

Transcript: VICTORIA

Taylor-5811944655208448-4882809254625280

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Accords. This is Victoria. How can I help you? Hi. Um, I wanted to enroll in benefits. Okay. What's the name of the agency you work for? Uh, Partners Personnel. Okay. Give me one second. No worries. All right. What's the last four of your social? Uh, 6431. And your first and last name? Dulce Guevara. How do you spell your first name? Uh, D as in dog, U-L-C-E. Okay. Uh, do you mind verifying your address and date of birth? Yeah. It's 1693 Jade Avenue, Perris, California 92571, and then it's 11/21/98. And phone number 951-420-1692? Yes, ma'am. Okay. And then email is going to be last name, first name, 84 at gmail? Mm-hmm. All right. And, uh, what plans were you wanting to enroll into? Um, I didn't know what was available. Okay. Um, there's a few different medical plans to choose from. There's also things like, uh, FreeRx, which is like a prescription plan. There's also FreeRx virtual primary care, dental, short-term disability, term life, vision, uh, critical illness, group accident, and the, um, behavioral health benefit, and then the ID experts. Okay. Um, for sure I wanted to do vision and, uh, dental and then, uh, the behavioral one, would that cover therapy sessions? Yeah. That's what it is essentially. It's just like online therapy and counseling. Okay. And then could I enroll in the primary one as well? Uh, let's see. So like the FreeRx virtual primary care? Yes, please. Okay. Let's see. So vision, dental, the behavioral health, and then the virtual, uh, primary care. Was there anything else? No. I think that's it. The... Sorry. I may sound stupid, but the, um, primary care, I mean I can go to like a doctor's office and get checked out and everything, right? Well, it would be virtual. It's online. Oh, okay. Um, what plan would I have to get to be able to be seen by a doctor in person? So, we have about five different medical plans to choose from. Um, we have the Stay Healthy MEC TeleRX, which is basically for your preventative healthcare, so that only covers things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay within the network. Mm-hmm. It also comes with the, uh, virtual urgent care, um, and it also comes with a subscription to FreeRx, which like I say is, um, a prescription plan. If it is one of the- Mm-hmm. ... covered medications, it would be free or discounted at least. Um, so that's what the Stay Healthy MEC TeleRX covers. Then we have our hospital indemnity plans, the VIP-Standard, the VIP-Plus, and the VIP-Prime. None of these will cover your preventative healthcare like the Stay Healthy does, but they do provide coverage for things like being admitted to the hospital, having to go to, you know, emergency room, urgent care, or just a regular physician's office. The only difference between the three, uh, VIP plans is basically the dollar amount that the insurance is gonna pay for the different benefits. Mm-hmm. So essentially, the VIP-Prime would pay the most. Um, then we also have another medical plan called the Stay Healthy MEC Enhance, which is the only one that covers both preventative and non-preventative care. Mm-hmm. Um, like I said, it covers preventative, it has coverage

for primary care, specialists, urgent care. It also has coverage if you were to be admitted to the emergency room or hospital. So it has coverage on both ends. And how much will that take out of my paycheck, um, for that one, that covers both preventative and going to the hospital? Okay. Are you just thinking about doing it for employee only? Uh, yes. Okay. So for employee only, it's \$43.76 a week. Well, that's not bad. I can enroll in that one. Okay. Give me one second. Mm-hmm. Okay, so um let me just make sure I'm getting everything right. So you want the MEC Enhanced, the dental and the vision, the behavioral health and the FreeRx virtual primary care? Um, maybe I'll just stick with uh the first plan and the vision and dental and not the FreeRx and the behavioral. Okay so just doing the dental, vision and the MEC Enhanced for employee only, looks like your total would come out to \$49.54 a week. Yeah, that's fine. Okay. Now I did wanna let you know, all three of these plans are under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Mm-hmm. Because of this, the IRS does put stipulations on when you're able to change or cancel once you're enrolled. Mm-hmm. So you have 30 days from the date of your first check to get enrolled into benefits and make any changes or cancellations needed. Outside of that, the only other time you're able to change or cancel the plans is during the company's open enrollment period that they have yearly. Um- Mm-hmm. ... if you're outside of both of those periods then the only way to change or cancel the plan is to experience a qualifying life event. Okay. So from here it will take about one to two weeks for the, uh, enrollment to be processed through your payroll. Coverage will start the following Monday of your first payroll deduction. Okay. Um, and then once the coverage is active, ID cards are made and sent to you within seven to ten business days. Okay, perfect. Um, by chance do you know what, um, insurance it's gonna be, like Anthem or... Um, so yeah, so your dental is through American Public Life. Mm-hmm. The vision is through MetLife and then your medical, the MEC Enhanced, is a combination of two different insurance carriers. The preventative services is gonna be through 90 Degree Benefits and the non-preventative services would be through American Public Life. American Public Life. Okay, perfect. Thank you so much. Yes, ma'am. And then, um, the ID cards for the dental and vision of course are gonna be mailed to you. Your preventative medical ID card is also gonna be mailed to you, but the non-preventative medical ID card is gonna be emailed to you. So just keep an eye on your email. Once you get it you can print it off or just save it on your phone. Okay, for sure. I'll make sure I keep an eye out for that. All righty. Did you have any other questions for me? Um, no ma'am, that was it. Thank you so much for all your help. Yes, ma'am. Have a wonderful day. Thanks, you too. Bye-bye. 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 Accords. This is Victoria. How can I help you?

Speaker speaker_2: Hi. Um, I wanted to enroll in benefits.

Speaker speaker_1: Okay. What's the name of the agency you work for?

Speaker speaker_2: Uh, Partners Personnel.

Speaker speaker_1: Okay. Give me one second.

Speaker speaker_2: No worries.

Speaker speaker_1: All right. What's the last four of your social?

Speaker speaker_2: Uh, 6431.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Dulce Guevara.

Speaker speaker_1: How do you spell your first name?

Speaker speaker_2: Uh, D as in dog, U-L-C-E.

Speaker speaker_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_2: Yeah. It's 1693 Jade Avenue, Perris, California 92571, and then it's 11/21/98.

Speaker speaker_1: And phone number 951-420-1692?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And then email is going to be last name, first name, 84 at gmail?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All right. And, uh, what plans were you wanting to enroll into?

Speaker speaker_2: Um, I didn't know what was available.

Speaker speaker_1: Okay. Um, there's a few different medical plans to choose from. There's also things like, uh, FreeRx, which is like a prescription plan. There's also FreeRx virtual primary care, dental, short-term disability, term life, vision, uh, critical illness, group accident, and the, um, behavioral health benefit, and then the ID experts.

Speaker speaker_2: Okay. Um, for sure I wanted to do vision and, uh, dental and then, uh, the behavioral one, would that cover therapy sessions?

Speaker speaker_1: Yeah. That's what it is essentially. It's just like online therapy and counseling.

Speaker speaker_2: Okay. And then could I enroll in the primary one as well?

Speaker speaker_1: Uh, let's see. So like the FreeRx virtual primary care?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. Let's see. So vision, dental, the behavioral health, and then the virtual, uh, primary care. Was there anything else?

Speaker speaker_2: No. I think that's it. The... Sorry. I may sound stupid, but the, um, primary care, I mean I can go to like a doctor's office and get checked out and everything, right?

Speaker speaker_1: Well, it would be virtual. It's online.

Speaker speaker_2: Oh, okay. Um, what plan would I have to get to be able to be seen by a doctor in person?

Speaker speaker_1: So, we have about five different medical plans to choose from. Um, we have the Stay Healthy MEC TeleRX, which is basically for your preventative healthcare, so that only covers things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay within the network.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It also comes with the, uh, virtual urgent care, um, and it also comes with a subscription to FreeRx, which like I say is, um, a prescription plan. If it is one of the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... covered medications, it would be free or discounted at least. Um, so that's what the Stay Healthy MEC TeleRX covers. Then we have our hospital indemnity plans, the VIP-Standard, the VIP-Plus, and the VIP-Prime. None of these will cover your preventative healthcare like the Stay Healthy does, but they do provide coverage for things like being admitted to the hospital, having to go to, you know, emergency room, urgent care, or just a regular physician's office. The only difference between the three, uh, VIP plans is basically the dollar amount that the insurance is gonna pay for the different benefits.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So es- essentially, the VIP-Prime would pay the most. Um, then we also have another medical plan called the Stay Healthy MEC Enhance, which is the only one that covers both preventative and non-preventative care.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, like I said, it covers preventative, it has coverage for primary care, specialists, urgent care. It also has coverage if you were to be admitted to the emergency room or hospital. So it has coverage on both ends.

Speaker speaker_2: And how much will that take out of my paycheck, um, for that one, that covers both preventative and going to the hospital?

Speaker speaker_1: Okay. Are you just thinking about doing it for employee only?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: Okay. So for employee only, it's \$43.76 a week.

Speaker speaker_2: Well, that's not bad. I can enroll in that one.

Speaker speaker_1: Okay. Give me one second.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay, so um let me just make sure I'm getting everything right. So you want the MEC Enhanced, the dental and the vision, the behavioral health and the FreeRx virtual primary care?

Speaker speaker_2: Um, maybe I'll just stick with uh the first plan and the vision and dental and not the FreeRx and the behavioral.

Speaker speaker_1: Okay so just doing the dental, vision and the MEC Enhanced for employee only, looks like your total would come out to \$49.54 a week.

Speaker speaker_2: Yeah, that's fine.

Speaker speaker_1: Okay. Now I did wanna let you know, all three of these plans are under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Because of this, the IRS does put stipulations on when you're able to change or cancel once you're enrolled.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So you have 30 days from the date of your first check to get enrolled into benefits and make any changes or cancellations needed. Outside of that, the only other time you're able to change or cancel the plans is during the company's open enrollment period that they have yearly. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if you're outside of both of those periods then the only way to change or cancel the plan is to experience a qualifying life event.

Speaker speaker_2: Okay.

Speaker speaker_1: So from here it will take about one to two weeks for the, uh, enrollment to be processed through your payroll. Coverage will start the following Monday of your first payroll deduction.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and then once the coverage is active, ID cards are made and sent to you within seven to ten business days.

Speaker speaker_2: Okay, perfect. Um, by chance do you know what, um, insurance it's gonna be, like Anthem or...

Speaker speaker_1: Um, so yeah, so your dental is through American Public Life.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The vision is through MetLife and then your medical, the MEC Enhanced, is a combination of two different insurance carriers. The preventative services is gonna be through 90 Degree Benefits and the non-preventative services would be through American Public Life.

Speaker speaker_2: American Public Life. Okay, perfect. Thank you so much.

Speaker speaker_1: Yes, ma'am. And then, um, the ID cards for the dental and vision of course are gonna be mailed to you. Your preventative medical ID card is also gonna be mailed to you, but the non-preventative medical ID card is gonna be emailed to you. So just keep an eye on your email. Once you get it you can print it off or just save it on your phone.

Speaker speaker_2: Okay, for sure. I'll make sure I keep an eye out for that.

Speaker speaker_1: All righty. Did you have any other questions for me?

Speaker speaker_2: Um, no ma'am, that was it. Thank you so much for all your help.

Speaker speaker_1: Yes, ma'am. Have a wonderful day.

Speaker speaker_2: Thanks, you too. Bye-bye.

Speaker speaker_1: Bye-bye.