

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Yes, this is Virgil Calvin. I'm calling in to see which, uh, insurance I'm under at the MAU. Okay. At MAU and what's the last four of your social? 9148... No, 9142. My bad. Okay... All right, Mr. Calvin. Could you verify your address and your date of birth for me please? 1719 Cypress Road, Camden, South Carolina. That's, um... And you said my date of birth? Yes, sir. 02031976. Thank you. I have a phone number on file for you at 803-908-2386. Is that correct? That's correct. All right. All right. I'm showing it looks like you're enrolled into the MEC Stay Healthy plan, along with dental, vision, and accident coverage. Um, and which one is that? Because I... uh, we got one for, uh, 17-something and one... We got one for 946... Are we in... I'm in the 946 one? Yes, sir. Okay. Uh, I got a question before I, uh, make any change, um... You want to know about the health plan? I want to know about the up to a thousand base, and, and the other one that said up to 2000 base. What's the, what's the difference between those two? I want to know what's, uh, what's going on with that? Uh, the Ensure Plus and the Ensure Plus Enhanced plans? Yes. Okay. So, the difference between those plans is that coverage, um, hospital confinement, ICU, annual first occurrence hospital and surgical benefits. Um, those are, those are the only differences between those two plans. Everything else between the two is the exact same. Right. So whenever it says, like, up to the 1000 base, does that mean that's what he's coming out of pocket with or- No. ... how does it- That's what the insurance pays. Okay. Up to the \$1000 and then he'll pay up to the 2000 on the other, correct? Correct. Okay. And then where it says the annual first occurrence hospital, um, it says a 500 and then the 15. So that's also what the insurance will pay up to? Yes. Um, the... All of those dollar amounts are what the insurance pays. Okay, okay. That's what I wasn't sure on, um, if it was what he had to come out of pocket or if the insurance paid it. Um, so, um, I think he's going to change to the Ensure Plus Enhanced. Mr. Calvin, is that correct? Are you looking to, uh, swap- Yes. ... from your current Stay Healthy plan to the Ensure Plus Enhanced? Yeah, that's what I want, the insurance to have. I'll still have the dental and all that, correct? Yeah, you're not going to lose your dental or your vision or anything else. You're just going to, you're just going to... The only thing that this will do is, um... So Stay Healthy covers preventative care services, so things like physicals and vaccines and cancer screenings and the like. Mm-hmm. Um, Ensure Plus Enhanced does not cover those services. Um, so if you remove- Mm-hmm. ... Stay Healthy and replace it with Ensure Plus Enhanced, you will lose those preventative care benefits. Uh-huh. Now you are allowed to just enroll into Ensure Plus Enhanced and keep, Stay Healthy to have both types of benefit if you want to do that. And then how much will that cost him? It would just be the \$24.69 plus what he already has. So it'd be 24 plus... Uh, so- So, mm-hmm. So if we... So based on what he already has, if we added Ensure Plus, it'd be \$41.85 per week. Okay. So what if he went with the... Could he go with the Ensure Plus

for the 17.39 and then still keep the Stay Healthy then? Yeah, that's, that's possible as well. He's allowed to enroll into any le- uh, either level of Ensure Plus and keep Stay Healthy, uh, Stay Healthy as well. Mm-hmm. Okay. That's, that's... So that's the one I'll go with, the Ensure Plus one that's for 17-something and keep what I already have. Okay. So then, uh, so adding Ensure Plus would be, it would bring the total up to \$34.55 per week. Do you authorize MAU to make those deductions? I authorize that. Yes, sir. All right. It's going to take about one to two weeks for the enrollment f- for this change to process. Once processing's complete, you should start seeing your deductions increase from that 17.16 to the 34.55. The Monday following the first deduction- Mm-hmm. ... of 34.55 is when the Ensure Plus plan will go into effect, and you should receive an ID card for that plan about a week or two later. Please be aware that this plan does fall under the same restrictions as your Stay Healthy Dental and Vision Plans, Section 125. This is an IRS regulation that allows MAU to make the deductions for the plans pre-tax. However, because they allow this to happen, you are required, if you select an, a restricted plan like this, you have to stay enrolled into this plan as long as your attempt through MAU. Um, once open enrollment ends, you are locked into this, this insurance plan until either the next open enrollment window or you experience a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company entirely. Any questions regarding that? No, sir. All right. So that's everything I needed to go over and set up for your changes. Was there anything else I could help you with? No, sir. And I thank you for helping me with that. No problem. Thanks again for calling and you have a wonderful day. You do the same. All right. Bye now. Yeah.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_1: Yes, this is Virgil Calvin. I'm calling in to see which, uh, insurance I'm under at the MAU.

Speaker speaker_0: Okay. At MAU and what's the last four of your social?

Speaker speaker_1: 9148... No, 9142. My bad.

Speaker speaker_0: Okay... All right, Mr. Calvin. Could you verify your address and your date of birth for me please?

Speaker speaker_1: 1719 Cypress Road, Camden, South Carolina. That's, um... And you said my date of birth?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: 02031976.

Speaker speaker_0: Thank you. I have a phone number on file for you at 803-908-2386. Is that correct?

Speaker speaker_1: That's correct.

Speaker speaker_0: All right. All right. I'm showing it looks like you're enrolled into the MEC Stay Healthy plan, along with dental, vision, and accident coverage.

Speaker speaker_1: Um, and which one is that? Because I... uh, we got one for, uh, 17-something and one...

Speaker speaker_2: We got one for 946...

Speaker speaker_1: Are we in... I'm in the 946 one?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Uh, I got a question before I, uh, make any change, um...

Speaker speaker_2: You want to know about the health plan?

Speaker speaker_1: I want to know about the up to a thousand base, and, and the other one that said up to 2000 base. What's the, what's the difference between those two? I want to know what's, uh, what's going on with that?

Speaker speaker_0: Uh, the Ensure Plus and the Ensure Plus Enhanced plans?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. So, the difference between those plans is that coverage, um, hospital confinement, ICU, annual first occurrence hospital and surgical benefits. Um, those are, those are the only differences between those two plans. Everything else between the two is the exact same.

Speaker speaker_2: Right. So whenever it says, like, up to the 1000 base, does that mean that's what he's coming out of pocket with or-

Speaker speaker_0: No.

Speaker speaker_2: ... how does it-

Speaker speaker_0: That's what the insurance pays.

Speaker speaker_2: Okay. Up to the \$1000 and then he'll pay up to the 2000 on the other, correct?

Speaker speaker_0: Correct.

Speaker speaker_2: Okay. And then where it says the annual first occurrence hospital, um, it says a 500 and then the 15. So that's also what the insurance will pay up to?

Speaker speaker_0: Yes. Um, the... All of those dollar amounts are what the insurance pays.

Speaker speaker_2: Okay, okay. That's what I wasn't sure on, um, if it was what he had to come out of pocket or if the insurance paid it. Um, so, um, I think he's going to change to the Ensure Plus Enhanced.

Speaker speaker_0: Mr. Calvin, is that correct? Are you looking to, uh, swap-

Speaker speaker_1: Yes.

Speaker speaker_0: ... from your current Stay Healthy plan to the Ensure Plus Enhanced?

Speaker speaker_1: Yeah, that's what I want, the insurance to have. I'll still have the dental and all that, correct?

Speaker speaker_0: Yeah, you're not going to lose your dental or your vision or anything else. You're just going to, you're just going to... The only thing that this will do is, um... So Stay Healthy covers preventative care services, so things like physicals and vaccines and cancer screenings and the like.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, Ensure Plus Enhanced does not cover those services. Um, so if you remove-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... Stay Healthy and replace it with Ensure Plus Enhanced, you will lose those preventative care benefits.

Speaker speaker_2: Uh-huh.

Speaker speaker_0: Now you are allowed to just enroll into Ensure Plus Enhanced and keep, Stay Healthy to have both types of benefit if you want to do that.

Speaker speaker_2: And then how much will that cost him?

Speaker speaker_0: It would just be the \$24.69 plus what he already has.

Speaker speaker_2: So it'd be 24 plus...

Speaker speaker_0: Uh, so-

Speaker speaker_1: So, mm-hmm.

Speaker speaker_0: So if we... So based on what he already has, if we added Ensure Plus, it'd be \$41.85 per week.

Speaker speaker_2: Okay. So what if he went with the... Could he go with the Ensure Plus for the 17.39 and then still keep the Stay Healthy then?

Speaker speaker_0: Yeah, that's, that's possible as well. He's allowed to enroll into any le- uh, either level of Ensure Plus and keep Stay Healthy, uh, Stay Healthy as well.

Speaker speaker_1: Mm-hmm. Okay. That's, that's... So that's the one I'll go with, the Ensure Plus one that's for 17-something and keep what I already have.

Speaker speaker_0: Okay. So then, uh, so adding Ensure Plus would be, it would bring the total up to \$34.55 per week. Do you authorize MAU to make those deductions?

Speaker speaker_1: I authorize that. Yes, sir.

Speaker speaker_0: All right. It's going to take about one to two weeks for the enrollment f- for this change to process. Once processing's complete, you should start seeing your deductions increase from that 17.16 to the 34.55. The Monday following the first deduction-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... of 34.55 is when the Ensure Plus plan will go into effect, and you should receive an ID card for that plan about a week or two later. Please be aware that this plan does fall under the same restrictions as your Stay Healthy Dental and Vision Plans, Section 125. This is an IRS regulation that allows MAU to make the deductions for the plans pre-tax. However, because they allow this to happen, you are required, if you select an, a restricted plan like this, you have to stay enrolled into this plan as long as your attempt through MAU. Um, once open enrollment ends, you are locked into this, this insurance plan until either the next open enrollment window or you experience a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company entirely. Any questions regarding that?

Speaker speaker_1: No, sir.

Speaker speaker_0: All right. So that's everything I needed to go over and set up for your changes. Was there anything else I could help you with?

Speaker speaker_1: No, sir. And I thank you for helping me with that.

Speaker speaker_0: No problem. Thanks again for calling and you have a wonderful day.

Speaker speaker_1: You do the same.

Speaker speaker_0: All right. Bye now.

Speaker speaker_1: Yeah.