

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Cards. My name is Stephanie. How can I assist you? Hi. How you doing? Hey, good, thanks Um, you guys sent me a text. I work, uh, through ManCan for DIY Max, um, and you guys said I can enroll for benefits or something. So, I just called to see if I could do that. Okay. If I could, um, re- uh, enroll. Okay, that's fine. Um, what are the last four of your social? 0445. Thank you. And then, for security purposes, I do need you to verify your address and your date of birth. 1100 19th Street, uh, number 4, Louisanna, West Virginia 26105. Uh, then my birthday is 11-18-99. Okay, thank you. And then, um, is your phone number still the same, the 583-9775? 583. Yeah. And then you said your birthday was 11-18-99? 99. Yeah. Mm-hmm. Okay, good. Yeah. And then dsmwrlb11@icloud.com is your phone number? No, that's my address. I mean, that's my email. D-x- I'm sorry. Yeah, no, that's okay. D-X-M-X My bad. 240-583-9775 is your phone number? Yes. Okay. And then, um, by any chance, did you know already what you wanna enroll into or did you want me to go over the plans with these? Uh, I kinda wanna 'cause when, when I came, before I moved down here, I was about to enroll in, uh, Blue Shield, for, uh, the job I was working at. Mm-hmm. But, uh, you can, you can let me know which y'all have. Okay. Um, so, the we- they do have their weekly deductions for these plans. So depending on how many plans you select, sorry, which ones they are as well as if you add dependents has a lot to do with how much the weekly deductions are from your paycheck. Um, were you looking into enrolling by yourself or with a dependent? Um, my family already ha- 'cause my girl, she, we have a one-year-old and we have a, uh, she's 28 weeks pregnant, so both of my daughters is with her on Medicaid. Oh, okay. So you just wanna enroll by yourself? Yeah, 'cause I gotta make sure I'm good. Mm-hmm. Okay. You know what I mean? About that. Okay. Um, so the first one that I'm gonna go over, so they only offer three medical plans. The first one that I'm gonna go over is called the Stay Healthy MEC TeleRx. That plan is only for your preventative services, meaning, like, for one physical visit, some vaccinations, some STD screenings, some cancer screening, and some even counseling, but it's only for those preventative services. It's not gonna cover any of your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So it's only for those preventative services, and it does require to only use their, um, medical providers for you to receive coverage. So you do gotta stay within the network. It does, however, offer prescription benefits for your preventative prescriptions through Aleve Pharm, and it offers a membership with YourRx, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. Like I said earlier, this is only for those preventative services, so it's not gonna cover any doctor visits if you were to get sick. No, I don't want them. Okay. I see them. Um, so then after

that one, they offer two other plans called the VIPs. So there's the VIP Standard and the VIP Classic. With these two plans, it doesn't require you for you to only use their preferred providers. So you can actually be out of the network and still receive coverage as long as they take that insurance, or you could be within the network, so it doesn't make you stay within the network to use that coverage. So you can be in or out of the network. Um, it does offer prescription benefits also, but through Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you need, and for the non-generic, they do offer a discount. This plan, these two plans also do include the virtual urgent care, which offers medical assistance virtually with medical providers, and then the two plans do have a flat fee towards your hospital services. So for example, um, the standard is the most basic one because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventive surgeries, while your VIP Classic does cover those four areas, and the VIP Classic is gonna cover a little bit more in dollar amount towards whatever service you go for. So for example, if you needed a surgery in hospital, the VIP Standard only covers \$250 per day for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. For surgery and physician office, the VIP Standard only covers \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. Um, so in dollar amount, that's where the differences come between the VIP Standard and the VIP Classic. And also, being that the VIP Standard does cover your intensive care, rehabilitation or preventive surgery, our VIP Classic does. And I was gonna tell you that the VIPs don't cover your preventative services. So these two plans are the ones that would only cover doctor visits if you're already sick, hospital visits, urgent care, emergency room, and even some surgeries. But they don't cover your preventative services, which is what the first one does. So it's not gonna cover like a physical visit. It's not gonna cover some vaccinations. It's not gonna cover any STD or cancer screenings. So if you do want your preventative services to be covered as well, you would have to select the VI- um, the S- Stay Healthy MEC tele-reps as well as one of the VIPs if you want the hospital indemnity services to be covered. Um, but if you don't really go for like your physicals and stuff, then you don't really have to get the Stay Healthy. Um, but if you do go for checkups and stuff, you would have to get, um, the Stay Healthy MEC tele-reps and if you also want to receive coverage like if you go to the doctor because you're sick, you would also have to get one of the VIPs 'cause they don't offer a fourth plan that offers both your preventative and your hospital indemnity benefits. Well, those are the three medical plans that they offer, and they also offer additional benefits that they... that have their separate deductions. So for example, dental for employee is \$3.38 weekly. Uh, preventative visits covered at 100%. A basic visit's covered at 80. Basic restorative active is covered at 80%, so if they gotta fill in a cavity, that's covered at 80%. X-rays are covered at 80%. Your annual maximum is of \$500. And with your dental plan, you would have to give a one-time deductible of \$50 if you choose the individual plan, or of \$150 if you were to choose the family plan. They also offer vision for employee for \$1.99. That one has its copay, so copay for an eye exam is \$10, copay for lenses and frame is 25, and your frame allowance is of \$130. As well as short-term disability for employee, that's \$3.62, available for all active employees working 20 hours or more per week. They also offer 24-hour group accident. For employee, that would be \$1.86. They also offer term life. For employee, that's \$1.96. Behavioral health for employees, \$1.38. And ID Social Plus, which is identity protection, for employee, that's \$1.80. Um, I was gonna let you know as well that- Can I close out? ... for all of these plans, they're under a, um,

IRS regulation that's called Section 125. So if you wanna... So if you do enroll and later on want to cancel your coverage or like add a dependent later on, the only time that you would be eligible to do that is within the first 30 days of you receiving your, your first check or within company open enrollment, which for MA- I'm sorry, for a Maine plan, I can verify real quick to see when that is. So can I ask, can I ask, um, uh, whatever... what's-whatsoever, uh, insurance cover, like dental? 'Cause I want to make sure, like, I get something that cover dental or surgery 'cause it's a job I do, and then like, like hospital bills, checkups, anything like that. Um, whatever covers that? So- And, um, do you guys at any time offer 401k or no? No sir. All right. Well, I'm gonna go ahead and give Blue Shield a call 'cause I was supposed to give them a call anyway. Okay. And like- So do you just wanna wait to enroll then? I can give you- Yeah. ... the deadline date for your enrollment because they do only give you 30 days from the day- Mm-hmm. ... that you receive your first check. So let me give you that deadline just in case you do want to enroll and you don't miss it because if you miss that period of your personal open enrollment, which are the first 30 days of you receiving your first check, you would have to wait till the company is within company open enrollment, which I just checked for them. And for them, it's in the month of April. Okay. Um, but let me- All right. Well, that's- ... see when's the last day for your, um, for your specific, um, per- company open enrollment. So it looks like if you do want to enroll, the last day that you would have to do so, it will be... on Valentine's Day, so February 14th. Okay. Mm-hmm. All right. All right. Thank you. I appreciate you. You're welcome. Have a nice day. I'll give you a call back if I change my mind. Okay. That's fine. All right.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefit Center Cards. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi. How you doing?

Speaker speaker_1: Hey, good, thanks

Speaker speaker_2: Um, you guys sent me a text. I work, uh, through ManCan for DIY Max, um, and you guys said I can enroll for benefits or something. So, I just called to see if I could do that.

Speaker speaker_1: Okay.

Speaker speaker_2: If I could, um, re- uh, enroll.

Speaker speaker_1: Okay, that's fine. Um, what are the last four of your social?

Speaker speaker_2: 0445.

Speaker speaker_1: Thank you. And then, for security purposes, I do need you to verify your address and your date of birth.

Speaker speaker_2: 1100 19th Street, uh, number 4, Louisanna, West Virginia 26105. Uh, then my birthday is 11-18-99.

Speaker speaker_1: Okay, thank you. And then, um, is your phone number still the same, the 583-9775?

Speaker speaker_2: 583. Yeah.

Speaker speaker_1: And then you said your birthday was 11-18-99?

Speaker speaker_2: 99. Yeah.

Speaker speaker_1: Mm-hmm. Okay, good.

Speaker speaker_2: Yeah.

Speaker speaker_1: And then dsmwrlb11@icloud.com is your phone number?

Speaker speaker_2: No, that's my address. I mean, that's my email. D-x-

Speaker speaker_1: I'm sorry. Yeah, no, that's okay.

Speaker speaker_2: D-X-M-X

Speaker speaker_3: My bad.

Speaker speaker_1: 240-583-9775 is your phone number?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then, um, by any chance, did you know already what you wanna enroll into or did you want me to go over the plans with these?

Speaker speaker_2: Uh, I kinda wanna 'cause when, when I came, before I moved down here, I was about to enroll in, uh, Blue Shield, for, uh, the job I was working at.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But, uh, you can, you can let me know which y'all have.

Speaker speaker_1: Okay. Um, so, the we- they do have their weekly deductions for these plans. So depending on how many plans you select, sorry, which ones they are as well as if you add dependents has a lot to do with how much the weekly deductions are from your paycheck. Um, were you looking into enrolling by yourself or with a dependent?

Speaker speaker_2: Um, my family already ha- 'cause my girl, she, we have a one-year-old and we have a, uh, she's 28 weeks pregnant, so both of my daughters is with her on Medicaid.

Speaker speaker_1: Oh, okay. So you just wanna enroll by yourself?

Speaker speaker_2: Yeah, 'cause I gotta make sure I'm good. Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_2: You know what I mean? About that.

Speaker speaker_1: Okay. Um, so the first one that I'm gonna go over, so they only offer three medical plans. The first one that I'm gonna go over is called the Stay Healthy MEC TeleRx. That plan is only for your preventative services, meaning, like, for one physical visit, some vaccinations, some STD screenings, some cancer screening, and some even counseling, but it's only for those preventative services. It's not gonna cover any of your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So it's only for those preventative services, and it does require to only use their, um, medical providers for you to receive coverage. So you do gotta stay within the network. It does, however, offer prescription benefits for your preventative prescriptions through Aleve Pharm, and it offers a membership with YourRx, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. Like I said earlier, this is only for those preventative services, so it's not gonna cover any doctor visits if you were to get sick.

Speaker speaker_2: No, I don't want them.

Speaker speaker_1: Okay.

Speaker speaker_2: I see them.

Speaker speaker_1: Um, so then after that one, they offer two other plans called the VIPs. So there's the VIP Standard and the VIP Classic. With these two plans, it doesn't require you for you to only use their preferred providers. So you can actually be out of the network and still receive coverage as long as they take that insurance, or you could be within the network, so it doesn't make you stay within the network to use that coverage. So you can be in or out of the network. Um, it does offer prescription benefits also, but through Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you need, and for the non-generic, they do offer a discount. This plan, these two plans also do include the virtual urgent care, which offers medical assistance virtually with medical providers, and then the two plans do have a flat fee towards your hospital services. So for example, um, the standard is the most basic one because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventive surgeries, while your VIP Classic does cover those four areas, and the VIP Classic is gonna cover a little bit more in dollar amount towards whatever service you go for. So for example, if you needed a surgery in hospital, the VIP Standard only covers \$250 per day for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. For surgery and physician office, the VIP Standard only covers \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. Um, so in dollar amount, that's where the differences come between the VIP Standard and the VIP Classic. And also, being that the VIP Standard does cover your intensive care, rehabilitation or preventive surgery, our VIP Classic does. And I was gonna tell you that the VIPs don't cover your preventative services. So these two plans are the ones that would only cover doctor visits if you're already sick, hospital visits, urgent care, emergency room, and even some surgeries. But they don't cover your preventative services, which is what the first one does. So it's not gonna cover like a physical visit. It's not gonna cover some vaccinations. It's

not gonna cover any STD or cancer screenings. So if you do want your preventative services to be covered as well, you would have to select the VI- um, the S- Stay Healthy MEC tele-reps as well as one of the VIPs if you want the hospital indemnity services to be covered. Um, but if you don't really go for like your physicals and stuff, then you don't really have to get the Stay Healthy. Um, but if you do go for checkups and stuff, you would have to get, um, the Stay Healthy MEC tele-reps and if you also want to receive coverage like if you go to the doctor because you're sick, you would also have to get one of the VIPs 'cause they don't offer a fourth plan that offers both your preventative and your hospital indemnity benefits. Well, those are the three medical plans that they offer, and they also offer additional benefits that they... that have their separate deductions. So for example, dental for employee is \$3.38 weekly. Uh, preventative visits covered at 100%. A basic visit's covered at 80. Basic restorative active is covered at 80%, so if they gotta fill in a cavity, that's covered at 80%. X-rays are covered at 80%. Your annual maximum is of \$500. And with your dental plan, you would have to give a one-time deductible of \$50 if you choose the individual plan, or of \$150 if you were to choose the family plan. They also offer vision for employee for \$1.99. That one has its copay, so copay for an eye exam is \$10, copay for lenses and frame is 25, and your frame allowance is of \$130. As well as short-term disability for employee, that's \$3.62, available for all active employees working 20 hours or more per week. They also offer 24-hour group accident. For employee, that would be \$1.86. They also offer term life. For employee, that's \$1.96. Behavioral health for employees, \$1.38. And ID Social Plus, which is identity protection, for employee, that's \$1.80. Um, I was gonna let you know as well that-

Speaker speaker_2: Can I close out?

Speaker speaker_1: ... for all of these plans, they're under a, um, IRS regulation that's called Section 125. So if you wanna... So if you do enroll and later on want to cancel your coverage or like add a dependent later on, the only time that you would be eligible to do that is within the first 30 days of you receiving your, your first check or within company open enrollment, which for MA- I'm sorry, for a Maine plan, I can verify real quick to see when that is.

Speaker speaker_2: So can I ask, can I ask, um, uh, whatever... what's-whatsoever, uh, insurance cover, like dental? 'Cause I want to make sure, like, I get something that cover dental or surgery 'cause it's a job I do, and then like, like hospital bills, checkups, anything like that. Um, whatever covers that?

Speaker speaker_1: So-

Speaker speaker_2: And, um, do you guys at any time offer 401k or no?

Speaker speaker_1: No sir.

Speaker speaker_2: All right. Well, I'm gonna go ahead and give Blue Shield a call 'cause I was supposed to give them a call anyway.

Speaker speaker_1: Okay.

Speaker speaker_2: And like-

Speaker speaker_1: So do you just wanna wait to enroll then? I can give you-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... the deadline date for your enrollment because they do only give you 30 days from the day-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that you receive your first check. So let me give you that deadline just in case you do want to enroll and you don't miss it because if you miss that period of your personal open enrollment, which are the first 30 days of you receiving your first check, you would have to wait till the company is within company open enrollment, which I just checked for them. And for them, it's in the month of April.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but let me-

Speaker speaker_2: All right. Well, that's-

Speaker speaker_1: ... see when's the last day for your, um, for your specific, um, per-company open enrollment. So it looks like if you do want to enroll, the last day that you would have to do so, it will be... on Valentine's Day, so February 14th.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: All right.

Speaker speaker_1: All right.

Speaker speaker_2: Thank you. I appreciate you.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_2: I'll give you a call back if I change my mind.

Speaker speaker_1: Okay. That's fine.

Speaker speaker_2: All right.