

Transcript: VICTORIA

Taylor-4978354213666816-4981009476534272

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, I was looking to sign up for benefits. Um, my staffing agency was, uh, Partners Personnel. Okay. Um, let's see. And are you still working with them Yes. Uh, currently, yes. Gotcha. And the last four of your Social? 0635. All right. And your first and last name? My first name is Will, or William. Uh, my last name is Dossett, spelled D as in dog, O-S, as in Sam, S-E-T-T, as in tell. Okay. Um, do you mind verifying your address and date of birth? Uh, yes. My address is 107 Mennen Court in Murfreesboro, Tennessee, and my date of birth is September 21st, 2000. Phone number 540-419-3221? Yes, ma'am. All right, and then email is willclaxxon@gmail.com? Yep. Okay. And what plans are you wanting to enroll into? Um, well, I was looking at the Minimum Value Plan. Um, and as far as I understand correctly, that... does that include, um, uh, dental; vision; uh, behavior health; and, uh, FreeRx? Not that I'm aware of. I'm sorry. I'm mis... No? Okay. Yeah, those would be separate. Sorry if I'm misunderstanding anything. I just... I'm sorry? Yeah, I was just gonna say, the dental, vision, um, and the FreeRx, those are all separate policies from the, uh, Minimum Value Plan. Oh, okay. Um... I was looking through... I'm just... I'm trying to look through the, uh, the, uh, list here. So it says those are additional benefit options? Yeah. So those are not included in any of the medical plans. The only thing that is inc- like, so the StayHealthy MEC TeleRx, the FreeRx is included in that specific plan. Um, that specific plan also comes with virtual urgent care, but f- I mean, FreeRx, dental, and vision, those are all additional add-ons for the most part. Oh, okay. Yeah, and I know for sure if you get the Minimum Value Plan, they would all have to be additional add-ons because the Minimum Value Plan doesn't include any of those. Okay. Um, sorry, uh, is there... Could, could you tell me the difference between, like, having it added on versus already included? Well, I mean- Like, uh... Oh, I'm sorry. Go ahead. Yes. So like I said, the only plan that even includes one of those things that you listed is the StayHealthy MEC TeleRx. So FreeRx comes with that plan but the dental and the vision would still be an additional add-on for the StayHealthy. Oh, okay. But like I said- Sorry, I- ... for the most part, dental; vision; um, and FreeRx would be additional add-ons. Okay. Okay. I'm just trying to understand. I'm still- Mm-hmm. ... new at all this stuff. Um, okay. So I, I think I was gonna go with the Minimum Value Plan and, uh, and so I'm, I'm able to... With that, I'm able to add on, uh, some of these other things, right? Yes, so you can do dental; vision; you know, the FreeRx; whatever, you know, additional you wanna add on. Now, the Minimum Value Plan, um, just to kinda give you a rundown of that, I would have to verify that you are eligible to enroll into this plan. Um, it's just part of our process. We just have to verify your hours. Employees working 30 hours or more are eligible to, for the plan. But you have to work 30 hours or more. Um, let's see. It looks like... A- and this works differently than the other medical plans that we offer. If you enroll, coverage is effective the first of the month following

59 days from the date of your first paycheck. Okay. Now, this plan does have a deductible associated with it, whereas the other medical plans we offer do not. Um, just to give you an example, the deductible, if, you know, if it's just for yourself and if you stay in network, the, the deductible is \$6,900. Everything is subject to that deductible. Um, the only thing that would be 100% covered re- and regardless of the deductible is your preventative health care. Now, it does change if you go out of network. If you go out of network, your deductible increases, um, to \$10,000 and everything, at that point, would be subject to the deductible, um, including the preventative care. Okay. Um, and it looks like... I will... I mean, I'm gonna verify the pricing for you on that, but the pricing for this, based off of the information that I have, it looks like you pay monthly, whereas all the other plans we offer, you pay weekly. So for employee only, it's \$500... uh, \$502.71. Okay. So \$502 a month and 71 cents. All right. So are you still... Is that the plan that you're still going with? Uh, I, I think so. Okay. So, what I will need to do is, again, I will have to verify your eligibility and follow up with you on that, um, but I can go ahead and enroll you into the additional add-ons that you're wanting. Okay. So are you just wanting the dental, vision and the FreeRx? Um, I, I just... The, uh, dental, um, behavioral health and the, and the FreeRx, I think. Okay. Dental, behavioral health and FreeRx, you said? Yeah. Okay. All of this being for employee only? Yeah. Okay. So it looks like for the dental, FreeRx and the behavioral health, it comes out to a total of \$11.15 a week. Okay. Um, now, I do want to let you know that the only plan... So the dental is under, um, IRS... the IRS code of section 125, which basically allows you to pay your share of the premium with pre-tax dollars. Um, because of that, the IRS puts stipulations on when you're able to change or cancel the plan, um, under that code. Uh, so as of right now, today is actually your last day to get enrolled, make any changes or cancellations. Um, after today, the only time you would be able to change or cancel the dental plan is during the company's open enrollment period, unless you experience a qualifying life event. Okay. All right. I, I think that... I think it sounds good. Okay. So I'm going to go ahead and get you enrolled into those now. Um, with the dental, the behavioral health and the FreeRx, it does take about one to two weeks for the enrollment to be processed through payroll. Uh, once you see that first payroll deduction, coverage will start the following Monday. You will receive a ID card for your dental in the mail, um, and then for the FreeRx you should also s- receive, like, an email with instructions on how to set up your FreeRx account. Once you get that account set up and you log in, you'll see your ID card for that. Um, and I don't believe you have to do anything with behavioral health. Uh, let me just double check. I think it's just a website that you have to go on once you use it, but let me just double check. Okay. Yeah, so it looks like for behavioral health when you actually go to use that benefit, you would just go onto a specific website which is, uh, virtualcare.benefitsandacard.com and then you'll be- Mm-hmm. ... able to set up your appointment with a, uh, therapist on that website. Okay. Yes, sir. All right. So, I will follow up with you as soon as I can regarding the MVP, uh, enrollment, and just to verify, you're only wanting that plan for yourself as well, right? Right. Okay. Do you have any other questions for me? Um... Just, uh... Okay. So I, I, I don't have to do anything right after... um, until you follow up with me? Is that correct? Yeah, there's nothing else that you need to do on your end. So, I went ahead and enrolled you into the FreeRx, behavioral health and the dental plans. So, what I'm having to do on my end is verify that you're eligible for the MVP plan. Um, if you are eligible, I still have to initiate the enrollment on my end. So either way, I'm gonna have to follow up with you to let you know if you're eligible, if we were able to get you enrolled, all that

good stuff. Um, so there's nothing else that you need to do on your end. Okay. All right. Yes, sir. Uh, thank you. You're welcome. You have a wonderful day. All right. All right, you too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, I was looking to sign up for benefits. Um, my staffing agency was, uh, Partners Personnel.

Speaker speaker_0: Okay. Um, let's see. And are you still working with them

Speaker speaker_2: Yes.

Speaker speaker_1: Uh, currently, yes.

Speaker speaker_0: Gotcha. And the last four of your Social?

Speaker speaker_1: 0635.

Speaker speaker_0: All right. And your first and last name?

Speaker speaker_1: My first name is Will, or William. Uh, my last name is Dossett, spelled D as in dog, O-S, as in Sam, S-E-T-T, as in tell.

Speaker speaker_0: Okay. Um, do you mind verifying your address and date of birth?

Speaker speaker_1: Uh, yes. My address is 107 Mennen Court in Murfreesboro, Tennessee, and my date of birth is September 21st, 2000.

Speaker speaker_0: Phone number 540-419-3221?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right, and then email is willclaxxon@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. And what plans are you wanting to enroll into?

Speaker speaker_1: Um, well, I was looking at the Minimum Value Plan. Um, and as far as I understand correctly, that... does that include, um, uh, dental; vision; uh, behavior health; and, uh, FreeRx?

Speaker speaker_0: Not that I'm aware of.

Speaker speaker_1: I'm sorry. I'm mis... No? Okay.

Speaker speaker_0: Yeah, those would be separate.

Speaker speaker_1: Sorry if I'm misunderstanding anything. I just... I'm sorry?

Speaker speaker_0: Yeah, I was just gonna say, the dental, vision, um, and the FreeRx, those are all separate policies from the, uh, Minimum Value Plan.

Speaker speaker_1: Oh, okay. Um... I was looking through... I'm just... I'm trying to look through the, uh, the, uh, list here. So it says those are additional benefit options?

Speaker speaker_0: Yeah. So those are not included in any of the medical plans. The only thing that is inc- like, so the StayHealthy MEC TeleRx, the FreeRx is included in that specific plan. Um, that specific plan also comes with virtual urgent care, but f- I mean, FreeRx, dental, and vision, those are all additional add-ons for the most part.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Yeah, and I know for sure if you get the Minimum Value Plan, they would all have to be additional add-ons because the Minimum Value Plan doesn't include any of those.

Speaker speaker_1: Okay. Um, sorry, uh, is there... Could, could you tell me the difference between, like, having it added on versus already included?

Speaker speaker_0: Well, I mean-

Speaker speaker_1: Like, uh... Oh, I'm sorry. Go ahead.

Speaker speaker_0: Yes. So like I said, the only plan that even includes one of those things that you listed is the StayHealthy MEC TeleRx. So FreeRx comes with that plan but the dental and the vision would still be an additional add-on for the StayHealthy.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: But like I said-

Speaker speaker_1: Sorry, I-

Speaker speaker_0: ... for the most part, dental; vision; um, and FreeRx would be additional add-ons.

Speaker speaker_1: Okay. Okay. I'm just trying to understand. I'm still-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... new at all this stuff. Um, okay. So I, I think I was gonna go with the Minimum Value Plan and, uh, and so I'm, I'm able to... With that, I'm able to add on, uh, some of these other things, right?

Speaker speaker_0: Yes, so you can do dental; vision; you know, the FreeRx; whatever, you know, additional you wanna add on. Now, the Minimum Value Plan, um, just to kinda give you a rundown of that, I would have to verify that you are eligible to enroll into this plan. Um, it's just part of our process. We just have to verify your hours. Employees working 30 hours or more are eligible to, for the plan. But you have to work 30 hours or more. Um, let's see. It looks

like... A- and this works differently than the other medical plans that we offer. If you enroll, coverage is effective the first of the month following 59 days from the date of your first paycheck.

Speaker speaker_3: Okay.

Speaker speaker_0: Now, this plan does have a deductible associated with it, whereas the other medical plans we offer do not. Um, just to give you an example, the deductible, if, you know, if it's just for yourself and if you stay in network, the, the deductible is \$6,900. Everything is subject to that deductible. Um, the only thing that would be 100% covered re- and regardless of the deductible is your preventative health care. Now, it does change if you go out of network. If you go out of network, your deductible increases, um, to \$10,000 and everything, at that point, would be subject to the deductible, um, including the preventative care.

Speaker speaker_3: Okay.

Speaker speaker_0: Um, and it looks like... I will... I mean, I'm gonna verify the pricing for you on that, but the pricing for this, based off of the information that I have, it looks like you pay monthly, whereas all the other plans we offer, you pay weekly. So for employee only, it's \$500... uh, \$502.71.

Speaker speaker_3: Okay.

Speaker speaker_0: So \$502 a month and 71 cents.

Speaker speaker_3: All right.

Speaker speaker_0: So are you still... Is that the plan that you're still going with?

Speaker speaker_3: Uh, I, I think so.

Speaker speaker_0: Okay. So, what I will need to do is, again, I will have to verify your eligibility and follow up with you on that, um, but I can go ahead and enroll you into the additional add-ons that you're wanting.

Speaker speaker_3: Okay.

Speaker speaker_0: So are you just wanting the dental, vision and the FreeRx?

Speaker speaker_3: Um, I, I just... The, uh, dental, um, behavioral health and the, and the FreeRx, I think.

Speaker speaker_0: Okay. Dental, behavioral health and FreeRx, you said?

Speaker speaker_3: Yeah.

Speaker speaker_0: Okay. All of this being for employee only?

Speaker speaker_3: Yeah.

Speaker speaker_0: Okay. So it looks like for the dental, FreeRx and the behavioral health, it comes out to a total of \$11.15 a week.

Speaker speaker_3: Okay.

Speaker speaker_0: Um, now, I do want to let you know that the only plan... So the dental is under, um, IRS... the IRS code of section 125, which basically allows you to pay your share of the premium with pre-tax dollars. Um, because of that, the IRS puts stipulations on when you're able to change or cancel the plan, um, under that code. Uh, so as of right now, today is actually your last day to get enrolled, make any changes or cancellations. Um, after today, the only time you would be able to change or cancel the dental plan is during the company's open enrollment period, unless you experience a qualifying life event.

Speaker speaker_3: Okay. All right. I, I think that... I think it sounds good.

Speaker speaker_0: Okay. So I'm going to go ahead and get you enrolled into those now. Um, with the dental, the behavioral health and the FreeRx, it does take about one to two weeks for the enrollment to be processed through payroll. Uh, once you see that first payroll deduction, coverage will start the following Monday. You will receive a ID card for your dental in the mail, um, and then for the FreeRx you should also s- receive, like, an email with instructions on how to set up your FreeRx account. Once you get that account set up and you log in, you'll see your ID card for that. Um, and I don't believe you have to do anything with behavioral health. Uh, let me just double check. I think it's just a website that you have to go on once you use it, but let me just double check. Okay. Yeah, so it looks like for behavioral health when you actually go to use that benefit, you would just go onto a specific website which is, uh, virtualcare.benefitsandacard.com and then you'll be-

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: ... able to set up your appointment with a, uh, therapist on that website.

Speaker speaker_4: Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_4: All right.

Speaker speaker_0: So, I will follow up with you as soon as I can regarding the MVP, uh, enrollment, and just to verify, you're only wanting that plan for yourself as well, right?

Speaker speaker_4: Right.

Speaker speaker_0: Okay. Do you have any other questions for me?

Speaker speaker_4: Um... Just, uh... Okay. So I, I, I don't have to do anything right after... um, until you follow up with me? Is that correct?

Speaker speaker_0: Yeah, there's nothing else that you need to do on your end. So, I went ahead and enrolled you into the FreeRx, behavioral health and the dental plans. So, what I'm having to do on my end is verify that you're eligible for the MVP plan. Um, if you are eligible, I still have to initiate the enrollment on my end. So either way, I'm gonna have to follow up with you to let you know if you're eligible, if we were able to get you enrolled, all that good stuff. Um, so there's nothing else that you need to do on your end.

Speaker speaker_4: Okay. All right.

Speaker speaker_0: Yes, sir.

Speaker speaker_4: Uh, thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_4: All right. All right, you too.

Speaker speaker_0: Thank you. Bye-bye.