

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. My name is Holly Kendall and I have the MEC TeleRx through my company, Clinical Staffing. Um, I was just wondering if, am I still in the open enrollment period so I can add other things to it? Okay. Yeah, I can check. Um, so you said you're with Clinical Staffing? Yes. Okay. ... Clinical Staffing Resources. Let me verify real quick. So their company... Oh, yeah. You actually are. Company open enrollment ends on the 31st. Oh, good. So yeah, you are. I'm glad I called. Yes, ma'am. So if you want, I can go ahead and get in your file. Um, I just need the last four of your Social. 0576. Thank you. Holly? Yes. Okay. For security purposes, can you please verify your address and your date of birth? Yes. It's 6210 Greenleaf Lane, Temple Terrace, Florida. 33- or yeah, 33617. And date of birth is 01/04/'71. Okay. And then 419-674-1322's your phone number? That's actually my husband's phone number. It's 1311. Okay.

TheKendall1969@gmail.com, is that your phone number? No. No, I accidentally filled out the wrong thing for my emergency contact on my information. So my email, that's his again. Mine is HDKendall13@gmail.com. Okay. Sorry about that. It's okay. Give me one second. Okay. All right. Okay. So what changes did you want to do? Okay. So I want to do the Enhanced for me. Okay. So you want to change- And then- ... it from the TeleRx to MEC Enhanced? Mm-hmm. So that's the plan that covers both your preventative services as well as your hospital indemnity and then for employee, that's \$42.75. Yes. That's what I want. Okay. And then- And then? I want to add dental to that too and vision and add my husband on those two. Okay. So for dental, I have \$7.48. Okay. And then vision is \$4.02. Did you want me to go over what that plan covers? Yes, please. Okay. So I know for vision, that one has its copays. So a copay for an eye exam, that would be \$10. Okay. Copay for lenses and frames is only \$25. Your frame allowance is \$130. Okay. And for employee and spouse, that's \$4.02 weekly. Then for your dental plan, for a preventative visit, you're covered at 100%. A basic visit, you're covered at 80%, so that would be like a cleaning of the teeth. Mm-hmm. Um, basic restorative, so if they find a cavity and got to fill it, that one is also covered at 80%. X-rays are also covered at 80%. Annual maximum is \$750. And with your dental plan, you would have to give a one-time deductible if you choose the individual plan of \$50, or if you were to choose the family plan of \$150. But for employee and spouse, that's a weekly deduction of \$7.48. Okay. That's fine. And then for your Stay Healthy MEC Enhanced, that plan does require you to stay within the network to receive coverage. It covers- Mm-hmm. ... your preventative care and your hospital indemnity services. Um, for, so for primary care visits, you would have to pay a copay of \$10. And you would be limited to four visits annually per person, or 10 per family. For specialty care visits, that copay would be a \$50 per v- uh, in the limited to four visits annually per person, or 10 per family. Then for your urgent care visits, a \$60 copay per visit is required, and you

would be limited to four visits annually per person, or 10 per family. You get prescription benefits with Alexar for your preventative prescriptions. Pharmacy option, you have a 30-day supply and a \$5 copay would be required. Then for your mail order option, you would have a 90-day supply. And for your generic drugs, a \$15 copay is required. You also have prescription benefit with Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic medication. And for the non-generic, they do offer you a discount. This plan also does include something called Virtual Urgent Care, which offers medical assistance virtually-... be a phone call or video call, and it covers, uh, hospital indemnity, um, flat fee towards whatever service you go for. So, for example, for surgery and hospital, it would cover \$500 per day for max of a day. It also covers, um, group accidents, so hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Hospital admission, they would cover \$250. And this plan for the employee is \$42.75. So, if I do select those plans, let's see how much your new deduction is. So, for those three, two dental and vision being un- under employee and spouse, and then your MEC Enhanced only for you, that would be a new weekly deduction of \$54.25. Um, you'll... Are these the only plans that you wanted to add? Yes. Okay, and then I do have to let you know, um, that all of the three plans, dental, vision and your MEC Enhanced are under the regulation of the IRS called Section 125, which allows you to pay these plans with pre-tax dollars. However, if you do want to cancel your plan or add dependents to your plans or change the level of dependency, um, you would have to call within company open enrollment to make those changes, okay? So, the last day would be on the 31st of this month. Okay. So, so, when would it be open again? My thing is- Uh- ... I have a son that might be going under me because he might be quitting his job and going to college, and I would need to add him. So, the only time that you would be able to make these changes are within company open enrollment, and then that company enrollment is, it's usually around the same time every year, um, so it would be in December. December? Yes, ma'am. So, let me see. This year it fell... Hang on . It was between December 23rd was the first day, and then the last day is gonna be January 31st. So, typically it's done, like, two or three days before or after. So, it could be, like, let's say, like, a estimate of December. Maybe, like, on the 25th or the 26th. It, it just depends. It can start a few days before, a few days after. But it's typically done in the same month every year. Okay. Um, hmm, how much would it be just to add the Basic for my son onto that? Uh, let me see. Um, the Basic for which one? For the medicals? Yeah. Um, so you would have to be with your son, so it would be employee and, and child. So, for the same plan, right? Mm-hmm. So, for the MEC Enhanced, if I was to change it to employee and child- Mm-hmm. ... um, that plan by itself is \$70.56 weekly. So, if I add that to what you chose with your spouse, um, the new weekly deduction would be \$82.06. And just- Okay, let's see. ... keep in mind that if you do select this, you aren't able to cancel it until, um, nothing after the 31st 'cause you have to stay within company open enrollment. And if it's, like, already, let's say, the 1st of February and you want to cancel it, you're gonna have to wait 'til December. Gotcha. I'm fine with that. I just want him to be covered by insurance. So, um, yeah. Um, let's go ahead and add him onto that. And then how old is your son? 'Cause I do have to ask. H- he is 19. Oh, okay. Yeah, you're fine. Okay. And then- He does live in Ohio. Does that make a difference? No, that's fine. Okay. Okay. And then, um, do you allow me to make these changes? Of course. Okay. So, your new weekly deduction would be \$82.06. Please allow one or two weeks for your staff and agency to start making this new deduction. So, it does take seven to 10 days for any changes or cancellations to process, so

there's- Mm-hmm. ... a chance that you still may experience one or two deductions of \$17.67. But once you see that very first deduction of the \$82.06, that's when that new level of coverage and plans go into effect. And then by that Wednesday or Thursday, I'm sorry, by that Thursday or Friday of your first activation week, you should be getting your dent- dental, vision and your MEC Enhanced card. And if you have a doctor's appointment by that first week of your activation, you can call us and we can send them via email once they're available. Okay. And I'm sorry to have to do this, 'cause I'm sitting here thinking, I probably should put him on dental and vision too. Okay. Yeah, that's fine. Okay, so dental for employee. Okay, so you want to add your child, right? So that's gonna make it the Family plan. Okay. Okay, so dental for employee and family, that's \$15.47 weekly. The vision for employee and family is \$7.05. Okay. And then the...NEC enhanced for employee and family is \$101.22. So that weekly deduction would be \$123.74. Um, do you allow me to make these changes? I do. Okay. Darn kids. Yeah. All right. So, um, now since you chose the family plan, remember for the dental plan there is a one-time deductible. Mm-hmm. So that deductible, I believe I said, is of \$150, okay? That one-time deductible, but that's for the dental plan. Okay. And that would just be for, like, one of us? Like, if I go, I'll pay it and he won't have to pay it if he goes. Yeah. Correct, mm-hmm. Yes, ma'am. Okay. And then I would also need the dependent's information. Okay. So if you want, you can start with your spouse. Okay. So my spouse's name is Douglas Kendall. And then what's his date of birth? 6/17/1969. And then do you have his Social? If you don't, we can put zeros for now. I do. Okay. I'm ready. It's 2-2-9-9-8-0-9-6-9-1. Okay. And I am ready for your son's. So that's Wyatt Kendall. You said Wyatt? Mm-hmm. W-Y-A-T-T. And then Kendall. And then his date of birth? 5/30/05. And then his Social. I don't know his Social. Okay. I can put zeros. All right. Is it just him? Yes. Okay. All right. 10:01. All right. So you're all set. Did you have any questions? I was gonna tell you, after you get your, like, cards and stuff, um, the carrier's information is on the cards as well as for your medical plan, um, the pharmacy's information and all the MultiPlan network. It's gonna say MultiPlan. That's the number that you would call to find the list of preferred providers for that plan that you selected. But all that information is mailed out to you once you receive your cards. Okay. Sounds good. Mm-hmm. So now you really just have to wait for that new deduction to be done. So once you see that first one, the following Monday of that deduction is when your plans go into effect. Okay. Sounds good. Thank you so much. You're welcome. Have a nice day. You too. 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 in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, Stephanie. My name is Holly Kendall and I have the MEC TeleRx through my company, Clinical Staffing. Um, I was just wondering if, am I still in the open enrollment period so I can add other things to it?

Speaker speaker_1: Okay. Yeah, I can check. Um, so you said you're with Clinical Staffing?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. ...

Speaker speaker_2: Clinical Staffing Resources.

Speaker speaker_1: Let me verify real quick. So their company... Oh, yeah. You actually are. Company open enrollment ends on the 31st.

Speaker speaker_2: Oh, good.

Speaker speaker_1: So yeah, you are.

Speaker speaker_2: I'm glad I called.

Speaker speaker_1: Yes, ma'am. So if you want, I can go ahead and get in your file. Um, I just need the last four of your Social.

Speaker speaker_2: 0576.

Speaker speaker_1: Thank you. Holly?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. For security purposes, can you please verify your address and your date of birth?

Speaker speaker_2: Yes. It's 6210 Greenleaf Lane, Temple Terrace, Florida. 33- or yeah, 33617. And date of birth is 01/04/'71.

Speaker speaker_1: Okay. And then 419-674-1322's your phone number?

Speaker speaker_2: That's actually my husband's phone number. It's 1311.

Speaker speaker_1: Okay. TheKendall1969@gmail.com, is that your phone number?

Speaker speaker_2: No. No, I accidentally filled out the wrong thing for my emergency contact on my information. So my email, that's his again. Mine is HDKendall13@gmail.com.

Speaker speaker_1: Okay.

Speaker speaker_2: Sorry about that.

Speaker speaker_1: It's okay. Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Okay. So what changes did you want to do?

Speaker speaker_2: Okay. So I want to do the Enhanced for me.

Speaker speaker_1: Okay. So you want to change-

Speaker speaker_2: And then-

Speaker speaker_1: ... it from the TeleRx to MEC Enhanced?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So that's the plan that covers both your preventative services as well as your hospital indemnity and then for employee, that's \$42.75.

Speaker speaker_2: Yes. That's what I want.

Speaker speaker_1: Okay.

Speaker speaker_2: And then-

Speaker speaker_1: And then?

Speaker speaker_2: I want to add dental to that too and vision and add my husband on those two.

Speaker speaker_1: Okay. So for dental, I have \$7.48.

Speaker speaker_2: Okay.

Speaker speaker_1: And then vision is \$4.02. Did you want me to go over what that plan covers?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. So I know for vision, that one has its copays. So a copay for an eye exam, that would be \$10.

Speaker speaker_2: Okay.

Speaker speaker_1: Copay for lenses and frames is only \$25. Your frame allowance is \$130.

Speaker speaker_2: Okay.

Speaker speaker_1: And for employee and spouse, that's \$4.02 weekly. Then for your dental plan, for a preventative visit, you're covered at 100%. A basic visit, you're covered at 80%, so that would be like a cleaning of the teeth.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, basic restorative, so if they find a cavity and got to fill it, that one is also covered at 80%. X-rays are also covered at 80%. Annual maximum is \$750. And with your dental plan, you would have to give a one-time deductible if you choose the individual plan of \$50, or if you were to choose the family plan of \$150. But for employee and spouse, that's a weekly deduction of \$7.48.

Speaker speaker_2: Okay. That's fine.

Speaker speaker_1: And then for your Stay Healthy MEC Enhanced, that plan does require you to stay within the network to receive coverage. It covers-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... your preventative care and your hospital indemnity services. Um, for, so for primary care visits, you would have to pay a copay of \$10. And you would be limited to four visits annually per person, or 10 per family. For specialty care visits, that copay would be a \$50 per v- uh, in the limited to four visits annually per person, or 10 per family. Then for your urgent care visits, a \$60 copay per visit is required, and you would be limited to four visits annually per person, or 10 per family. You get prescription benefits with Alexar for your preventative prescriptions. Pharmacy option, you have a 30-day supply and a \$5 copay would be required. Then for your mail order option, you would have a 90-day supply. And for your generic drugs, a \$15 copay is required. You also have prescription benefit with Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic medication. And for the non-generic, they do offer you a discount. This plan also does include something called Virtual Urgent Care, which offers medical assistance virtually-... be a phone call or video call, and it covers, uh, hospital indemnity, um, flat fee towards whatever service you go for. So, for example, for surgery and hospital, it would cover \$500 per day for max of a day. It also covers, um, group accidents, so hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Hospital admission, they would cover \$250. And this plan for the employee is \$42.75. So, if I do select those plans, let's see how much your new deduction is. So, for those three, two dental and vision being un- under employee and spouse, and then your MEC Enhanced only for you, that would be a new weekly deduction of \$54.25. Um, you'll... Are these the only plans that you wanted to add?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, and then I do have to let you know, um, that all of the three plans, dental, vision and your MEC Enhanced are under the regulation of the IRS called Section 125, which allows you to pay these plans with pre-tax dollars. However, if you do want to cancel your plan or add dependents to your plans or change the level of dependency, um, you would have to call within company open enrollment to make those changes, okay? So, the last day would be on the 31st of this month.

Speaker speaker_2: Okay. So, so, when would it be open again? My thing is-

Speaker speaker_1: Uh-

Speaker speaker_2: ... I have a son that might be going under me because he might be quitting his job and going to college, and I would need to add him.

Speaker speaker_1: So, the only time that you would be able to make these changes are within company open enrollment, and then that company enrollment is, it's usually around the same time every year, um, so it would be in December.

Speaker speaker_2: December?

Speaker speaker_1: Yes, ma'am. So, let me see. This year it fell... Hang on . It was between December 23rd was the first day, and then the last day is gonna be January 31st. So, typically it's done, like, two or three days before or after. So, it could be, like, let's say, like, a estimate of December. Maybe, like, on the 25th or the 26th. It, it just depends. It can start a few days before, a few days after. But it's typically done in the same month every year.

Speaker speaker_2: Okay. Um, hmm, how much would it be just to add the Basic for my son onto that?

Speaker speaker_1: Uh, let me see. Um, the Basic for which one? For the medicals?

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, so you would have to be with your son, so it would be employee and, and child. So, for the same plan, right?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So, for the MEC Enhanced, if I was to change it to employee and child-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, that plan by itself is \$70.56 weekly. So, if I add that to what you chose with your spouse, um, the new weekly deduction would be \$82.06. And just-

Speaker speaker_2: Okay, let's see.

Speaker speaker_1: ... keep in mind that if you do select this, you aren't able to cancel it until, um, nothing after the 31st 'cause you have to stay within company open enrollment. And if it's, like, already, let's say, the 1st of February and you want to cancel it, you're gonna have to wait 'til December.

Speaker speaker_2: Gotcha. I'm fine with that. I just want him to be covered by insurance. So, um, yeah. Um, let's go ahead and add him onto that.

Speaker speaker_1: And then how old is your son? 'Cause I do have to ask.

Speaker speaker_2: H- he is 19.

Speaker speaker_1: Oh, okay. Yeah, you're fine. Okay. And then-

Speaker speaker_2: He does live in Ohio. Does that make a difference?

Speaker speaker_1: No, that's fine.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And then, um, do you allow me to make these changes?

Speaker speaker_2: Of course.

Speaker speaker_1: Okay. So, your new weekly deduction would be \$82.06. Please allow one or two weeks for your staff and agency to start making this new deduction. So, it does take seven to 10 days for any changes or cancellations to process, so there's-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... a chance that you still may experience one or two deductions of \$17.67. But once you see that very first deduction of the \$82.06, that's when that new level of coverage and plans go into effect. And then by that Wednesday or Thursday, I'm sorry, by that

Thursday or Friday of your first activation week, you should be getting your dent- dental, vision and your MEC Enhanced card. And if you have a doctor's appointment by that first week of your activation, you can call us and we can send them via email once they're available.

Speaker speaker_2: Okay. And I'm sorry to have to do this, 'cause I'm sitting here thinking, I probably should put him on dental and vision too.

Speaker speaker_1: Okay. Yeah, that's fine. Okay, so dental for employee. Okay, so you want to add your child, right? So that's gonna make it the Family plan.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, so dental for employee and family, that's \$15.47 weekly. The vision for employee and family is \$7.05.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the...NEC enhanced for employee and family is \$101.22. So that weekly deduction would be \$123.74. Um, do you allow me to make these changes?

Speaker speaker_3: I do.

Speaker speaker_1: Okay.

Speaker speaker_3: Darn kids.

Speaker speaker_1: Yeah. All right. So, um, now since you chose the family plan, remember for the dental plan there is a one-time deductible.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: So that deductible, I believe I said, is of \$150, okay? That one-time deductible, but that's for the dental plan.

Speaker speaker_3: Okay. And that would just be for, like, one of us? Like, if I go, I'll pay it and he won't have to pay it if he goes.

Speaker speaker_1: Yeah. Correct, mm-hmm. Yes, ma'am.

Speaker speaker_3: Okay.

Speaker speaker_1: And then I would also need the dependent's information.

Speaker speaker_3: Okay.

Speaker speaker_1: So if you want, you can start with your spouse.

Speaker speaker_3: Okay. So my spouse's name is Douglas Kendall.

Speaker speaker_1: And then what's his date of birth?

Speaker speaker_3: 6/17/1969.

Speaker speaker_1: And then do you have his Social? If you don't, we can put zeros for now.

Speaker speaker_3: I do.

Speaker speaker_1: Okay. I'm ready.

Speaker speaker_3: It's 2-2-9-9-8-0-9-6-9-1.

Speaker speaker_1: Okay. And I am ready for your son's.

Speaker speaker_3: So that's Wyatt Kendall.

Speaker speaker_1: You said Wyatt?

Speaker speaker_3: Mm-hmm. W-Y-A-T-T.

Speaker speaker_1: And then Kendall. And then his date of birth?

Speaker speaker_3: 5/30/05.

Speaker speaker_1: And then his Social.

Speaker speaker_3: I don't know his Social.

Speaker speaker_1: Okay. I can put zeros. All right. Is it just him?

Speaker speaker_3: Yes.

Speaker speaker_1: Okay. All right. 10:01. All right. So you're all set. Did you have any questions? I was gonna tell you, after you get your, like, cards and stuff, um, the carrier's information is on the cards as well as for your medical plan, um, the pharmacy's information and all the MultiPlan network. It's gonna say MultiPlan. That's the number that you would call to find the list of preferred providers for that plan that you selected. But all that information is mailed out to you once you receive your cards.

Speaker speaker_3: Okay. Sounds good.

Speaker speaker_1: Mm-hmm. So now you really just have to wait for that new deduction to be done. So once you see that first one, the following Monday of that deduction is when your plans go into effect.

Speaker speaker_3: Okay. Sounds good. Thank you so much.

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

Speaker speaker_3: You too. Bye-bye.