

Transcript: Pearl

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Full Transcript

Hi. Good afternoon. Thank you for calling- ... Benefits in the Car. My name is Pearl. Who the hell's pleasure speaking with? Randy Bonferraro. And how can I assist you? Yes, I want to enroll in a healthcare plan and I don't know how to go about doing it. Okay. What's the name of the staffing agency you work for? Partners Personnel. Okay. Well, so with Partners, you can only do it two ways. You can do it over the phone with an agent here, or you can fill out an enrollment form at your staffing agency. Do it here, please. And then you have two timeframes when you can do it. You can do it within the first 30 days of receiving your first paycheck or during company open enrollment. When is company enrollment? Company open enrollment for Partners is... hmm. Give me one second. We... No, you're doing it now because you just started. Yeah. I need to do it now, please. Okay. What are the last four digits of your social? 0576. All righty. And if you can confirm your address and date of birth. 44 Manorshire Drive, Apartment 2, Fairport, New York, 14450. March 21st, 1968. Okay. And what's a good contact number for you? 585-330-7629. All righty. And I have your email address as rbonfer@rochester.rr... oh, sorry, rr.com? Yes. Okay. Give me one moment. All righty. So you are eligible to enroll in coverage. Do you know what you're wanting to enroll in today? We have some questions on how... I... This is his wife. I'm helping him understand this package. Okay. Um, so he, he... There's the Healthy MEC TeleRx, right? Mm-hmm. And then there's like five other options. And we're trying to understand which combo of things he needs to get for, you know, a complete coverage plan, like, you know, you'd normally have. My primary concern is the prescription medication. All right. Okay. So with the MEC TeleRx, that plan has FreeRx built in. Um, which, with FreeRx, if your medication on... is on their list of covered medications, it's covered at 100%. Um, that plan has- Mm-hmm. You can either get that and the MEC TeleRx, which is preventative health, telehealth services and FreeRx in one, or if you don't need the preventative services or the telehealth services, you can get FreeRx on its own. Is the coverage gonna be just for him or is it gonna be for both of you? No, it's just for him. Okay. So FreeRx on its own is 5.99 a week, or if you want to do the FreeRx telehealth services and this preventative health plan, it's 16.80 a week for him. Right. So if he has it... So is that... So is it... Do- does he need to get that plus one of the others, one of the enhanced ones? Each... Yep, so it'd be one of the- the VIP ones. The VIPs are medical plans. They don't have copays or deductibles, but they only cover up to a certain dollar amount for each service, and then the difference between- Okay. ... the two, the three plans is that dollar amount that they cover. They also offer a different plan called MEC Enhanced. That plan has preventative health and medical built into one plan, but this plan has copays. After you pay the copay for whatever service you're going for, the insurance carrier pays the remainder of the bill. Okay. So if he were to get the enhanced plan, the Stay Healthy MEC Enhanced, does he also need to get the TeleRx or is that rolled up under it already? Let me make sure. Um, with

the enhanced, virtual urgent care is included. The only thing that he would have to get separately is that FreeRx, if that's something he wanted. There is some- Okay. All right. ... prescription coverage with that plan, but FreeRx would be separately. Okay. Okay. So ideally, he'd want to get the enhanced plan plus the FreeRx? Correct. Okay. That works. Okay. And then what other things does he have to choose? 'Cause I know that there's other options you have to select from here, like the short-term disability and all those. Yeah, so everything is separate. Okay. So dental, vision- Okay. Sure- ... and disability is all separate. Okay. So thing one, he needs to be enrolled for the enhanced plan. And thing two, the FreeRx. Yep. And then go down the others. Uh, the short-term disability. Okay. And the critical illness with cancer. You still there? Yes. Oh, sorry. Okay. Yeah just- What does he need more? The bonus- That's all you- So, so he needs the dental. Okay. Or just employee. Um, the 24-hour group accident. Okay. The vision. Okay. And the, uh, term life and AD&V.; Okay. Um, and then does he also have to sign up for the bea- behavioral health separately, or is that... Yeah. ... automatic? Yep, that's a separate plan as well. Oh. Okay, so he needs to sign up for that one. Okay. And that's it. Okay, and I do need him to confirm those are the options that are... he's wanting. Yep. Yes. I confirm. All righty. So your total d- weekly deductions are going to be \$67.62. It will take- Okay. ... one or two weeks for this happen and need to start making those deductions. Once they do, the following Monday, you become active and... I'm sorry, the Monday after we receive the deduction. Um, we normally re- receive deductions on Mondays, so you'll become active the Monday after we receive it. And then that next week you'll receive your dental, medical and preventative health card in the mail, and your medical will go to your email. Okay, thank you. Now, I have a regular doctor, so how do I confirm that he will accept the plan? What is th- the name I give him? Um, you would give him American Public Life. Okay. Thank you very much. Um, so with the... Yeah. No, you're fine. Um, who would you like to put down with the be- with the beneficiary for that term life? You need to tell... Do you want to put me on it for now- Yes. ... and then I'll say that... yes, as you want it? Cara, C-A-R-A... Huh? Lynch. Lynch. L-Y-N-C-H. Okay. And that's your spouse, correct? Yes. All righty. Do you guys have any questions? No. No, that's all. Thank you. Thank you for your assistance. No problem. Just one last thing. Your dental, vision and your preventative health with medical are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those plans. Okay. All right. Thank you so much for calling. You have a great day. Thank you. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling- ... Benefits in the Car. My name is Pearl. Who the hell's pleasure speaking with?

Speaker speaker_1: Randy Bonferraro.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Yes, I want to enroll in a healthcare plan and I don't know how to go about doing it.

Speaker speaker_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker_1: Partners Personnel.

Speaker speaker_0: Okay. Well, so with Partners, you can only do it two ways. You can do it over the phone with an agent here, or you can fill out an enrollment form at your staffing agency.

Speaker speaker_1: Do it here, please.

Speaker speaker_0: And then you have two timeframes when you can do it. You can do it within the first 30 days of receiving your first paycheck or during company open enrollment.

Speaker speaker_1: When is company enrollment?

Speaker speaker_0: Company open enrollment for Partners is... hmm. Give me one second.

Speaker speaker_2: We... No, you're doing it now because you just started.

Speaker speaker_1: Yeah. I need to do it now, please.

Speaker speaker_0: Okay. What are the last four digits of your social?

Speaker speaker_1: 0576.

Speaker speaker_0: All righty. And if you can confirm your address and date of birth.

Speaker speaker_1: 44 Manorshire Drive, Apartment 2, Fairport, New York, 14450. March 21st, 1968.

Speaker speaker_0: Okay. And what's a good contact number for you?

Speaker speaker_1: 585-330-7629.

Speaker speaker_0: All righty. And I have your email address as rbonfer@rochester.rr... oh, sorry, rr.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Give me one moment. All righty. So you are eligible to enroll in coverage. Do you know what you're wanting to enroll in today?

Speaker speaker_2: We have some questions on how... I... This is his wife. I'm helping him understand this package.

Speaker speaker_0: Okay.

Speaker speaker_2: Um, so he, he... There's the Healthy MEC TeleRx, right?

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: And then there's like five other options. And we're trying to understand which combo of things he needs to get for, you know, a complete coverage plan, like, you know, you'd normally have.

Speaker speaker_1: My primary concern is the prescription medication. All right.

Speaker speaker_0: Okay. So with the MEC TeleRx, that plan has FreeRx built in. Um, which, with FreeRx, if your medication on... is on their list of covered medications, it's covered at 100%. Um, that plan has-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: You can either get that and the MEC TeleRx, which is preventative health, telehealth services and FreeRx in one, or if you don't need the preventative services or the telehealth services, you can get FreeRx on its own. Is the coverage gonna be just for him or is it gonna be for both of you?

Speaker speaker_2: No, it's just for him.

Speaker speaker_0: Okay. So FreeRx on its own is 5.99 a week, or if you want to do the FreeRx telehealth services and this preventative health plan, it's 16.80 a week for him.

Speaker speaker_2: Right. So if he has it... So is that... So is it... Do- does he need to get that plus one of the others, one of the enhanced ones?

Speaker speaker_0: Each... Yep, so it'd be one of the- the VIP ones. The VIPs are medical plans. They don't have copays or deductibles, but they only cover up to a certain dollar amount for each service, and then the difference between-

Speaker speaker_2: Okay.

Speaker speaker_0: ... the two, the three plans is that dollar amount that they cover. They also offer a different plan called MEC Enhanced. That plan has preventative health and medical built into one plan, but this plan has copays. After you pay the copay for whatever service you're going for, the insurance carrier pays the remainder of the bill.

Speaker speaker_2: Okay. So if he were to get the enhanced plan, the Stay Healthy MEC Enhanced, does he also need to get the TeleRx or is that rolled up under it already?

Speaker speaker_0: Let me make sure. Um, with the enhanced, virtual urgent care is included. The only thing that he would have to get separately is that FreeRx, if that's something he wanted. There is some-

Speaker speaker_2: Okay. All right.

Speaker speaker_0: ... prescription coverage with that plan, but FreeRx would be separately.

Speaker speaker_2: Okay. Okay. So ideally, he'd want to get the enhanced plan plus the FreeRx?

Speaker speaker_0: Correct.

Speaker speaker_2: Okay. That works. Okay. And then what other things does he have to choose? 'Cause I know that there's other options you have to select from here, like the short-term disability and all those.

Speaker speaker_0: Yeah, so everything is separate.

Speaker speaker_2: Okay.

Speaker speaker_0: So dental, vision-

Speaker speaker_2: Okay. Sure-

Speaker speaker_0: ... and disability is all separate.

Speaker speaker_2: Okay. So thing one, he needs to be enrolled for the enhanced plan. And thing two, the FreeRx.

Speaker speaker_0: Yep.

Speaker speaker_2: And then go down the others. Uh, the short-term disability.

Speaker speaker_0: Okay.

Speaker speaker_2: And the critical illness with cancer.

Speaker speaker_3: You still there?

Speaker speaker_0: Yes.

Speaker speaker_3: Oh, sorry. Okay.

Speaker speaker_0: Yeah just-

Speaker speaker_3: What does he need more?

Speaker speaker_0: The bonus- That's all you-

Speaker speaker_3: So, so he needs the dental.

Speaker speaker_0: Okay.

Speaker speaker_3: Or just employee. Um, the 24-hour group accident.

Speaker speaker_0: Okay.

Speaker speaker_3: The vision.

Speaker speaker_0: Okay.

Speaker speaker_3: And the, uh, term life and AD&V.;

Speaker speaker_0: Okay.

Speaker speaker_3: Um, and then does he also have to sign up for the bea- behavioral health separately, or is that...

Speaker speaker_0: Yeah.

Speaker speaker_3: ... automatic?

Speaker speaker_0: Yep, that's a separate plan as well.

Speaker speaker_3: Oh. Okay, so he needs to sign up for that one.

Speaker speaker_0: Okay.

Speaker speaker_3: And that's it.

Speaker speaker_0: Okay, and I do need him to confirm those are the options that are... he's wanting.

Speaker speaker_3: Yep. Yes. I confirm.

Speaker speaker_0: All righty. So your total d- weekly deductions are going to be \$67.62. It will take-

Speaker speaker_3: Okay.

Speaker speaker_0: ... one or two weeks for this happen and need to start making those deductions. Once they do, the following Monday, you become active and... I'm sorry, the Monday after we receive the deduction. Um, we normally re- receive deductions on Mondays, so you'll become active the Monday after we receive it. And then that next week you'll receive your dental, medical and preventative health card in the mail, and your medical will go to your email.

Speaker speaker_3: Okay, thank you. Now, I have a regular doctor, so how do I confirm that he will accept the plan? What is th- the name I give him?

Speaker speaker_0: Um, you would give him American Public Life.

Speaker speaker_3: Okay. Thank you very much.

Speaker speaker_0: Um, so with the... Yeah. No, you're fine. Um, who would you like to put down with the be- with the beneficiary for that term life?

Speaker speaker_3: You need to tell... Do you want to put me on it for now-

Speaker speaker_0: Yes.

Speaker speaker_3: ... and then I'll say that... yes, as you want it? Cara, C-A-R-A...

Speaker speaker_0: Huh?

Speaker speaker_3: Lynch. Lynch. L-Y-N-C-H.

Speaker speaker_0: Okay. And that's your spouse, correct?

Speaker speaker_3: Yes.

Speaker speaker_0: All righty. Do you guys have any questions?

Speaker speaker_3: No. No, that's all. Thank you. Thank you for your assistance.

Speaker speaker_0: No problem. Just one last thing. Your dental, vision and your preventative health with medical are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or

change those plans.

Speaker speaker_3: Okay.

Speaker speaker_0: All right. Thank you so much for calling. You have a great day.

Speaker speaker_3: Thank you. You too. Bye-bye.

Speaker speaker_0: Bye-bye.