

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, my name is Jaime Perez, and I would w- I would like to enroll with you guys. Okay. What's the name of the agency you work for? Uh, Partners Personnel. And the last four of your Social? 0987. Okay. And I'm sorry, your first and last name again? Uh, first is Jaime and last name is Perez. Okay. Do you mind giving me your address and date of birth? Uh, yeah. Date of birth is, uh, 07-23-1990. And the address is, um, 4109 West 5th Street, Apartment F, Santa Ana, California. Okay. Phone number is s- sorry, 760-681-3424. Correct. Email is jimmy90vsp@gmail.com? Correct. Okay. What exactly are you wanting to enroll into? So, um, uh, I wanna do the, um, v- the VIP+. For employee only? Um, yeah, just, just by myself. I don't have spouse or kids. Was there anything else you're wanting to enroll in too? Does that one have, uh, uh, dentist and, uh, vision, and, uh, uh, what's it called? Uh, emerg- like, uh, like, in case of emergencies? Like... So dental and vision are separate policies. Um, the VIP+ is basically our hospital indemnity plan, so it covers like your non-preventative medical, um, things like if you were to be admitted to the hospital, if you had to go to a physician's office. Um, let's see. There is emergency room visit- And what's that one cost again? There's also... The VIP+ that you chose, it's \$31.61 a week for employee only. Okay. Yeah, I'll do that one and, uh, can I do add-ons? Yeah. What add-ons are you wanting? Do you have something for, like, dental? Yes. So our dental plan is very basic. It's not gonna cover any major dental work like crowns or orthodontists, but it does cover your preventative dental work at 100%, and then your basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. And for employee only, it would be \$3.63 a week. Okay. Um, so I'm seeing that you guys have prevention deductible 100% basic, restor- ra- radiographs, FMX for 80%. And, and national maximum is \$500, right? Yeah, so that's essentially what I just reviewed with you. Um, the dental plan covers your preventative dental work at 100% regardless if you meet the deductible or not. Your basic dental work like fillings and extractions would be covered at 80% once you meet the \$50 deductible. And the most that that dental plan is gonna pay out a year is \$500. Okay. Is there anything, add-ons, extra add-ons on dental that I can use? We only have that one dental plan. Oh, okay. So I do have that one, right? Well, e- just tell me what you want to enroll into, and, and I can get you enrolled. So are you wanting to enroll into dental? Yeah, dental, please. Dental and vision. Okay. Um, so the vision, what you would pay a week for that is \$2.15 for employee only. The coverage that you get with that, there is a copay for your annual eye exam, which is \$10. The copay for lenses, uh, lenses and frames would be \$25, and then the insurance- Yeah. ... will pay \$130 for the frame. Okay. So yeah, I'll do dental, vision, and emergency. Or like if I go to the emergency room, do you guys have one of those? Like, uh... Well, again, as I reviewed the VIP+ with you, it, it does come with emergency room coverage. Okay. So just to re- the VIP+ plan, what that covers is your

non-preventative medical. So if you have to go to a physician's office, if you have to go to the emergency room, uh, urgent care, if you get admitted to the hospital, um, and if you need to pick up prescriptions. Yeah. There are a few- I think that- ... that come with that. The way that it works is the insurance is gonna pay a set dollar amount towards the benefit for a certain amount of days, and then you pay the remainder of the bill. Okay. So I have you down for the VIP+, the dental, and the vision for employee only. Is that all that you're wanting to enroll into? Is there anything more, uh, that I gotta, uh, like, know about? Like, which ones are pretty good? I can't make any suggestions, but, um, there is other benefits that you can add on, like the free RX benefit, which is basically a prescription plan. Um, most of the medications that you get, uh, with that FreeRx are going to be free. If it's not free, it would be discounted. There is the- Can I do that one? ... FreeRx. Okay. The RX. Um, the FreeRx. Think I'll do that one. Okay. So we also have the FreeRx virtual primary care, which is essentially what it sounds like. It's just primary care online, where you can, uh, schedule an appointment with a primary care, uh, physician. It is all virtual, though. Um, there's also short-term disability, which is, like, if you're temporarily disabled and unable to work, it helps provide an income for the time that you're temporarily disabled. Mm-hmm. Um, we have the term life benefit, which is basically- Mm-hmm. ... in the event of your passing, your beneficiary would get the benefit amount of \$20,000. Um, there's a critical illness policy, which if you're diagnosed with one of the covered illnesses, you would get the benefit amount of \$5,000. Um, we have the group ac- the 24-hour group accident policy, which, um, basically that is just to help pay the expenses to, uh, due to an accident. So it, it pays a certain amount towards the emergency room, intensive care unit, daily hospital confinement, hospital admission. So some of this coverage you already get with the, um, VIP+ plan- Plus. ... that you chose. Correct. But this would just be an addition to it. Um, we have behavioral health benefit, which is, again, all virtual. It's just where you, uh, pick from a, a group of counselors and do counseling, but it again, it's, it's all virtual. Um, and then there's the IDx Social Plus, which is like a anti-fraud policy to help protect your information online. Okay. Uh, I think that'll be, that'll be good right there, the ones that I just picked, the vision, dental, and the RX. Okay, so I have you down for the VIP+, the FreeRx, the dental, and the vision for employee only. Correct. Okay. So you're looking at a total of \$43.38 a week. Oh, that sounds perfect. Okay. So I do want to let you know that the dental, the vision, and the VIP+, all three of these plans are under the IRS code of Section 125. Basically what that is, is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you're able to change or cancel these plans once you're enrolled. So, of course, you do have the remainder of your personal open enrollment period, which for you ends on March 12th. You have until the 12th of March to make any final changes, uh, or cancellations to the enrollment. Once we get past March 12th, the only other time you will be able to change or cancel the VIP+, dental, and vision is during the company's open enrollment period that they have yearly. Okay. Unless you experience a qualifying life event. Okay. Oh, so how much does it cost for like short-term disability also? Um, let me pull it back up. Short-term disability is \$3.94 a week. Is that, does that cover like, um, like, maternity leave and stuff like that? That I'm not too sure of. We're just your benefits administrators, so we're not the actual insurance company. I'm not sure if there's any, uh, you know, maternity, uh, coverage with that. Oh, okay. Uh, no, that, that'll be good right there. So are you wanting to add that on? Um, no, I don't see nothing, I don't really see my, none of my, uh, uh, employee working too heavy. It's just on the computer. That's, that's all good. Thank you.

Okay. All righty. Um, so I will go ahead and get you enrolled into that. Um, now the actual enrollment process takes about one to two weeks. Um, so you may not see your first payroll deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then, once the coverage is active, that's when your policy information and ID cards are made. So, it will take about seven to ten business days to get those. And I- The ID cards- ... can get ID cards, right? Yes, that's, that's what I'm saying. Okay. So, your cov- once the coverage is active, that's when the ID cards and policy numbers are made. So it'll take about seven to ten business days of your coverage being active to get those. Now, the VIP+ ID card is going to be emailed, so you want to make sure to keep an eye on your email. The dental and the vision ID cards are going to be mailed to the mailing address we have on file for you. And then you also should receive a email for the FreeRx. It's going to, um, provide instructions on how you can register your account with FreeRx, and then once you get that account registered, um, and set up, you'll be able to log in and get access to the ID card for the FreeRx. Awesome, awesome. Thank you. You're welcome. Was there anything else we might need help with? No, that'll be all. Uh, that clears everything up. All righty. Well, you have a wonderful day. All right, thank you for your help. Yes, sir. You too. Bye-bye. 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, my name is Jaime Perez, and I would w- I would like to enroll with you guys.

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

Speaker speaker_1: Uh, Partners Personnel.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 0987.

Speaker speaker_0: Okay. And I'm sorry, your first and last name again?

Speaker speaker_1: Uh, first is Jaime and last name is Perez.

Speaker speaker_0: Okay. Do you mind giving me your address and date of birth?

Speaker speaker_1: Uh, yeah. Date of birth is, uh, 07-23-1990. And the address is, um, 4109 West 5th Street, Apartment F, Santa Ana, California.

Speaker speaker_0: Okay. Phone number is s- sorry, 760-681-3424.

Speaker speaker_1: Correct.

Speaker speaker_0: Email is jimmy90vsp@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. What exactly are you wanting to enroll into?

Speaker speaker_1: So, um, uh, I wanna do the, um, v- the VIP+.

Speaker speaker_0: For employee only?

Speaker speaker_1: Um, yeah, just, just by myself. I don't have spouse or kids.

Speaker speaker_0: Was there anything else you're wanting to enroll in too?

Speaker speaker_1: Does that one have, uh, uh, dentist and, uh, vision, and, uh, uh, what's it called? Uh, emerg- like, uh, like, in case of emergencies? Like...

Speaker speaker_0: So dental and vision are separate policies. Um, the VIP+ is basically our hospital indemnity plan, so it covers like your non-preventative medical, um, things like if you were to be admitted to the hospital, if you had to go to a physician's office. Um, let's see. There is emergency room visit-

Speaker speaker_1: And what's that one cost again?

Speaker speaker_0: There's also... The VIP+ that you chose, it's \$31.61 a week for employee only.

Speaker speaker_1: Okay. Yeah, I'll do that one and, uh, can I do add-ons?

Speaker speaker_0: Yeah. What add-ons are you wanting?

Speaker speaker_1: Do you have something for, like, dental?

Speaker speaker_0: Yes. So our dental plan is very basic. It's not gonna cover any major dental work like crowns or orthodontists, but it does cover your preventative dental work at 100%, and then your basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. And for employee only, it would be \$3.63 a week.

Speaker speaker_1: Okay. Um, so I'm seeing that you guys have prevention deductible 100% basic, restor- ra- radiographs, FMX for 80%. And, and national maximum is \$500, right?

Speaker speaker_0: Yeah, so that's essentially what I just reviewed with you. Um, the dental plan covers your preventative dental work at 100% regardless if you meet the deductible or not. Your basic dental work like fillings and extractions would be covered at 80% once you meet the \$50 deductible. And the most that that dental plan is gonna pay out a year is \$500.

Speaker speaker_1: Okay. Is there anything, add-ons, extra add-ons on dental that I can use?

Speaker speaker_0: We only have that one dental plan.

Speaker speaker_1: Oh, okay. So I do have that one, right?

Speaker speaker_0: Well, e- just tell me what you want to enroll into, and, and I can get you enrolled. So are you wanting to enroll into dental?

Speaker speaker_1: Yeah, dental, please. Dental and vision.

Speaker speaker_0: Okay. Um, so the vision, what you would pay a week for that is \$2.15 for employee only. The coverage that you get with that, there is a copay for your annual eye exam, which is \$10. The copay for lenses, uh, lenses and frames would be \$25, and then the insurance-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... will pay \$130 for the frame.

Speaker speaker_1: Okay. So yeah, I'll do dental, vision, and emergency. Or like if I go to the emergency room, do you guys have one of those? Like, uh...

Speaker speaker_0: Well, again, as I reviewed the VIP+ with you, it, it does come with emergency room coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: So just to re- the VIP+ plan, what that covers is your non-preventative medical. So if you have to go to a physician's office, if you have to go to the emergency room, uh, urgent care, if you get admitted to the hospital, um, and if you need to pick up prescriptions.

Speaker speaker_1: Yeah.

Speaker speaker_0: There are a few-

Speaker speaker_1: I think that-

Speaker speaker_0: ... that come with that. The way that it works is the insurance is gonna pay a set dollar amount towards the benefit for a certain amount of days, and then you pay the remainder of the bill.

Speaker speaker_1: Okay.

Speaker speaker_0: So I have you down for the VIP+, the dental, and the vision for employee only. Is that all that you're wanting to enroll into?

Speaker speaker_1: Is there anything more, uh, that I gotta, uh, like, know about? Like, which ones are pretty good?

Speaker speaker_0: I can't make any suggestions, but, um, there is other benefits that you can add on, like the free RX benefit, which is basically a prescription plan. Um, most of the medications that you get, uh, with that FreeRx are going to be free. If it's not free, it would be discounted. There is the-

Speaker speaker_1: Can I do that one?

Speaker speaker_0: ... FreeRx. Okay.

Speaker speaker_1: The RX.

Speaker speaker_0: Um, the FreeRx.

Speaker speaker_1: Think I'll do that one.

Speaker speaker_0: Okay. So we also have the FreeRx virtual primary care, which is essentially what it sounds like. It's just primary care online, where you can, uh, schedule an appointment with a primary care, uh, physician. It is all virtual, though. Um, there's also short-term disability, which is, like, if you're temporarily disabled and unable to work, it helps provide an income for the time that you're temporarily disabled.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, we have the term life benefit, which is basically-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... in the event of your passing, your beneficiary would get the benefit amount of \$20,000. Um, there's a critical illness policy, which if you're diagnosed with one of the covered illnesses, you would get the benefit amount of \$5,000. Um, we have the group ac- the 24-hour group accident policy, which, um, basically that is just to help pay the expenses to, uh, due to an accident. So it, it pays a certain amount towards the emergency room, intensive care unit, daily hospital confinement, hospital admission. So some of this coverage you already get with the, um, VIP+ plan-

Speaker speaker_1: Plus.

Speaker speaker_0: ... that you chose.

Speaker speaker_1: Correct.

Speaker speaker_0: But this would just be an addition to it. Um, we have behavioral health benefit, which is, again, all virtual. It's just where you, uh, pick from a, a group of counselors and do counseling, but it again, it's, it's all virtual. Um, and then there's the IDx Social Plus, which is like a anti-fraud policy to help protect your information online.

Speaker speaker_1: Okay. Uh, I think that'll be, that'll be good right there, the ones that I just picked, the vision, dental, and the RX.

Speaker speaker_0: Okay, so I have you down for the VIP+, the FreeRx, the dental, and the vision for employee only.

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. So you're looking at a total of \$43.38 a week.

Speaker speaker_1: Oh, that sounds perfect.

Speaker speaker_0: Okay. So I do want to let you know that the dental, the vision, and the VIP+, all three of these plans are under the IRS code of Section 125. Basically what that is, is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you're able to change or cancel these plans once you're enrolled. So, of course, you do have the remainder of your personal open enrollment period, which for you ends on March 12th. You have until the 12th of March to make any final

changes, uh, or cancellations to the enrollment. Once we get past March 12th, the only other time you will be able to change or cancel the VIP+, dental, and vision is during the company's open enrollment period that they have yearly.

Speaker speaker_1: Okay.

Speaker speaker_0: Unless you experience a qualifying life event.

Speaker speaker_1: Okay. Oh, so how much does it cost for like short-term disability also?

Speaker speaker_0: Um, let me pull it back up. Short-term disability is \$3.94 a week.

Speaker speaker_1: Is that, does that cover like, um, like, maternity leave and stuff like that?

Speaker speaker_0: That I'm not too sure of. We're just your benefits administrators, so we're not the actual insurance company. I'm not sure if there's any, uh, you know, maternity, uh, coverage with that.

Speaker speaker_1: Oh, okay. Uh, no, that, that'll be good right there.

Speaker speaker_0: So are you wanting to add that on?

Speaker speaker_1: Um, no, I don't see nothing, I don't really see my, none of my, uh, uh, employee working too heavy. It's just on the computer. That's, that's all good. Thank you.

Speaker speaker_0: Okay. All righty. Um, so I will go ahead and get you enrolled into that. Um, now the actual enrollment process takes about one to two weeks. Um, so you may not see your first payroll deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then, once the coverage is active, that's when your policy information and ID cards are made. So, it will take about seven to ten business days to get those.

Speaker speaker_1: And I-

Speaker speaker_0: The ID cards-

Speaker speaker_1: ... can get ID cards, right?

Speaker speaker_0: Yes, that's, that's what I'm saying.

Speaker speaker_1: Okay.

Speaker speaker_0: So, your cov- once the coverage is active, that's when the ID cards and policy numbers are made. So it'll take about seven to ten business days of your coverage being active to get those. Now, the VIP+ ID card is going to be emailed, so you want to make sure to keep an eye on your email. The dental and the vision ID cards are going to be mailed to the mailing address we have on file for you. And then you also should receive a email for the FreeRx. It's going to, um, provide instructions on how you can register your account with FreeRx, and then once you get that account registered, um, and set up, you'll be able to log in and get access to the ID card for the FreeRx.

Speaker speaker_1: Awesome, awesome. Thank you.

Speaker speaker_0: You're welcome. Was there anything else we might need help with?

Speaker speaker_1: No, that'll be all. Uh, that clears everything up.

Speaker speaker_0: All righty. Well, you have a wonderful day.

Speaker speaker_1: All right, thank you for your help.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye.