

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits and a Card. My name is Stephanie. How can I assist you? I, I was calling to, um, check the status of my benefits. Okay, yeah, I can help you with that. Um, what staff and agency do you work for? Um, MAU. And then what are the last four of your social? 5314. For security purposes, can you please verify your address and date of birth? 457 Stonewall Court, Hephzibah, Georgia 30815. January 22nd, 1980. Okay, thank you. Is 706-513-1238 your phone number? Yes. Okay, thank you. Okay. And then I have CW... I'm sorry, cwilliams0926@yahoo.com, is that up to date? Yes. Were you trying to make something different in your coverage? It looks like you have group accident for employee plus child, dental for employee only, short-term disability for employee only, critical illness for employee only, term life for employee plus family, vision for employee only, behavioral health for employee only and then your preventative plan, which is, uh, with the, um, hospital indemnity plan, which is the MEC Enhanced, for employee only. Were you trying to change anything? Um, which one do I have as family? Uh, for the family plan, you have the term life, for employee plus family. Um, is that the life insurance? Yes, ma'am. Okay. Um... um, on the health part, um, the... is there any, um, insurance coverage that covers, like, weight loss, please? So, anything like that, um, since we're just the healthcare administrators, there is just so much that we can see about what the medical plans cover. Something specific like that, you would have to contact the carrier and they will let you know if that would be covered or not. Um, 'cause I'm not really sure if that's something that they cover, but I could provide the contact number and they'll be happy to let you know if that's something that they cover or not, and if so, how much. Okay, 'cause the plan I'm on now does not cover, so I was wondering if there was a different plan that you know that would cover it. So the one that I- Oh, okay. The MEC Enhanced? So if I'm honest, they only offer four medical plans. Out of the four, you kinda have the best one, because, um, that's the only plan that covers both your preventative services and your actual hospital indemnity services. The other three either cover just your preventative or just your hospital indemnity. The one you have covers both. Okay, yeah. I was gonna ask is that s- is that the best one? Um- Yes, ma'am, it is. Okay. Um, on the dental, if I change that to family, um, how much would that increase? So let me check real quick. Give me one second, let me verify. Okay. Okay, so right now you're paying \$43.10. If we change that plan to, from employee to family... So right now it's \$43.10. If I change it to family, it's gonna be a new deduction of \$53.60. So it's going from \$43.10 to \$53.60. If you were to change the dental plan to family. Okay. And i- is that just gonna cover, um, like, is it just covering one person? Um, no. You, so your, um, dependents would have, would have that coverage as well if you change it to family. So for pre- preventative visit, 100% would be covered. Basic visit, 80% is covered. A- basic x-ray or x-ray active, 80% is covered, meaning if they gotta like fill in a cavity, something basic with that, 80% covered. X-rays are covered by

80% as well and annual maximum still stays at \$500. Um, with your dental plan, if you do change it to family, it would be a one-time deductible of \$150 which you would have to provide once. If you keep it to employee though, that one-time deductible would only be a \$50. But for the family plan, it's a \$150. Okay. Um, and there's only one type of dental plan. Dental plan? Yes, ma'am. There's only one type of, um, dental, vision, term life, all of the add-ons, there's only one. Um, the only ones that have multiple medical plans would be the medical ones, which there's four in total, but like I said, you kinda have the best one if I'm honest. Okay. Okay, um, okay, well, I think I wanna keep everything as it is. Okay. And then I did wanna let you know, just in case you do change your mind, like later today or something like that, your last day to make these changes or drop the plan, such as like the dental, vision, the medical one, or make any changes within that plan would be today. Okay? 'Cause after today, if you call back on Monday, they're gonna tell you that you can't make these changes until the next company open enrollment which is in the month of December. The only plan that you would be able to like, um, like drop would be the group accident.... short-term disability, term life, critical illness. So, all of the add-ons but the den- the medical, which is your MEC Enhanced Dental and Vision are under that restriction. Okay. All right. And I have everything pretty much, but except... Um... The only one I think that you don't have, let's see, is the ID protection, identity theft. That's the only one that you don't have. Yeah. I have everything. You have everything else though. Okay. Um, and what time do you close today? We close at 8:00 PM Eastern Time. Um, right now it's 2:12. Okay. All right. Um, well, thank you so much. That's what I needed. All right. You're welcome. And if you have any questions, you're always welcome to contact us. I was gonna let you know that for your MEC Enhanced, I don't know if you were told, but for that plan, you do have to stay within the network. Okay? So, whenever, I guess, you have doctor's appointments, you're always welcome to contact that multi-plan number just to make sure that they are within the network. Okay. So, and when someone asks what insurance I have, what is the name of it? Is it multi-plan? No. Well, multi-plan is the number that you contact to find the list of providers. The name of the carrier for the insurance that you have... So, you actually have two different carriers since you have the MEC Enhanced which covers your preventative services as well as your actual hospital indemnity services, meaning once you get sick, um, you have two different carriers. So, for your preventative side, which would be considered like a physical, um, your checkups and stuff like that, some vaccinations, that's preventative. Through that side of, um, the plan, your carrier is 90 degrees. But when it comes to your hospital indemnity services, so if you get sick or gotta go to the hospital urgent care emergency room, for that side of the insurance, it's gonna be APL, which stands for American Public Life. So, you have two different carriers. Oh. So, it just depends on the service that you go for 'cause it can be a... If it's a preventative services, it's 90 degrees. But if it is a hospital indemnity services, then it's APL, which is American Public Life. And Benefits in the Card is just the healthcare administrators. Okay. All right. Thank you. Mm-hmm. Did you have any other questions? No, I think that's all. All right. Well, I hope you have a great day today. Thank you. You do the same. Thank you. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: I, I was calling to, um, check the status of my benefits.

Speaker speaker_0: Okay, yeah, I can help you with that. Um, what staff and agency do you work for?

Speaker speaker_1: Um, MAU.

Speaker speaker_0: And then what are the last four of your social?

Speaker speaker_1: 5314.

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

Speaker speaker_1: 457 Stonewall Court, Hephzibah, Georgia 30815. January 22nd, 1980.

Speaker speaker_0: Okay, thank you. Is 706-513-1238 your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, thank you.

Speaker speaker_1: Okay.

Speaker speaker_0: And then I have CW... I'm sorry, cwilliams0926@yahoo.com, is that up to date?

Speaker speaker_1: Yes.

Speaker speaker_0: Were you trying to make something different in your coverage? It looks like you have group accident for employee plus child, dental for employee only, short-term disability for employee only, critical illness for employee only, term life for employee plus family, vision for employee only, behavioral health for employee only and then your preventative plan, which is, uh, with the, um, hospital indemnity plan, which is the MEC Enhanced, for employee only. Were you trying to change anything?

Speaker speaker_1: Um, which one do I have as family?

Speaker speaker_0: Uh, for the family plan, you have the term life, for employee plus family.

Speaker speaker_1: Um, is that the life insurance?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Um... um, on the health part, um, the... is there any, um, insurance coverage that covers, like, weight loss, please?

Speaker speaker_0: So, anything like that, um, since we're just the healthcare administrators, there is just so much that we can see about what the medical plans cover. Something specific like that, you would have to contact the carrier and they will let you know if that would be covered or not. Um, 'cause I'm not really sure if that's something that they cover, but I could

provide the contact number and they'll be happy to let you know if that's something that they cover or not, and if so, how much.

Speaker speaker_1: Okay, 'cause the plan I'm on now does not cover, so I was wondering if there was a different plan that you know that would cover it. So the one that I-

Speaker speaker_0: Oh, okay. The MEC Enhanced? So if I'm honest, they only offer four medical plans. Out of the four, you kinda have the best one, because, um, that's the only plan that covers both your preventative services and your actual hospital indemnity services. The other three either cover just your preventative or just your hospital indemnity. The one you have covers both.

Speaker speaker_1: Okay, yeah. I was gonna ask is that s- is that the best one? Um-

Speaker speaker_0: Yes, ma'am, it is.

Speaker speaker_1: Okay. Um, on the dental, if I change that to family, um, how much would that increase?

Speaker speaker_0: So let me check real quick. Give me one second, let me verify.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, so right now you're paying \$43.10. If we change that plan to, from employee to family... So right now it's \$43.10. If I change it to family, it's gonna be a new deduction of \$53.60. So it's going from \$43.10 to \$53.60. If you were to change the dental plan to family.

Speaker speaker_1: Okay. And i- is that just gonna cover, um, like, is it just covering one person?

Speaker speaker_0: Um, no. You, so your, um, dependents would have, would have that coverage as well if you change it to family. So for pre- preventative visit, 100% would be covered. Basic visit, 80% is covered. A- basic x-ray or x-ray active, 80% is covered, meaning if they gotta like fill in a cavity, something basic with that, 80% covered. X-rays are covered by 80% as well and annual maximum still stays at \$500. Um, with your dental plan, if you do change it to family, it would be a one-time deductible of \$150 which you would have to provide once. If you keep it to employee though, that one-time deductible would only be a \$50. But for the family plan, it's a \$150.

Speaker speaker_1: Okay. Um, and there's only one type of dental plan.

Speaker speaker_0: Dental plan? Yes, ma'am. There's only one type of, um, dental, vision, term life, all of the add-ons, there's only one. Um, the only ones that have multiple medical plans would be the medical ones, which there's four in total, but like I said, you kinda have the best one if I'm honest.

Speaker speaker_1: Okay. Okay, um, okay, well, I think I wanna keep everything as it is.

Speaker speaker_0: Okay. And then I did wanna let you know, just in case you do change your mind, like later today or something like that, your last day to make these changes or drop

the plan, such as like the dental, vision, the medical one, or make any changes within that plan would be today. Okay? 'Cause after today, if you call back on Monday, they're gonna tell you that you can't make these changes until the next company open enrollment which is in the month of December. The only plan that you would be able to like, um, like drop would be the group accident.... short-term disability, term life, critical illness. So, all of the add-ons but the den- the medical, which is your MEC Enhanced Dental and Vision are under that restriction.

Speaker speaker_2: Okay. All right. And I have everything pretty much, but except... Um...

Speaker speaker_0: The only one I think that you don't have, let's see, is the ID protection, identity theft. That's the only one that you don't have.

Speaker speaker_2: Yeah. I have everything.

Speaker speaker_0: You have everything else though.

Speaker speaker_2: Okay. Um, and what time do you close today?

Speaker speaker_0: We close at 8:00 PM Eastern Time. Um, right now it's 2:12.

Speaker speaker_2: Okay. All right. Um, well, thank you so much. That's what I needed.

Speaker speaker_0: All right. You're welcome. And if you have any questions, you're always welcome to contact us. I was gonna let you know that for your MEC Enhanced, I don't know if you were told, but for that plan, you do have to stay within the network. Okay? So, whenever, I guess, you have doctor's appointments, you're always welcome to contact that multi-plan number just to make sure that they are within the network.

Speaker speaker_2: Okay. So, and when someone asks what insurance I have, what is the name of it? Is it multi-plan?

Speaker speaker_0: No. Well, multi-plan is the number that you contact to find the list of providers. The name of the carrier for the insurance that you have... So, you actually have two different carriers since you have the MEC Enhanced which covers your preventative services as well as your actual hospital indemnity services, meaning once you get sick, um, you have two different carriers. So, for your preventative side, which would be considered like a physical, um, your checkups and stuff like that, some vaccinations, that's preventative. Through that side of, um, the plan, your carrier is 90 degrees. But when it comes to your hospital indemnity services, so if you get sick or gotta go to the hospital urgent care emergency room, for that side of the insurance, it's gonna be APL, which stands for American Public Life. So, you have two different carriers.

Speaker speaker_2: Oh.

Speaker speaker_0: So, it just depends on the service that you go for 'cause it can be a... If it's a preventative services, it's 90 degrees. But if it is a hospital indemnity services, then it's APL, which is American Public Life. And Benefits in the Card is just the healthcare administrators.

Speaker speaker_2: Okay. All right. Thank you.

Speaker speaker_0: Mm-hmm. Did you have any other questions?

Speaker speaker_2: No, I think that's all.

Speaker speaker_0: All right. Well, I hope you have a great day today.

Speaker speaker_2: Thank you. You do the same.

Speaker speaker_0: Thank you. Bye.

Speaker speaker_2: Bye-bye.