

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, yes. Uh, my name is Matthew Ham, and, uh, I work for, uh, I'm, I'm working through, uh, DDC, DDC Workforce. And, uh, y'all's, uh, insurance thing is through them, and I was just trying to see, 'cause I was, uh, I didn't... When I, when I was doing all the paperwork and everything, I didn't really even have had time to actually look at it. Mm-hmm. So, uh, and at the time, I decided not to do any, uh, any coverage or anything, but can, can you go back and do it? Because they, they told me I had to, I have like 30 days from the time I, that I started, I started with them today. And I had 30 days to, uh, to redo it and everything. Uh, can I, can I, uh, can I register for any of that now or, or do I have to, do I need to go through them or what? Okay, um, you said you're with Workforce? Yes, DD, DDC. Okay. And then what are the last four of your Social? It is, uh, 4237. Okay. For security purposes, can you verify your address and date of birth? Uh, 3/18/82, and it is 4530 State Highway 134 East, Headland, Alabama, 36345. Okay, thank you. And then 334-648-8917 is your phone number? Yes, 'cause I tried to log in on their, on, on my portal thing to try to see if I could change it and, uh, and, uh, I can't, I can't change it, so that's why. Uh, I saw y'all were still open. I was... That's why I was calling. I'm sorry, I'm having tr- I'm having trouble hearing you. Can you repeat that for me? Well, uh, I didn't... I was able to. Um, I logged in, I logged in on my, uh, on the, our website that all my, uh, the documents and stuff were on. And to be able to, uh, uh, I was gonna try to see if I could change it, change it or anything, but, uh, I, it's not let- allow me to, to change it. So I was try... That's why I contacted y'all. Okay, yeah. So it looks like I can enroll you. Did you know already which one you'd be enrolled into? Hmm. Okay. Y- Well, let me ask you this is, uh, so if I take... What is the difference between the, uh, the enhanced basic and the, the ACA compliant one? What's the difference? So if you want, I can just go over all the plans. So the- Okay. ... Stay Healthy MEC Telara Reps, that's just a preventative plan, meaning it's only gonna cover things such as the physicals, some vaccines, some STD cancer screenings, um, but it doesn't cover any urgent care, doctor visits that's sick, emergency room hospitalization, none of that. Um, it's only for your preventative services, and it also does require you to stay within network. So you can only use their clinics and doctors to receive coverage. Um, you do get- So it don't cover like any like prescriptions or anything like that? It does. It, you do get prescription benefits with all the medical plans that they offer. With the Stay Healthy MEC Telara Reps, you would have medical prescription coverage through MedImpact, and it also offers, um, a free RS membership which gives you access to generic drugs prescribed in the US. Um, this plan also does include virtual urgent care which offers medical assistance virtually with medical providers, but like I said, it doesn't cover any doctor visits, urgent care, emergency room, nor surgeries. It's only a preventative plan. Then they also offer the VIP Standard, the VIP Plus. These two plans would cover a flat fee towards your hospital

indemnity services. So these two would cover doctor visits that's sick, hospital visits if injured, urgent care, emergency room and surgeries, but it doesn't cover preventative services. So it wouldn't cover a physical, um, STD cancer screenings, mammograms, none of that. It's only for your actual doctor visits if sick. Um, it does also offer prescription benefits through Pharmaville. And it also does include virtual urgent care, which offers medical assistance virtually with medical providers, as well as it covers a flat fee towards your hospital indemnity services. So for example, hospital admission benefit, the VIP Standard covers \$500 per day, while your VIP Plus will cover \$1,000 per day. For hospital confinement benefit, the Standard covers \$50 per day for a max of 30 days, while your VIP Plus would cover \$100 per day for a max of 30 days. Uh, the Standard does not cover intensive care, rehabilitation, or preventive surgery, while your VIP Plus does. If you select the Standard, that's a weekly deduction of \$19.55 cents weekly, and for the VIP Plus, it would be \$33.54 weekly from your paycheck. And then, they also offer two other medical plans called the, uh, Stay Healthy MEC Enhanced Basic and the Stay Healthy MEC Enhanced. So the Stay Healthy MEC Enhanced would cover your preventative care, as well as some hospital indemnity, as well as the Stay Healthy MEC Enhanced covers your preventative, and it also covers a flat fee towards your hospital indemnity services. So the Stay Healthy, you do have to stay within the network with these two, the ME- Enhanced Basic and the MEC Enhanced. So for the Enhanced Basic, primary care visits would be limited to four visits annually per person, or 10 per family, and a \$10 co-pay is required, as well as for the Stay Healthy MEC Enhanced. Specialty care visits are limited to four visits annually per person, or 10 per family, and a \$50 co-pay per visit would be required in that area. For urgent care visits, you're also limited to four visits annually per person, or 10 per family, and a \$60 co-pay per visit's required. And that would be with the Stay Healthy MEC Enhanced Basic and the Stay Healthy MEC Enhanced. Um, you do receive prescription benefits with both of these through Medimpact. And for pharmacy option, you have a 30-day supply and a \$5 co-pay would be required for it, the Enhanced Basic as well as the Enhanced. And then for mail-order option, you have a 90-day supply and a \$15 co-pay would be required for the Enhanced Basic and the Stay Healthy Enhanced. Um, these two plans cover virtual urgent care, but the Stay Healthy MEC Enhanced would cover a flat fee towards your hospital indemnity services. The Enhanced Basic would not. If you select the Stay Healthy Enhanced Basic, that would be a weekly deduction of \$35.11 per employee. And for the MEC Enhanced, it would be \$44.99 weekly from your paycheck. So it looks like the MEC Enhanced, um, covers, like, your primary specialty care visits, urgent care, limited to four visits annually per person and 10 per family, and it also covers your hospital indemnity services. The Basic doesn't cover your hospital indemnity services. Okay. Um- It just covers your preventative and it allows you to go to primary care, urgent care, and specialty care visits. Well, let me, uh, let me do the, uh, the one that it- The, the, let me do this, the, uh, Stay Healthy one, the, uh, the one for like \$35 that comes up. Which one? I'm sorry. You're breaking up a little bit. The St- Yeah, the, uh, the one you were telling me about, the, uh, Stay Healthy one for \$35? Okay. Uh... Okay, \$35.11. And what about, uh, is there, is there, uh, vision or dental? Yes, there is. There's one dental. They only offer one of each. So for dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative is covered at 80%. X-rays are c- covered at 80% and your annual maximum is \$500. With a dental plan, you have a one-time deductible of \$50 that you would have to pay if you select this plan. This vision has co-pays, so a co-pay for an eye

exam is \$10, co-pay for lenses and frames is \$25, and your frame allowance is \$130. Um, for dental- That's- ... employee plan, that's a weekly deduction of \$3.64 weekly, and for vision it's \$2.15 weekly. Um, if you select dental, vision, and then the MEC Enhanced Basic, that would be a weekly deduction of \$40.90 from your paycheck. Okay. That'll be fine. Okay. Did you want to do any others? They also offer behavioral health. Um, they did- No, I don't need, I don't need anything, I don't need anything else. I'll just... just them. Okay. So just keep in mind that for the plan that you selected, you do have to stay within network. And, um, for the Stay Healthy MEC Basic, you have, you're limited to four visits annually per person or 10 per family prim- in the areas of primary care visits, specialty care visits, urgent care visits, but it doesn't cover that flat fee towards those hospital indemnity services, okay? Okay. And they- Okay? And- ... I guess they send you a card in the mail or something? Yes, sir. Um, so that's where I was getting to. Please allow one or two weeks- Okay. ... for your staffing agency to start making the first deduction from your paycheck. Once you see the first deduction from your paycheck, the following Monday is when your coverage becomes active. And if you have a doctor's appointment- Mm-hmm. ... and you still don't have your card, you're welcome to give us a call and we can email them to you. Okay. Um, and then if you do want to add anything else, they do give you 30 days from the day that you receive your first check to give us a call and do so. Okay. All right. Well, I hope you have a great day. Thank you for your time. You've, you have- Okay. ... been able, uh, now you just have to play the waiting game. Uh-huh. And then it typically takes, like, one or two weeks for them to start processing the first deduction. Okay. That'll be fine. All right. Thank you. Have a nice day. All right. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Uh, yes. Uh, my name is Matthew Ham, and, uh, I work for, uh, I'm, I'm working through, uh, DDC, DDC Workforce. And, uh, y'all's, uh, insurance thing is through them, and I was just trying to see, 'cause I was, uh, I didn't... When I, when I was doing all the paperwork and everything, I didn't really even have had time to actually look at it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, uh, and at the time, I decided not to do any, uh, any coverage or anything, but can , can you go back and do it? Because they, they told me I had to, I have like 30 days from the time I, that I started, I started with them today. And I had 30 days to, uh, to redo it and everything. Uh, can I, can I, uh, can I register for any of that now or, or do I have to, do I need to go through them or what?

Speaker speaker_0: Okay, um, you said you're with Workforce?

Speaker speaker_1: Yes, DD, DDC.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: It is, uh, 4237.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: Uh, 3/18/82, and it is 4530 State Highway 134 East, Headland, Alabama, 36345.

Speaker speaker_0: Okay, thank you. And then 334-648-8917 is your phone number?

Speaker speaker_1: Yes, 'cause I tried to log in on their, on, on my portal thing to try to see if I could change it and, uh, and, uh, I can't, I can't change it, so that's why. Uh, I saw y'all were still open. I was... That's why I was calling.

Speaker speaker_0: I'm sorry, I'm having tr- I'm having trouble hearing you. Can you repeat that for me?

Speaker speaker_1: Well, uh, I didn't... I was able to. Um, I logged in, I logged in on my, uh, on the, our website that all my, uh, the documents and stuff were on. And to be able to, uh, uh, I was gonna try to see if I could change it, change it or anything, but, uh, I, it's not let- allow me to, to change it. So I was try... That's why I contacted y'all.

Speaker speaker_0: Okay, yeah. So it looks like I can enroll you. Did you know already which one you'd be enrolled into?

Speaker speaker_1: Hmm. Okay. Y- Well, let me ask you this is, uh, so if I take... What is the difference between the, uh, the enhanced basic and the, the ACA compliant one? What's the difference?

Speaker speaker_0: So if you want, I can just go over all the plans. So the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Stay Healthy MEC Telara Reps, that's just a preventative plan, meaning it's only gonna cover things such as the physicals, some vaccines, some STD cancer screenings, um, but it doesn't cover any urgent care, doctor visits that's sick, emergency room hospitalization, none of that. Um, it's only for your preventative services, and it also does require you to stay within network. So you can only use their clinics and doctors to receive coverage. Um, you do get-

Speaker speaker_1: So it don't cover like any like prescriptions or anything like that?

Speaker speaker_0: It does. It, you do get prescription benefits with all the medical plans that they offer. With the Stay Healthy MEC Telara Reps, you would have medical prescription coverage through MedImpact, and it also offers, um, a free RS membership which gives you access to generic drugs prescribed in the US. Um, this plan also does include virtual urgent care which offers medical assistance virtually with medical providers, but like I said, it doesn't cover any doctor visits, urgent care, emergency room, nor surgeries. It's only a preventative plan. Then they also offer the VIP Standard, the VIP Plus. These two plans would cover a flat fee towards your hospital indemnity services. So these two would cover doctor visits that's sick, hospital visits if injured, urgent care, emergency room and surgeries, but it doesn't cover preventative services. So it wouldn't cover a physical, um, STD cancer screenings,

mammograms, none of that. It's only for your actual doctor visits if sick. Um, it does also offer prescription benefits through Pharmaville. And it also does include virtual urgent care, which offers medical assistance virtually with medical providers, as well as it covers a flat fee towards your hospital indemnity services. So for example, hospital admission benefit, the VIP Standard covers \$500 per day, while your VIP Plus will cover \$1,000 per day. For hospital confinement benefit, the Standard covers \$50 per day for a max of 30 days, while your VIP Plus would cover \$100 per day for a max of 30 days. Uh, the Standard does not cover intensive care, rehabilitation, or preventive surgery, while your VIP Plus does. If you select the Standard, that's a weekly deduction of \$19.55 cents weekly, and for the VIP Plus, it would be \$33.54 weekly from your paycheck. And then, they also offer two other medical plans called the, uh, Stay Healthy MEC Enhanced Basic and the Stay Healthy MEC Enhanced. So the Stay Healthy MEC Enhanced would cover your preventative care, as well as some hospital indemnity, as well as the Stay Healthy MEC Enhanced covers your preventative, and it also covers a flat fee towards your hospital indemnity services. So the Stay Healthy, you do have to stay within the network with these two, the ME- Enhanced Basic and the MEC Enhanced. So for the Enhanced Basic, primary care visits would be limited to four visits annually per person, or 10 per family, and a \$10 co-pay is required, as well as for the Stay Healthy MEC Enhanced. Specialty care visits are limited to four visits annually per person, or 10 per family, and a \$50 co-pay per visit would be required in that area. For urgent care visits, you're also limited to four visits annually per person, or 10 per family, and a \$60 co-pay per visit's required. And that would be with the Stay Healthy MEC Enhanced Basic and the Stay Healthy MEC Enhanced. Um, you do receive prescription benefits with both of these through Medimpact. And for pharmacy option, you have a 30-day supply and a \$5 co-pay would be required for it, the Enhanced Basic as well as the Enhanced. And then for mail-order option, you have a 90-day supply and a \$15 co-pay would be required for the Enhanced Basic and the Stay Healthy Enhanced. Um, these two plans cover virtual urgent care, but the Stay Healthy MEC Enhanced would cover a flat fee towards your hospital indemnity services. The Enhanced Basic would not. If you select the Stay Healthy Enhanced Basic, that would be a weekly deduction of \$35.11 per employee. And for the MEC Enhanced, it would be \$44.99 weekly from your paycheck. So it looks like the MEC Enhanced, um, covers, like, your primary specialty care visits, urgent care, limited to four visits annually per person and 10 per family, and it also covers your hospital indemnity services. The Basic doesn't cover your hospital indemnity services.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: It just covers your preventative and it allows you to go to primary care, urgent care, and specialty care visits.

Speaker speaker_1: Well, let me, uh, let me do the, uh, the one that it- The, the, let me do this, the, uh, Stay Healthy one, the, uh, the one for like \$35 that comes up.

Speaker speaker_0: Which one? I'm sorry. You're breaking up a little bit.

Speaker speaker_1: The St- Yeah, the, uh, the one you were telling me about, the, uh, Stay Healthy one for \$35?

Speaker speaker_0: Okay.

Speaker speaker_1: Uh...

Speaker speaker_0: Okay, \$35.11.

Speaker speaker_1: And what about, uh, is there, is there, uh, vision or dental?

Speaker speaker_0: Yes, there is. There's one dental. They only offer one of each. So for dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative is covered at 80%. X-rays are covered at 80% and your annual maximum is \$500. With a dental plan, you have a one-time deductible of \$50 that you would have to pay if you select this plan. This vision has co-pays, so a co-pay for an eye exam is \$10, co-pay for lenses and frames is \$25, and your frame allowance is \$130. Um, for dental-

Speaker speaker_1: That's-

Speaker speaker_0: ... employee plan, that's a weekly deduction of \$3.64 weekly, and for vision it's \$2.15 weekly. Um, if you select dental, vision, and then the MEC Enhanced Basic, that would be a weekly deduction of \$40.90 from your paycheck.

Speaker speaker_1: Okay. That'll be fine.

Speaker speaker_0: Okay. Did you want to do any others? They also offer behavioral health. Um, they did-

Speaker speaker_1: No, I don't need, I don't need anything, I don't need anything else. I'll just... just them.

Speaker speaker_0: Okay. So just keep in mind that for the plan that you selected, you do have to stay within network. And, um, for the Stay Healthy MEC Basic, you have, you're limited to four visits annually per person or 10 per family primary care visits, specialty care visits, urgent care visits, but it doesn't cover that flat fee towards those hospital indemnity services, okay?

Speaker speaker_1: Okay. And they-

Speaker speaker_0: Okay? And-

Speaker speaker_1: ... I guess they send you a card in the mail or something?

Speaker speaker_0: Yes, sir. Um, so that's where I was getting to. Please allow one or two weeks-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for your staffing agency to start making the first deduction from your paycheck. Once you see the first deduction from your paycheck, the following Monday is when your coverage becomes active. And if you have a doctor's appointment-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and you still don't have your card, you're welcome to give us a call and we can email them to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then if you do want to add anything else, they do give you 30 days from the day that you receive your first check to give us a call and do so.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Well, I hope you have a great day. Thank you for your time. You've, you have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... been able, uh, now you just have to play the waiting game.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then it typically takes, like, one or two weeks for them to start processing the first deduction.

Speaker speaker_1: Okay. That'll be fine.

Speaker speaker_0: All right. Thank you. Have a nice day.

Speaker speaker_1: All right. Thank you.