

## Transcript: Pearl

**Rojas-4834355974815744-6182614928506880**

### Full Transcript

Hi good afternoon thank you for calling Benefits in a Card my name is Pearl who would I have the pleasure of speaking with? Kevin Lewis. And how can I assist you? Um, I'm trying to enroll in some benefits. All righty what's the name of the staffing agency you work for? Partner's Personnel. And the last four digits of your social. Nine four eight. Can you confirm your address and date of birth for me? 18238 Barroso Street, Corona Heights, California nine one seven four eight, uh, 10-18-81. All righty can I have your phone number as 840-243-0689? Yes. Can I have your email address as 10... Go ahead. Oh, I have another number that I use as well, do you want that as a master file or just this number? Um whichever number is best to contact you. Okay um you know what this, this, this number's fine that, that's fine. Okay and I have your email address as kevin tango 81 at gmail.com? Uh could you change that to uh tango joseph 18 at gmail.com? All righty and I have and what plans were you wanting to enroll in today? What plans are available? They offer medical for your PRX for your virtual primary care, dental, short-term disability, vision, critical illness, group accident, um preventive health, behavioral mental health and identity theft protection. And when are those active or when can I take advantage of them I guess? It takes one to three weeks for the staffing agency to start making deductions and then the next Monday you're active and at the end of the week you'll receive your card either in the mail or um your email depending on what plan it is. Okay you said there's um dental and a mental health one? Mm-hmm. What does that entail, the mental health one? The mental health is seeing a mental health provider via uh web chat. Web chat so like a psychiatrist I guess? Mm-hmm. Okay um are we able to enroll in all uh benefits I guess like um medical, dental and uh what would you say mental health? You are. How much would that cost me additionally? So the mental health fund is a dollar fifty three a week. The dental is three dollars and sixty-three cents a week and then for medical they do offer four plans. The VIP Standard is \$17.66 a week, VIP Plus is \$31.61 a week and VIP Prime is \$43.28 a week. These plans don't have co-pays or deductibles but they only cover up to a certain dollar amount for each service. The difference between the three is the dollar amount that they cover for each service and they also offer a plan called MEC Enhanced this plan is \$43.76 a week. It does have co-pays but after you pay the co-pay the remainder of the bill is covered by an insurance company. After you pay the co-pay the bill is covered by the insurance company you said? Yes, sir. So if I do sign up for the mental health one does that come out of my check and does that appear on my check that I'm uh applying for that or is that how's that covered up I guess or how's that disguised? It's not it'll say on your check what your deductions are for. So it'll say specifically mental health deductions? It'll, it'll say behavioral heal- it should say I believe BHC behavioral health. How do I get that without looking crazy by my employer by having that... There is no way around it sir. Okay um shit what about the medical help uh how much is the medical you said 17 dollars a month? The

lower priced one yes it's 17.66 a week. So I have Medi-Cal so if I get 17.66 a week what additional benefits would that entail would that include like Kaiser or anything like that? So Kaiser Permanente is a hospital correct or is it oh I'm not understanding... Kaiser is a, Kaiser is a hospital yes. Okay so with these plans you don't have to see a doctor in a specific network or go to a hospital in a specific network you just have to make sure that they accept the insurance type. That's what I'm trying to ask I guess because I w- I've gone to certain uh facilities with my Blue Cross and it's not accepted so I'm wondering if I do if I can get better coverage better healthcare and uh a lower deductible or premium I guess um being seen at, at better hospitals um I would, I would like is there like a package of or a list of like uh hospitals that include the benefits of healthcare or that health package? I don't have a list of providers in your area that accept the insurance care coverage but I do have a phone number and a website that I can give you and you can see um but I don't have that information on hand. Okay, okay. And the dental is how much? \$3.63 a week. That plan covers your preventive visits at 100%, which is your checkup and basic cleaning once per six months. Non-surgical extractions, fillings and... X-rays are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered. This plan pays up to \$500 a year. Crowns and braces are not covered. What about root canal? That is a surgical extraction. They're not covered as well. Ah, shit. So it's just a cleaning and an X-ray that I get for, for \$3? You get e- I pay \$50- You do get extractions. What? They just can't be surgical. Sooo... they pull it out without anesthesia? They pull it out without having you be put to sleep. That would be anesthesia, yeah. Okay. That sounds painful. Um... Well, anesthesia, there is anesthesia that you use that you don't be put to sleep. Oh, like numbing pain- Yeah. Mm-hmm. ... stuff like that? Yeah, okay. Um... Shit. I could do the dental work but I need a tooth put in and if it's not covered, I don't see no point of me paying for it. Um... I guess I could go for a cleaning. Shit. Um, yeah, you can sign me up for the dental. It's just for dental? Yes. At the moment. Um, is there a deadline of, um, enrollment? Yes. You have until... Give me one moment. You have until the 11th of February to make any changes or enroll into any other plans. Okay. And then after the 11th, uh, the plans are discontinued as far as benefits? I'm assuming. They are technically locked in until company open enrollment, which for Partners... I can tell you when it is. Give me one moment. Partners open enrollment would be mid-October. That's when you'll be able to make changes again. And cancel, or cancel. October. Okay. Okay, so just the dental? Just the dental, yeah. And just for yourself? Um, just for yourself? It is just for myself? Yes. Is it- Um... ... just for yourself? Yes, yes. It would just be for myself. Okay. It takes one to two weeks for the staff in agency to start making the deductions. Once they do, the following Monday you become active. And then later that week, you receive your dental card in the mail. This plan is under an IRS regulation called Section 125, meaning if it's not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan. Wait. You said IRS... So... uh, am I taxed on it? So you're actually paying your premium before tax. That's why it's, um, restricted to cancel until open enrollment again. Okay, so once I have it, I'm locked in until open enrollment, which would be the following year or until October? This mid-October. Mid-October. What are we, in January? That's, shit, 10 months. So \$3 a, a, a month you said? \$3 a month? Week. \$3 a week. \$3 a week. Shit, five times three is \$15 a month. I- It's three, um... No, it's actually it's exactly \$3.63 a, a week, so essentially \$4. \$16 a month. Y- \$4 a week, okay. Mm-hmm. Ah, shit. Shit, four times four is... It's for a year. Um... For a year. Shit. And you said this is just cleaning and no

extractions, no surgical, it only goes up to \$500? No surgical extractions. They do offer extractions at 80% after you pay the \$50 deductible. Okay. And it pays up to \$500 a year. Up to \$500 per year. Okay. What about, uh, whitening? No, sir. What, that's... That's not included? No, sir. That's not surgical. Um... Hmm. So no braces, no surgical, but whitening is not covered. That's... I'm confused on that, I guess. Is it because of the price or why isn't it? I would have to transfer you to an insurance carrier to ask that question. I'm not sure why it's not covered, I just know it's not covered. Okay. Um... Hmm. So you said open enrollment's till February 11th, so I can call back and, uh, make some adjustments? Yes. I can cancel it before the 11th of February? Yes. And I can use it also before the 11th of February, then cancel it, right? Um, if the coverage becomes active before the 11th of February, you're able to use it but if it doesn't, you're not. You have to wait until at least the first deduction and then the following money you're active. Okay. So we're on the... What's today, the 30th? The 29th. 29th. 11th. Next week is the 7th. How long does it take to be active? One to two weeks. Okay. Um, I'm gonna think on this before I make the executive decision and then I'm gonna call you back. Okay, so you don't wanna enroll right now? Not at the moment, no. Okay, I'll go ahead and you'll keep your account. Um, do you have any other questions? Um... benefits, benefits, uh, health, dental, vision. Oh, vision. Um, what does the vision include? Vision has a \$10 deduct- a \$10 copay for your annual eye exam. Has a \$25 copay for your lens and frames, and it gives you a \$130 allowance for either, um, frames or contacts. Only a 130? I mean, um, what if like the glasses are like three or 400 bucks? The insurance carrier would cover 130 and you're responsible for the remainder. Okay. Um... What about, um a free or an exam, 'cause I know exams are like, uh, are those covered by, um, the, the health, the, the plan? Yes, with a \$10 copay. With a \$10 copay. And how much is it monthly? It is... Or weekly? Two dollars and 15 cents a week. Two dollars and 15 cents. 11th. So it may not be able to be active before the 11th which would lock me in. I can't cancel it till October or I can't use it before the 11th. Uh... I'm okay at the moment. Um- All right. Are there any other benefits that, that the company offers that we're allowed to take advantage of, I guess? Just the ones that I mentioned previously. And could you go over those again? So dental, medical, vision. Am I missing anything? Medical, FreeRx, FreeRx virtual primary care, dental, short-term disability, life insurance, vision, critical illness, group accident which is additional coverage to your medical, preventative health, behavioral and mental health and identity theft protection. This is preventable health. Um, how much is that? The preventive health? Yeah. Preventive health is- And what does that- ... \$15 a y- Preventative health- And what does that- ... is \$15 and 80 cents a week and it covers your preventative visits which is your annual physical, some STD screenings, some cancer screening, diabetes, blood pressure, all kinds of screenings. It doesn't cover you going to the doctor ER, it just covers preventative services. So if I need to get, um, a CAT scan or, uh, would that be covered, or? No, sir. Wouldn't that be able to prevent me from getting any illnesses or, or developing any, any, any symptoms? No, sir. That, that is more of a diagnostic treatment. More of a... Not diagnostics, I'm sorry. It's more of, um, medical imaging and not preventative health. Okay. The email address I gave you is, uh, tangojoseph18. Could you email me a list of everything in detail? Is that possible? Of course. It's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, try your spam or junk folder. Thank you very much. No problem. Thank you so much for calling. You have a great day. You do the same.

## Conversation Format

Speaker speaker\_0: Hi good afternoon thank you for calling Benefits in a Card my name is Pearl who would I have the pleasure of speaking with?

Speaker speaker\_1: Kevin Lewis.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Um, I'm trying to enroll in some benefits.

Speaker speaker\_0: All righty what's the name of the staffing agency you work for?

Speaker speaker\_1: Partner's Personnel.

Speaker speaker\_0: And the last four digits of your social.

Speaker speaker\_1: Nine four eight.

Speaker speaker\_0: Can you confirm your address and date of birth for me?

Speaker speaker\_1: 18238 Barroso Street, Corona Heights, California nine one seven four eight, uh, 10-18-81.

Speaker speaker\_0: All righty can I have your phone number as 840-243-0689?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Can I have your email address as 10... Go ahead.

Speaker speaker\_1: Oh, I have another number that I use as well, do you want that as a master file or just this number?

Speaker speaker\_0: Um whichever number is best to contact you.

Speaker speaker\_1: Okay um you know what this, this, this number's fine that, that's fine.

Speaker speaker\_0: Okay and I have your email address as kevin tango 81 at gmail.com?

Speaker speaker\_1: Uh could you change that to uh tango joseph 18 at gmail.com?

Speaker speaker\_0: All righty and I have and what plans were you wanting to enroll in today?

Speaker speaker\_1: What plans are available?

Speaker speaker\_0: They offer medical for your PRX for your virtual primary care, dental, short-term disability, vision, critical illness, group accident, um preventive health, behavioral mental health and identity theft protection.

Speaker speaker\_1: And when are those active or when can I take advantage of them I guess?

Speaker speaker\_0: It takes one to three weeks for the staffing agency to start making deductions and then the next Monday you're active and at the end of the week you'll receive

your card either in the mail or um your email depending on what plan it is.

Speaker speaker\_1: Okay you said there's um dental and a mental health one?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: What does that entail, the mental health one?

Speaker speaker\_0: The mental health is seeing a mental health provider via uh web chat.

Speaker speaker\_1: Web chat so like a psychiatrist I guess?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay um are we able to enroll in all uh benefits I guess like um medical, dental and uh what would you say mental health?

Speaker speaker\_0: You are.

Speaker speaker\_1: How much would that cost me additionally?

Speaker speaker\_0: So the mental health fund is a dollar fifty three a week. The dental is three dollars and sixty-three cents a week and then for medical they do offer four plans. The VIP Standard is \$17.66 a week, VIP Plus is \$31.61 a week and VIP Prime is \$43.28 a week. These plans don't have co-pays or deductibles but they only cover up to a certain dollar amount for each service. The difference between the three is the dollar amount that they cover for each service and they also offer a plan called MEC Enhanced this plan is \$43.76 a week. It does have co-pays but after you pay the co-pay the remainder of the bill is covered by an insurance company.

Speaker speaker\_1: After you pay the co-pay the bill is covered by the insurance company you said?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: So if I do sign up for the mental health one does that come out of my check and does that appear on my check that I'm uh applying for that or is that how's that covered up I guess or how's that disguised?

Speaker speaker\_0: It's not it'll say on your check what your deductions are for.

Speaker speaker\_1: So it'll say specifically mental health deductions?

Speaker speaker\_0: It'll, it'll say behavioral heal- it should say I believe BHC behavioral health.

Speaker speaker\_1: How do I get that without looking crazy by my employer by having that...

Speaker speaker\_0: There is no way around it sir.

Speaker speaker\_1: Okay um shit what about the medical help uh how much is the medical you said 17 dollars a month?

Speaker speaker\_0: The lower priced one yes it's 17.66 a week.

Speaker speaker\_1: So I have Medi-Cal so if I get 17.66 a week what additional benefits would that entail would that include like Kaiser or anything like that?

Speaker speaker\_0: So Kaiser Permanente is a hospital correct or is it oh I'm not understanding...

Speaker speaker\_1: Kaiser is a, Kaiser is a hospital yes.

Speaker speaker\_0: Okay so with these plans you don't have to see a doctor in a specific network or go to a hospital in a specific network you just have to make sure that they accept the insurance type.

Speaker speaker\_1: That's what I'm trying to ask I guess because I w- I've gone to certain uh facilities with my Blue Cross and it's not accepted so I'm wondering if I do if I can get better coverage better healthcare and uh a lower deductible or premium I guess um being seen at, at better hospitals um I would, I would like is there like a package of or a list of like uh hospitals that include the benefits of healthcare or that health package?

Speaker speaker\_0: I don't have a list of providers in your area that accept the insurance care coverage but I do have a phone number and a website that I can give you and you can see um but I don't have that information on hand.

Speaker speaker\_1: Okay, okay. And the dental is how much?

Speaker speaker\_0: \$3.63 a week. That plan covers your preventive visits at 100%, which is your checkup and basic cleaning once per six months. Non-surgical extractions, fillings and... X-rays are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered. This plan pays up to \$500 a year.

Speaker speaker\_1: Crowns and braces are not covered. What about root canal?

Speaker speaker\_0: That is a surgical extraction. They're not covered as well.

Speaker speaker\_1: Ah, shit. So it's just a cleaning and an X-ray that I get for, for \$3?

Speaker speaker\_0: You get e-

Speaker speaker\_1: I pay \$50-

Speaker speaker\_0: You do get extractions.

Speaker speaker\_1: What?

Speaker speaker\_0: They just can't be surgical.

Speaker speaker\_1: Sooo... they pull it out without anesthesia?

Speaker speaker\_0: They pull it out without having you be put to sleep.

Speaker speaker\_1: That would be anesthesia, yeah. Okay. That sounds painful. Um...

Speaker speaker\_0: Well, anesthesia, there is anesthesia that you use that you don't be put to sleep.

Speaker speaker\_1: Oh, like numbing pain-

Speaker speaker\_0: Yeah. Mm-hmm.

Speaker speaker\_1: ... stuff like that? Yeah, okay. Um... Shit. I could do the dental work but I need a tooth put in and if it's not covered, I don't see no point of me paying for it. Um... I guess I could go for a cleaning. Shit. Um, yeah, you can sign me up for the dental.

Speaker speaker\_0: It's just for dental?

Speaker speaker\_1: Yes. At the moment. Um, is there a deadline of, um, enrollment?

Speaker speaker\_0: Yes. You have until... Give me one moment. You have until the 11th of February to make any changes or enroll into any other plans.

Speaker speaker\_1: Okay. And then after the 11th, uh, the plans are discontinued as far as benefits? I'm assuming.

Speaker speaker\_0: They are technically locked in until company open enrollment, which for Partners... I can tell you when it is. Give me one moment. Partners open enrollment would be mid-October. That's when you'll be able to make changes again. And cancel, or cancel.

Speaker speaker\_1: October. Okay.

Speaker speaker\_0: Okay, so just the dental?

Speaker speaker\_1: Just the dental, yeah.

Speaker speaker\_0: And just for yourself? Um, just for yourself?

Speaker speaker\_1: It is just for myself?

Speaker speaker\_0: Yes. Is it-

Speaker speaker\_1: Um...

Speaker speaker\_0: ... just for yourself?

Speaker speaker\_1: Yes, yes. It would just be for myself.

Speaker speaker\_0: Okay. It takes one to two weeks for the staff in agency to start making the deductions. Once they do, the following Monday you become active. And then later that week, you receive your dental card in the mail. This plan is under an IRS regulation called Section 125, meaning if it's not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan.

Speaker speaker\_1: Wait. You said IRS... So... uh, am I taxed on it?

Speaker speaker\_0: So you're actually paying your premium before tax. That's why it's, um, restricted to cancel until open enrollment again.

Speaker speaker\_1: Okay, so once I have it, I'm locked in until open enrollment, which would be the following year or until October?

Speaker speaker\_0: This mid-October.

Speaker speaker\_1: Mid-October. What are we, in January? That's, shit, 10 months. So \$3 a, a, a month you said? \$3 a month?

Speaker speaker\_0: Week. \$3 a week.

Speaker speaker\_1: \$3 a week. Shit, five times three is \$15 a month. I-

Speaker speaker\_0: It's three, um... No, it's actually it's exactly \$3.63 a, a week, so essentially \$4. \$16 a month. Y-

Speaker speaker\_1: \$4 a week, okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Ah, shit. Shit, four times four is... It's for a year. Um... For a year. Shit. And you said this is just cleaning and no extractions, no surgical, it only goes up to \$500?

Speaker speaker\_0: No surgical extractions. They do offer extractions at 80% after you pay the \$50 deductible.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And it pays up to \$500 a year.

Speaker speaker\_1: Up to \$500 per year. Okay. What about, uh, whitening?

Speaker speaker\_0: No, sir.

Speaker speaker\_1: What, that's... That's not included?

Speaker speaker\_0: No, sir.

Speaker speaker\_1: That's not surgical. Um... Hmm. So no braces, no surgical, but whitening is not covered. That's... I'm confused on that, I guess. Is it because of the price or why isn't it?

Speaker speaker\_0: I would have to transfer you to an insurance carrier to ask that question. I'm not sure why it's not covered, I just know it's not covered.

Speaker speaker\_1: Okay. Um... Hmm. So you said open enrollment's till February 11th, so I can call back and, uh, make some adjustments?

Speaker speaker\_0: Yes.

Speaker speaker\_1: I can cancel it before the 11th of February?

Speaker speaker\_0: Yes.

Speaker speaker\_1: And I can use it also before the 11th of February, then cancel it, right?

Speaker speaker\_0: Um, if the coverage becomes active before the 11th of February, you're able to use it but if it doesn't, you're not. You have to wait until at least the first deduction and then the following money you're active.



Speaker speaker\_1: Okay. So we're on the... What's today, the 30th?

Speaker speaker\_0: The 29th.

Speaker speaker\_1: 29th. 11th. Next week is the 7th. How long does it take to be active?

Speaker speaker\_0: One to two weeks.

Speaker speaker\_1: Okay. Um, I'm gonna think on this before I make the executive decision and then I'm gonna call you back.

Speaker speaker\_0: Okay, so you don't wanna enroll right now?

Speaker speaker\_1: Not at the moment, no.

Speaker speaker\_0: Okay, I'll go ahead and you'll keep your account. Um, do you have any other questions?

Speaker speaker\_1: Um... benefits, benefits, uh, health, dental, vision. Oh, vision. Um, what does the vision include?

Speaker speaker\_0: Vision has a \$10 deduct- a \$10 copay for your annual eye exam. Has a \$25 copay for your lens and frames, and it gives you a \$130 allowance for either, um, frames or contacts.

Speaker speaker\_1: Only a 130? I mean, um, what if like the glasses are like three or 400 bucks?

Speaker speaker\_0: The insurance carrier would cover 130 and you're responsible for the remainder.

Speaker speaker\_1: Okay. Um... What about, um a free or an exam, 'cause I know exams are like, uh, are those covered by, um, the, the health, the, the plan?

Speaker speaker\_0: Yes, with a \$10 copay.

Speaker speaker\_1: With a \$10 copay. And how much is it monthly?

Speaker speaker\_0: It is...

Speaker speaker\_1: Or weekly?

Speaker speaker\_0: Two dollars and 15 cents a week.

Speaker speaker\_1: Two dollars and 15 cents. 11th. So it may not be able to be active before the 11th which would lock me in. I can't cancel it till October or I can't use it before the 11th. Uh... I'm okay at the moment. Um-

Speaker speaker\_0: All right.

Speaker speaker\_1: Are there any other benefits that, that the company offers that we're allowed to take advantage of, I guess?

Speaker speaker\_0: Just the ones that I mentioned previously.

Speaker speaker\_1: And could you go over those again? So dental, medical, vision. Am I missing anything?

Speaker speaker\_0: Medical, FreeRx, FreeRx virtual primary care, dental, short-term disability, life insurance, vision, critical illness, group accident which is additional coverage to your medical, preventative health, behavioral and mental health and identity theft protection.

Speaker speaker\_1: This is preventable health. Um, how much is that?

Speaker speaker\_0: The preventive health?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Preventive health is-

Speaker speaker\_1: And what does that-

Speaker speaker\_0: ... \$15 a y- Preventative health-

Speaker speaker\_1: And what does that-

Speaker speaker\_0: ... is \$15 and 80 cents a week and it covers your preventative visits which is your annual physical, some STD screenings, some cancer screening, diabetes, blood pressure, all kinds of screenings. It doesn't cover you going to the doctor ER, it just covers preventative services.

Speaker speaker\_1: So if I need to get, um, a CAT scan or, uh, would that be covered, or?

Speaker speaker\_0: No, sir.

Speaker speaker\_1: Wouldn't that be able to prevent me from getting any illnesses or, or developing any, any, any symptoms?

Speaker speaker\_0: No, sir. That, that is more of a diagnostic treatment. More of a... Not diagnostics, I'm sorry. It's more of, um, medical imaging and not preventative health.

Speaker speaker\_1: Okay. The email address I gave you is, uh, tangojoseph18. Could you email me a list of everything in detail? Is that possible?

Speaker speaker\_0: Of course. It's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, try your spam or junk folder.

Speaker speaker\_1: Thank you very much.

Speaker speaker\_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_1: You do the same.