

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? Yes. Hi, Chris. Um, I'm calling because I'm looking to get some information regarding, um, an open enrollment your company has. Okay. What staffing company do you work with? Um, ATC Healthcare. Okay. One moment. Yeah. ATC is currently in open enrollment at this time to allow all employees to enroll into any sort of health insurance benefits. That's going on from now to, uh, let's see here... Looks like 12/24. So, yeah. Um, were you I- uh, looks, yeah, that started on 12/9 and it's going until 12/24. Uh, were you looking to enroll into any health insurance benefits? Yeah. I was looking to get some information, not en- well, depending on what, you know, if it's good. Okay. Um, if you want, because you still have just a little bit of time left, um, you've got until we close today at 8:00 PM, uh, Eastern, and then Monday, 8:00 AM to 8:00 PM Eastern 'cause we'll be closed on the 24th. Um, but- Mm-hmm. ... you've got, uh, but you've got t- uh, the rest of tonight and then all of Monday to look through some information. If you want, I can send you an information packet via email that goes over what ATC offers and gives you an idea of what all, uh, is covered, what kinds of services you can get, um, how much they'll cost, all of that kind of stuff. Yeah. No, the, um, I got the package, but the problem is, um, it's still un- confusing to me. That's why I wanted to... Yeah. Okay. What, what questions did you have regarding the, regarding the benefits, sir? Yeah. For example, the enrollment form, right, right. It says, um, it says, "This is not a major, um, medical coverage." What does that mean? That means it's not going to work like, like a Blue Cross or UnitedHealthcare or anything like that. These plans will cover up to a set dollar amount, which is indicated as the amounts in the table that you're looking at. Those are, that's how much the insurance will pay. You're responsible for anything over that amount. Oh, the, that means if something were to happen, this plan will not cover it? So, that's, that's not, that's not what I'm saying. It i- it will cover it, it's just not going to cover it the same way like a Blue Cross plan or a UnitedHealthcare plan would. It will cover up to a set dollar amount, and then once you've m- once they've met that dollar amount, you're responsible for whatever's left. All right. I have another question. So, what if I take the, the... it says, um, Stay Healthy, right? M-E-D Enhance? Okay. And, um, what's the amount for, uh, allowed in a year for it to be covered? So, there is no deductible, no out-of-pocket maximum or anything like that. Um, the, h- uh, how that plan works, it should- Mm-hmm. ... state that in that table, um, that it is, you have a \$10 copay for primary care visits, a tw- uh, \$50 copay for, uh, specialist visits, and a \$60 copay for, uh, your urgent care visits limited to four visits annually per person or 10 per family. Yeah. That's what I was confused about. What if somebody has a medical issue and you gotta do more than four visits? T- we're not the insurance carrier, so I can't tell you why they're set up that way. Oh. We're just the enrollment adm- administrator. Yeah. No, I see, I see what you mean. And

which insurance is it? That plan is through a company called 90 Degree Benefits. 90 Degree. Oh, wow. I've never heard of them. Okay. Um, so that, that, I guess, all right. Thank you. No problem. Anything else? Um, no- okay, one more question, all right? It says that, um, Stay Healthy is, um, ACA compliant plan. What's that? So, that means that is, it meets the mandates that's set forth by the Affordable Care Act. Uh, that's weird. W- but if it's not a major medical coverage, how does it meet the compliance? W- again, we're not the insurance carrier, so I can't answer that kind of question. All right. Thank you. No problem. Anything else? No, that'll be all. All right. Thanks for calling and have a good day. You too. Bye-bye. Bye now.

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 a Card. This is Chris. How can I help you today?

Speaker speaker_2: Yes. Hi, Chris. Um, I'm calling because I'm looking to get some information regarding, um, an open enrollment your company has.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: Um, ATC Healthcare.

Speaker speaker_1: Okay. One moment. Yeah. ATC is currently in open enrollment at this time to allow all employees to enroll into any sort of health insurance benefits. That's going on from now to, uh, let's see here... Looks like 12/24. So, yeah. Um, were you I- uh, looks, yeah, that started on 12/9 and it's going until 12/24. Uh, were you looking to enroll into any health insurance benefits?

Speaker speaker_2: Yeah. I was looking to get some information, not en- well, depending on what, you know, if it's good.

Speaker speaker_1: Okay. Um, if you want, because you still have just a little bit of time left, um, you've got until we close today at 8:00 PM, uh, Eastern, and then Monday, 8:00 AM to 8:00 PM Eastern 'cause we'll be closed on the 24th. Um, but-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you've got, uh, but you've got t- uh, the rest of tonight and then all of Monday to look through some information. If you want, I can send you an information packet via email that goes over what ATC offers and gives you an idea of what all, uh, is covered, what kinds of services you can get, um, how much they'll cost, all of that kind of stuff.

Speaker speaker_2: Yeah. No, the, um, I got the package, but the problem is, um, it's still un-confusing to me. That's why I wanted to... Yeah.

Speaker speaker_1: Okay. What, what questions did you have regarding the, regarding the benefits, sir?

Speaker speaker_2: Yeah. For example, the enrollment form, right, right. It says, um, it says, "This is not a major, um, medical coverage." What does that mean?

Speaker speaker_1: That means it's not going to work like, like a Blue Cross or UnitedHealthcare or anything like that. These plans will cover up to a set dollar amount, which is indicated as the amounts in the table that you're looking at. Those are, that's how much the insurance will pay. You're responsible for anything over that amount.

Speaker speaker_2: Oh, the, that means if something were to happen, this plan will not cover it?

Speaker speaker_1: So, that's, that's not, that's not what I'm saying. It i- it will cover it, it's just not going to cover it the same way like a Blue Cross plan or a UnitedHealthcare plan would. It will cover up to a set dollar amount, and then once you've m- once they've met that dollar amount, you're responsible for whatever's left.

Speaker speaker_2: All right. I have another question. So, what if I take the, the... it says, um, Stay Healthy, right? M-E-D Enhance?

Speaker speaker_1: Okay.

Speaker speaker_2: And, um, what's the amount for, uh, allowed in a year for it to be covered?

Speaker speaker_1: So, there is no deductible, no out-of-pocket maximum or anything like that. Um, the, h- uh, how that plan works, it should-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... state that in that table, um, that it is, you have a \$10 copay for primary care visits, a tw- uh, \$50 copay for, uh, specialist visits, and a \$60 copay for, uh, your urgent care visits limited to four visits annually per person or 10 per family.

Speaker speaker_2: Yeah. That's what I was confused about. What if somebody has a medical issue and you gotta do more than four visits?

Speaker speaker_1: T- we're not the insurance carrier, so I can't tell you why they're set up that way.

Speaker speaker_2: Oh.

Speaker speaker_1: We're just the enrollment adm- administrator.

Speaker speaker_2: Yeah. No, I see, I see what you mean. And which insurance is it?

Speaker speaker_1: That plan is through a company called 90 Degree Benefits.

Speaker speaker_2: 90 Degree. Oh, wow. I've never heard of them. Okay. Um, so that, that, I guess, all right. Thank you.

Speaker speaker_1: No problem. Anything else?

Speaker speaker_2: Um, no- okay, one more question, all right? It says that, um, Stay Healthy is, um, ACA compliant plan. What's that?

Speaker speaker_1: So, that means that is, it meets the mandates that's set forth by the Affordable Care Act.

Speaker speaker_2: Uh, that's weird. W- but if it's not a major medical coverage, how does it meet the compliance?

Speaker speaker_1: W- again, we're not the insurance carrier, so I can't answer that kind of question.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: No problem. Anything else?

Speaker speaker_2: No, that'll be all.

Speaker speaker_1: All right. Thanks for calling and have a good day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Bye now.