurance. Week that you pay-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... week that you are covered. So if you're not working and we don't receive the premium then you will have to pay it yourself every week for four weeks. Then again-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... the first deduction, it has to come from your employer.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: All right?

Speaker speaker\_2: Yeah, yeah. So I'm not working right now, so they're not gonna be able to receive the first payment.

Speaker speaker\_1: Yes.

Speaker speaker\_2: And then after that, I have to pay it myself. I mean...

Speaker speaker\_1: But like I say, you could check if the providers are closer to you, if, um, and give us a call if you want to enroll, but, um, if you're still within your enrollment period, you could do it.

Speaker speaker\_2: Oh, okay. Okay, yeah. I will look into it, basically. But yeah, basically I was looking into get a health- health, uh, insurance or nothing like that. I'm not... I- um, yeah.

Speaker speaker\_1: It's not mandatory.

Speaker speaker\_2: Oh, okay. No, I was just like that was mandatory in order to work for them or...

Speaker speaker\_1: No. So you have to be working for a staffing agency, um-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... in order to be able to enroll.

Speaker speaker\_2: Yeah, um... Yeah, I'm looking to, uh, I mean that's what I'm, I'm trying to, for them to help with, uh, to find me a job that, um, I mean there is, I mean weekly they send me assignments so if we only need them for a few days or...

Speaker speaker\_1: I understand.

Speaker speaker\_2: So how do I ...

Speaker speaker\_1: Is there anything else I have to do for you, sir?

Speaker speaker\_2: No, that's all. I'll, I'll just, I was just because I was receiving the message and then the message that I was gonna end and I said, "Well, maybe it's mandatory through them or..."

Speaker speaker\_1: No, no, no.

Speaker speaker\_2: Okay. Yeah, I already got all the... so what was just the, the health, what was the health.com?

Speaker speaker\_1: Multiplan.

Speaker speaker\_2: What was that? Multi?

Speaker speaker\_1: Multiplan. Multiplan.com.

Speaker speaker\_2: Mul- Multiplan. Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Goodbye.