

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Accord. My name is Stephanie. How can I assist you? Hi. I recently started working for APC, and I was looking to, um, sign up for the benefits. Okay. Yeah, I can help you. Um, what are the last four of your Social? 3-5-4-6. For security purposes, could you please verify your full address as well as your date of birth? Yes. 948 Simon Place, Warrenton, North Omish, 1-7-9-3, and my birthday's March 11th, 2002. Thank you. Is your phone number still 574-2320? 574-2320, yes. And then I have your first initial, last name, 0311@gmo.com. Is that still up to date? Yes. Okay. All right. Um, by any chance did you know which one of the two enrolled into already, or are you- Honestly, I do not know the options. Okay. Yeah. So if you want, I can go ahead and send you the benefit guide to your email on file. What that guide is, is in other words it shows you all the plans that your APHC has to offer, and it also gives you the prices of those plans and how we bill deductions. Would you like me to- Okay. ... send it to your email? Honestly, because I still am under my mother and father's but... So I'd probably do the cheapest one just to have- Oh, okay. Yeah. You know what I mean? That's fine. Yes. Um... Okay. And then if you want, I can go over the plans with you. It's however you wish. Yeah. Actually, that'd probably be better. Me and technology are just like... Okay. Yeah. I can go ahead... And so if you want, I'll send it, so that you can look at it while I go over it. Okay. Perfect. Okay. So I went ahead and sent it to your email. Um, do you mind verifying that you received it? Yeah. It should come from an email that says info@benefitsaccord.com. Mm-hmm. One second. And if you don't see it right away, I would also check your spam and then your junk file. Yes. Yes. I did that. Okay. So that benefit guide has all the plans that they offer as well as some weekly deductions to those plans. So if you want, I can go ahead and go over those with you. That'd be fine. So first, I'm going to go over the medical plans. Um, there's a plan that's called the Stay Healthy NEC Enhanced. This plan offers preventative services, benefits, as well as hospital indemnity. So what I mean by preventative, it will cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. And by hospital indemnity, it also includes that which means that this plan will also cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, your urgent care visits, emergency room and even surgery. So it offers both of those benefits in one. This one's called the Stay Healthy NEC Enhanced. With this plan, you are required to stay within the network to receive coverage at 100%, but you are required co-pays in the area of primary care visits, which you would be limited to four visits annually per person or ten per family. And the co-pay in that area would be a \$10. For specialty care visits, you would be limited to four visits annually per person or ten per family, and the co-pay in that area is a \$50. For urgent care visits- Okay. ...it would be limited to four visits annually per person or ten per family, and the co-pay in that area is a \$60.

Since they offer both your preventative services as well as your hospital indemnity, get prescription benefits with Alexar and with Pharmaville, but with your preventative generic prescriptions, you are required to co-pay. So for the pharmacy option, you would have a 30-day supply and a \$5.00 co-payment would be required. For the mail order option, you would have a 90-day supply and a \$15.00 co-payment would be required. You also obviously get prescription benefits with the Pharmaville, but you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer somewhat of a discount. This plan also includes something that's called Walmart Health Virtual Care which gives you medical assistance virtually with medical providers. With your NEC, also comes hospital indemnity but would cover, like, a flat fee towards whatever service you go for. So for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a max of one day. Hospital confinement benefit, they would cover a flat fee of \$100 per day for a max of 30 days. Surgery in hospital, they would cover \$500 per day for a max of one day. Surgery in physician office, \$125 per day for a max of one day would be covered. If you were to select the NEC Enhanced, for employee, that would be a weekly deduction of \$43.76. So this is the plan that covers both your preventative and your hospital indemnity. Then they also- Okay. ... offer three other plans. Um, the ones that I'm about to go through- over with you only offer either preventative or either hospital, um, indemnity services. Okay. So for the one that's called Stay Healthy NEC Pella RS... That one only covers your preventative services. So, that one will only cover, like, one physical visit a year, some vaccinations- Oh. ... some STD and cancer screenings, and even some counseling. But your Stay Healthy MEC TeleRS plan is not gonna cover any doctor visits if you were to get sick, any hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So, in other words, the Stay Healthy MEC TeleRS, um, will cover mainly, like, your checkups, um, but not- Okay. ... like actual doctor visits. If you go to, to the doctor with this plan, they're gonna tell you it's not covered because it's only for preventative services. With the Stay Healthy- Are there any that... Oh, sorry. Yes. I'm sorry? Are there any that do, um, just so you don't have to read them all, like, does it, like, um, cover holistic approach? Like, say, like, deep tissue massages and stuff like that, acupuncture and s- or no? So, anything, like, spec- like, any specific services that you may have like that, um, I'm not really allowed to tell you if it's covered or not because it doesn't tell me on the guide. Oh. Since we're just the healthcare administrators, I can really just go based off of what I see on the PDF that I sent you. Anything like that, I would have to give you the carrier's number, um, or these two numbers that I have for questions prior to enrolling. And they would be- Okay. ... able to tell you if it's covered or not. Which I can do that too, whenever, um, if you still have questions once you've signed up as well. Yeah. Honestly, 'cause that's, that's like the one thing I usually use. Gotcha, okay. So if I were to do that, I would just do that. Do you mind sending me those numbers? 'Cause I don't wanna waste your time. Yes. So if you... Okay. Yeah, you're fine. Um, so if you want, I can send you another... I'mma send you another email and I'mma write those numbers down because the numbers that I'mma, well, the lady I'mma send you to, they'll be able to answer those questions if a certain plan, um, covers a certain service or not. Okay. It just depends on what plan you're looking into asking regarding, because, um, there's two different carriers depending on what plan that you were to select to get. But I was gonna tell you that the Stay Healthy is only for preventative and then the VIP Plus and then VIP Prime is, is only for hospital services. Like, so if you actually get sick and go to the doctor, hospital, if you get injured, urgent care,

emergency room and surgeries. But the VIPs don't cover any of the preventative services. That's why, um- Okay. ... I kinda explained the first one first, because the first one, the Stay Healthy MEC Enhanced covers both your preventative and your hospital indemnity, and then your Stay Healthy MEC TeleRS is only preventative and your two VIPs are only for hospital indemnity. Okay. So the first one is the one that's \$46 a week? Yes. Yeah. Okay. And it's \$46 a week for that r- uh, I'm sorry, not \$46. It's \$43.76 a week because it offers both of those benefits. And then the other one- Okay. ... offer either one or none other. Okay. Perfect. Okay. I'll probably go with that one. But I'm just gonna call them this number you're sending me first just to double check. Okay. Yeah. And then if you want... Yeah, a- actually that's a good idea because I was gonna tell you that for the medical plans, which are the VIPs, the two MECs, the preventative and then the one that offers both benefits, they're under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you want to change- Oh. ... those plans or if you wanna add dependents in the future to those plans, meaning you're, like, changing the level of your coverage- Mm-hmm. ... um, you would have to do it within the first 30 days of receiving your first check. So, in other words, the end of your personal open enrollment period, which for you would be January 28th. So, you would have to do those changes, either drop those plans or make those changes before the 28th. If not, you're gonna have to wait for the next company open enrollment period. Which, if I'm honest is the 28th also. Okay. I'll get it. Yeah. So, that works out for me. But - Okay. ... if I need to do that. But if you want, I'mma go ahead and send you that email just so that, um, just so that you can call and ask is, if either the VIPs cover that or if even the MEC Enhanced c- would cover that. Okay. And I'll write it down because with the MEC Enhanced, since it covers both your preventative services as well as your hospital indemnity services, it has two different carriers. Okay. But- Okay. ... I'll write it down just so that you don't get confused. Um, while I do that, can I put you in a brief hold? Yeah. For sure. Hey. Thank you for your hold. I went ahead and emailed you that information to your email file. So I wrote down the two numbers that you can call prior to enrolling, and then I wrote down, um, for what numbers are what. So the VIP and then the NEC Enhanced, you can contact those two numbers that I wrote down. And then, since the NEC Enhance offers both your preventatives as well as your hospital indemnity, if you have questions regarding your preventative services, so your Stay Healthy plan, as well as the NEC Enhance preventative side, um, you can call 90 degrees. Okay, perfect. Um, but I wrote the NEC Enhanced twice because, because that one offers both benefits. Okay. Thank you very much. You're welcome. I appreciate it and I'll definitely be calling back. Okay. Yes, ma'am. Thank you very much. You have a good one. Have a nice day. Thank you. You as well. Bye-bye.

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 Accord. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi. I recently started working for APC, and I was looking to, um, sign up for the benefits.

Speaker speaker_1: Okay. Yeah, I can help you. Um, what are the last four of your Social?

Speaker speaker_2: 3-5-4-6.

Speaker speaker_1: For security purposes, could you please verify your full address as well as your date of birth?

Speaker speaker_2: Yes. 948 Simon Place, Warrenton, North Omish, 1-7-9-3, and my birthday's March 11th, 2002.

Speaker speaker_1: Thank you. Is your phone number still 574-2320?

Speaker speaker_2: 574-2320, yes.

Speaker speaker_1: And then I have your first initial, last name, 0311@gmo.com. Is that still up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. Um, by any chance did you know which one of the two enrolled into already, or are you-

Speaker speaker_2: Honestly, I do not know the options.

Speaker speaker_1: Okay. Yeah. So if you want, I can go ahead and send you the benefit guide to your email on file. What that guide is, is in other words it shows you all the plans that your APHC has to offer, and it also gives you the prices of those plans and how we bill deductions. Would you like me to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... send it to your email?

Speaker speaker_2: Honestly, because I still am under my mother and father's but... So I'd probably do the cheapest one just to have-

Speaker speaker_1: Oh, okay. Yeah.

Speaker speaker_2: You know what I mean?

Speaker speaker_1: That's fine. Yes. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: And then if you want, I can go over the plans with you. It's however you wish.

Speaker speaker_2: Yeah. Actually, that'd probably be better. Me and technology are just like...

Speaker speaker_1: Okay. Yeah. I can go ahead... And so if you want, I'll send it, so that you can look at it while I go over it.

Speaker speaker_2: Okay. Perfect.

Speaker speaker_1: Okay. So I went ahead and sent it to your email. Um, do you mind verifying that you received it?

Speaker speaker_2: Yeah.

Speaker speaker_1: It should come from an email that says info@benefitsaccord.com.

Speaker speaker_2: Mm-hmm. One second.

Speaker speaker_1: And if you don't see it right away, I would also check your spam and then your junk file.

Speaker speaker_2: Yes. Yes. I did that.

Speaker speaker_1: Okay. So that benefit guide has all the plans that they offer as well as some weekly deductions to those plans. So if you want, I can go ahead and go over those with you.

Speaker speaker_2: That'd be fine.

Speaker speaker_1: So first, I'm going to go over the medical plans. Um, there's a plan that's called the Stay Healthy NEC Enhanced. This plan offers preventative services, benefits, as well as hospital indemnity. So what I mean by preventative, it will cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. And by hospital indemnity, it also includes that which means that this plan will also cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, your urgent care visits, emergency room and even surgery. So it offers both of those benefits in one. This one's called the Stay Healthy NEC Enhanced. With this plan, you are required to stay within the network to receive coverage at 100%, but you are required co-pays in the area of primary care visits, which you would be limited to four visits annually per person or ten per family. And the co-pay in that area would be a \$10. For specialty care visits, you would be limited to four visits annually per person or ten per family, and the co-pay in that area is a \$50. For urgent care visits-

Speaker speaker_2: Okay.

Speaker speaker_1: ...it would be limited to four visits annually per person or ten per family, and the co-pay in that area is a \$60. Since they offer both your preventative services as well as your hospital indemnity, get prescription benefits with Alexar and with Pharmaville, but with your preventative generic prescriptions, you are required to co-pay. So for the pharmacy option, you would have a 30-day supply and a \$5.00 co-payment would be required. For the mail order option, you would have a 90-day supply and a \$15.00 co-payment would be required. You also obviously get prescription benefits with the Pharmaville, but you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer somewhat of a discount. This plan also includes something that's called Walmart Health Virtual Care which gives you medical assistance virtually with medical providers. With your NEC, also comes hospital indemnity but would cover, like, a flat fee towards whatever service you go for. So for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a max of one day. Hospital confinement benefit, they would cover a flat fee of \$100 per day for a max of

30 days. Surgery in hospital, they would cover \$500 per day for a max of one day. Surgery in physician office, \$125 per day for a max of one day would be covered. If you were to select the NEC Enhanced, for employee, that would be a weekly deduction of \$43.76. So this is the plan that covers both your preventative and your hospital indemnity. Then they also-

Speaker speaker_2: Okay.

Speaker speaker_1: ... offer three other plans. Um, the ones that I'm about to go through- over with you only offer either preventative or either hospital, um, indemnity services.

Speaker speaker_2: Okay.

Speaker speaker_1: So for the one that's called Stay Healthy NEC Pella RS...That one only covers your preventative services. So, that one will only cover, like, one physical visit a year, some vaccinations-

Speaker speaker_2: Oh.

Speaker speaker_1: ... some STD and cancer screenings, and even some counseling. But your Stay Healthy MEC TeleRS plan is not gonna cover any doctor visits if you were to get sick, any hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So, in other words, the Stay Healthy MEC TeleRS, um, will cover mainly, like, your checkups, um, but not-

Speaker speaker_2: Okay.

Speaker speaker_1: ... like actual doctor visits. If you go to, to the doctor with this plan, they're gonna tell you it's not covered because it's only for preventative services. With the Stay Healthy-

Speaker speaker_2: Are there any that... Oh, sorry.

Speaker speaker_1: Yes. I'm sorry?

Speaker speaker_2: Are th- are there any that do, um, just so you don't have to read them all, like, does it, like, um, cover holistic approach? Like, say, like, deep tissue massages and stuff like that, acupuncture and s- or no?

Speaker speaker_1: So, anything, like, spec- like, any specific services that you may have like that, um, I'm not really allowed to tell you if it's covered or not because it doesn't tell me on the guide.

Speaker speaker_2: Oh.

Speaker speaker_1: Since we're just the healthcare administrators, I can really just go based off of what I see on the PDF that I sent you. Anything like that, I would have to give you the carrier's number, um, or these two numbers that I have for questions prior to enrolling. And they would be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... able to tell you if it's covered or not. Which I can do that too, whenever, um, if you still have questions once you've signed up as well.

Speaker speaker_2: Yeah. Honestly, 'cause that's, that's like the one thing I usually use.

Speaker speaker_1: Gotcha, okay.

Speaker speaker_2: So if I were to do that, I would just do that. Do you mind sending me those numbers? 'Cause I don't wanna waste your time.

Speaker speaker_1: Yes. So if you...

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah, you're fine. Um, so if you want, I can send you another... I'mma send you another email and I'mma write those numbers down because the numbers that I'mma, well, the lady I'mma send you to, they'll be able to answer those questions if a certain plan, um, covers a certain service or not.

Speaker speaker_2: Okay.

Speaker speaker_1: It just depends on what plan you're looking into asking regarding, because, um, there's two different carriers depending on what plan that you were to select to get. But I was gonna tell you that the Stay Healthy is only for preventative and then the VIP Plus and then VIP Prime is, is only for hospital services. Like, so if you actually get sick and go to the doctor, hospital, if you get injured, urgent care, emergency room and surgeries. But the VIPs don't cover any of the preventative services. That's why, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I kinda explained the first one first, because the first one, the Stay Healthy MEC Enhanced covers both your preventative and your hospital indemnity, and then your Stay Healthy MEC TeleRS is only preventative and your two VIPs are only for hospital indemnity.

Speaker speaker_2: Okay. So the first one is the one that's \$46 a week?

Speaker speaker_1: Yes. Yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: And it's \$46 a week for that r- uh, I'm sorry, not \$46. It's \$43.76 a week because it offers both of those benefits. And then the other one-

Speaker speaker_2: Okay.

Speaker speaker_1: ... offer either one or none other.

Speaker speaker_2: Okay. Perfect. Okay. I'll probably go with that one. But I'm just gonna call them this number you're sending me first just to double check.

Speaker speaker_1: Okay. Yeah. And then if you want... Yeah, a- actually that's a good idea because I was gonna tell you that for the medical plans, which are the VIPs, the two MECs,

the preventative and then the one that offers both benefits, they're under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you want to change-

Speaker speaker_2: Oh.

Speaker speaker_1: ... those plans or if you wanna add dependents in the future to those plans, meaning you're, like, changing the level of your coverage-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, you would have to do it within the first 30 days of receiving your first check. So, in other words, the end of your personal open enrollment period, which for you would be January 28th. So, you would have to do those changes, either drop those plans or make those changes before the 28th. If not, you're gonna have to wait for the next company open enrollment period. Which, if I'm honest is the 28th also.

Speaker speaker_2: Okay. I'll get it.

Speaker speaker_1: Yeah.

Speaker speaker_2: So, that works out for me. But -

Speaker speaker_1: Okay.

Speaker speaker_2: ... if I need to do that.

Speaker speaker_1: But if you want, I'mma go ahead and send you that email just so that, um, just so that you can call and ask is, if either the VIPs cover that or if even the MEC Enhanced c- would cover that.

Speaker speaker_2: Okay.

Speaker speaker_1: And I'll write it down because with the MEC Enhanced, since it covers both your preventative services as well as your hospital indemnity services, it has two different carriers.

Speaker speaker_2: Okay.

Speaker speaker_1: But-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I'll write it down just so that you don't get confused. Um, while I do that, can I put you in a brief hold?

Speaker speaker_2: Yeah. For sure.

Speaker speaker_1: Hey. Thank you for your hold. I went ahead and emailed you that information to your email file. So I wrote down the two numbers that you can call prior to enrolling, and then I wrote down, um, for what numbers are what. So the VIP and then the NEC Enhanced, you can contact those two numbers that I wrote down. And then, since the NEC Enhance offers both your preventatives as well as your hospital indemnity, if you have

questions regarding your preventative services, so your Stay Healthy plan, as well as the NEC Enhance preventative side, um, you can call 90 degrees.

Speaker speaker_3: Okay, perfect.

Speaker speaker_1: Um, but I wrote the NEC Enhanced twice because, because that one offers both benefits.

Speaker speaker_3: Okay. Thank you very much.

Speaker speaker_1: You're welcome.

Speaker speaker_3: I appreciate it and I'll definitely be calling back.

Speaker speaker_1: Okay. Yes, ma'am.

Speaker speaker_3: Thank you very much. You have a good one.

Speaker speaker_1: Have a nice day. Thank you.

Speaker speaker_3: You as well. Bye-bye.