

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? Um, thank you for calling- I'm trying to... .. Benefits in a Card. My name is Stephanie. How can I assist you? I'm, um, a new Optum employee, and I'm trying to see when my day is that I have to enroll for benefits. Okay. Yeah, I can... Is it Optum Global? Yeah. Okay. And then what are the last four of your social security number? I get Optum 3049. And then your first and last name, please. Lakeisha Steele. Okay. Thank... Thank you. For security purposes, can you please verify your address and date of birth? 223 Maple Street, Rock Hill, South Carolina 29730 in August 6th. I'm so sorry. You're... For some reason, you're kind of breaking up. Um, can you repeat that address? Can you hear me? Yeah. Do you guys- For some reason, we're kind of breaking up. Hello? I don't know. Can you hear me? What phone are you using? I can. Can you repeat your address one more time? I can hear you really well. I can hear you really- Okay. Can you repeat your address? 223 Maple Street, Rock Hill, South Carolina 29730. Thank you. And then what was that date of birth? August 6th. And then I have 803-524-0122 as your phone number? Yes. And then I have your first name- Lakeisha. ... at gmail.com, and then I have a different lakeishacass@gmail.com. You have two eels in there. Is that still up to date? Okay. Let's just- You know what? I don't know what email. You say one at gmail? Yes. It's lakeishacassells@gmail.com, is my email address. I don't know about another one. Okay. Um, 'cause they have Keshia and then @gmail.com. But... And then I also have- Okay. ... keshicassells@gmail.com. Yeah, there is no keshia@gmail.com at all. Okay. I'm gonna get rid of that. Let me get rid of that. Not that applies to me. Okay. Gotcha. Let's see then. I just put this one. All right. So let me see when your deadline date is for your enrollment. They typically give you 30 days from the time that you receive your first check to be eligible to enroll, but I can give you the specific date. Okay. Yeah, because they didn't tell me until a week ago about these benefits, so... Okay. I mean, I've only been here a couple of weeks, but you know, it's really close. Yes. I am. Yes. All right. Let me see. So your last date to enroll by the looks of it is March 5th. How is that possible? Oh, wait, give me one second. That's not right. Yeah, I don't even think I was working here March 5th. What's the date of 14... I might have started around the 5th or something like that. April the 4th. Yeah, that is not right. Let's do that again. Okay. Yeah, that was not right. So, okay, your actual last day to enroll is May the 2nd. May 2nd. Okay. So you would have to call nothing later than the 2nd 'cause if you... Let's say, you call the 5th, which is a Monday, they're gonna tell you that you have to wait for the next company open enrollment. Okay. Which for them... Let's see when that is. It's not through the center- No, I'm gonna call them this week. Yeah. I just wanted to make sure say I didn't need to do it right now over the phone with you. No. No, ma'am. You have till- It's gonna be like Friday. Yeah. You have till May. Um, as long as you call before that deadline date, you can enroll. Just remember, you have to call by that 2nd, May 2nd. Did you want me to go- Okay. ...

over any of the plans? Yes, please. 'Cause they only... Okay. So they offer three- If you want them. Mm-hmm. Yes, ma'am. Um, it looks like they offer only three medical plans. The first plan- Mm-hmm. ... that I'm gonna go over is called the MEC Tele-RS. The MEC Tele-RS is only a preventative plan though, so it's only gonna cover things such as a physical, some vaccines, some STD and cancer screening. But the Stay Healthy MEC plan does not cover no doctor visits mes, no urgent care, no emergency room, no hospital visits if injured, neither nor surgery. So it's only a preventative plan that covers only those preventative visits. It also does require you to stay within a network, so you can only use the clinics and doctors that they provide to have coverage. You step out of network, you won't be covered even if it's a preventative v- visit. Um, however, you do receive prescription benefits through, uh, MedImpact. And they offer a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually via telephone or video call with medical providers. Like I said, the Stay Healthy MEC plan is only for preventative services. It's not gonna cover any doctor visits that's sick. So, if you select this preventative plan for employee only, they would be deducting from your paycheck weekly \$16.11. So, that's for the preventative and then there's two other medical plans called the Ensure Plus and the Ensure Plus Enhanced. Uh-huh. These two plans are the ones that will cover a flat fee towards your doctor visits, the sick, urgent care, emergency room, hospitalization if injured and even surgery and they don't require you to stay within network. Uh-huh. So, you can use providers out of the network and still be covered as long as that provider accepts the insurance. You also do receive prescription benefits. Um, however, through Pharmacoville, depending on the generic medication that it is, it just depends on how much you would have to spend. You can spend up to \$10, \$20, \$30. And for the non-generic, they do offer you a discount. These two plans also do include the virtual urgent care, which like I said earlier, it offers medical assistance virtually via telephone or video call with medical providers and the Ensure Plus and as well as the Ensure Plus Enhanced covers a flat fee towards your services. So, for example, um, mainly in four areas is where their differences come, but the Ensure Plus Enhanced is always gonna cover more out of pocket towards your visit. Everything really stays the same, but I noticed in four areas is where the differences come. So, for daily hospital confinement, the Ensure Plus basic only covers \$50 per day while your Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus covers \$200 per day, while your Ensure Plus Enhanced would cover \$400 per day. There are annual- Oh, okay. So, I see. But that's supplemental. Okay. I get, I understand that. I, I... so- Yeah. ... the on- the only options I have are supplemental plans. There is no major medical coverage. Yeah. Correct. Okay. None of the plans that they offer are major medicals. Um, they're just limited- All right. ... benefit plans. So, they will only cover like a flat fee towards whatever service you go for and whatever, um, the remaining balance you would be responsible for. So yeah, none of these are major medical plans. So, what about the dental and vision? So, they only offer one dental plan and one vision plan. Um, for dental- Hmm. ... a preventative visit is covered at 100%. Something basic like a cleaning of the teeth is covered at 80%. Basic restoratives, meaning if they find a cavity and gotta fill it in, that's covered at 80%. X-rays- Okay. ... are also covered at 80% and your annual maximum is \$500 with the dental plan. Um, however, with the- Yeah. With the dental plan you would have to pay a one-time deductible of \$50 if you choose the individual plan or of \$150 if you choose the family plan. That deductible you only have to provide once. If

you choose the employee plan, that's a weekly deduction of \$3.64 weekly. Um, Vision, they also offer Vision. That one has its co-pays, so if you go for an eye exam you would have to pay \$10. Co-pay for lenses and frames is \$25 and your frame allowance is \$130. For employee only that's \$2.15. Um, they also offer short-term disability, limited period, elimination period of seven days. So, that means the first seven days they won't pay them to you. After those seven days, the benefit period is 90 days and the benefit amount is \$650 per month. For the employee plan, that's \$3.95 weekly. And then the last plan that they offer is your term life and accidental death and dismemberment. Employees to age 64 receive \$20,000, spouse, \$2,500. Children six months up to the age of 26, \$2,500. Children 14 days up to six months, \$500. For employees that's \$2.11 weekly. And that's the only thing that they offer. Okay. Well, thank you so much for explaining that because that's the exact question that I had. Um, I think I at least get some basic coverage because it's all I have, uh, option. Mm-hmm. So, thank you so much. I'm gonna take a look at this and make some decisions and try to make my selections Okay. Did they ever give you the benefit guide? I don't know if you have it. You have all the ones that I just went through. I think they sent an email. Mm-hmm. I think an email- Okay. ... like a video or something. It literally just came in today. So I'm like, wait a minute. You know? Oh, yeah. They- That's when I figured out. Uh-huh. How long have I got? They only give you 30 days. Yeah. Okay. Well the good thing is you have 'til May to decide, um- Right, right. But it's your choice really and then if after May you don't want to enroll and later on change your mind, you can still enroll, but you would have to do it within company open enrollment which for them is not 'til December. Right. Okay. Awesome. Well, thank you so much again. You're welcome. I hope you have a great day. You too. Thank you. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: I'm trying to...

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

Speaker speaker_1: I'm, um, a new Optum employee, and I'm trying to see when my day is that I have to enroll for benefits.

Speaker speaker_0: Okay. Yeah, I can... Is it Optum Global?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And then what are the last four of your social security number?

Speaker speaker_1: I get Optum 3049.

Speaker speaker_0: And then your first and last name, please.

Speaker speaker_1: Lakeisha Steele.

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

Speaker speaker_1: 223 Maple Street, Rock Hill, South Carolina 29730 in August 6th.

Speaker speaker_0: I'm so sorry. You're... For some reason, you're kind of breaking up. Um, can you repeat that address?

Speaker speaker_1: Can you hear me?

Speaker speaker_0: Yeah.

Speaker speaker_1: Do you guys-

Speaker speaker_0: For some reason, we're kind of breaking up. Hello?

Speaker speaker_1: I don't know.

Speaker speaker_0: Can you hear me?

Speaker speaker_1: What phone are you using? I can.

Speaker speaker_0: Can you repeat your address one more time?

Speaker speaker_1: I can hear you really well. I can hear you really-

Speaker speaker_0: Okay. Can you repeat your address?

Speaker speaker_1: 223 Maple Street, Rock Hill, South Carolina 29730.

Speaker speaker_0: Thank you. And then what was that date of birth?

Speaker speaker_1: August 6th.

Speaker speaker_0: And then I have 803-524-0122 as your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have your first name-

Speaker speaker_1: Lakeisha.

Speaker speaker_0: ... at gmail.com, and then I have a different lakeishacass@gmail.com. You have two eels in there. Is that still up to date? Okay. Let's just-

Speaker speaker_1: You know what? I don't know what email. You say one at gmail?

Speaker speaker_0: Yes.

Speaker speaker_1: It's lakeishacassells@gmail.com, is my email address. I don't know about another one.

Speaker speaker_0: Okay. Um, 'cause they have Keshia and then @gmail.com. But... And then I also have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... keshicassells@gmail.com.

Speaker speaker_1: Yeah, there is no keshia@gmail.com at all.

Speaker speaker_0: Okay. I'm gonna get rid of that. Let me get rid of that.

Speaker speaker_1: Not that applies to me.

Speaker speaker_0: Okay. Gotcha. Let's see then. I just put this one. All right. So let me see when your deadline date is for your enrollment. They typically give you 30 days from the time that you receive your first check to be eligible to enroll, but I can give you the specific date.

Speaker speaker_1: Okay. Yeah, because they didn't tell me until a week ago about these benefits, so...

Speaker speaker_0: Okay.

Speaker speaker_1: I mean, I've only been here a couple of weeks, but you know, it's really close.

Speaker speaker_0: Yes. I am. Yes. All right. Let me see. So your last date to enroll by the looks of it is March 5th.

Speaker speaker_1: How is that possible?

Speaker speaker_0: Oh, wait, give me one second. That's not right.

Speaker speaker_1: Yeah, I don't even think I was working here March 5th. What's the date of 14... I might have started around the 5th or something like that.

Speaker speaker_0: April the 4th. Yeah, that is not right. Let's do that again. Okay. Yeah, that was not right. So, okay, your actual last day to enroll is May the 2nd. May 2nd.

Speaker speaker_1: Okay.

Speaker speaker_0: So you would have to call nothing later than the 2nd 'cause if you... Let's say, you call the 5th, which is a Monday, they're gonna tell you that you have to wait for the next company open enrollment.

Speaker speaker_1: Okay.

Speaker speaker_0: Which for them... Let's see when that is. It's not through the center-

Speaker speaker_1: No, I'm gonna call them this week.

Speaker speaker_0: Yeah.

Speaker speaker_1: I just wanted to make sure say I didn't need to do it right now over the phone with you.

Speaker speaker_0: No. No, ma'am. You have till-

Speaker speaker_1: It's gonna be like Friday.

Speaker speaker_0: Yeah. You have till May. Um, as long as you call before that deadline date, you can enroll. Just remember, you have to call by that 2nd, May 2nd. Did you want me to go-

Speaker speaker_1: Okay.

Speaker speaker_0: ... over any of the plans?

Speaker speaker_1: Yes, please.

Speaker speaker_0: 'Cause they only... Okay. So they offer three-

Speaker speaker_1: If you want them.

Speaker speaker_0: Mm-hmm. Yes, ma'am. Um, it looks like they offer only three medical plans. The first plan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that I'm gonna go over is called the MEC Tele-RS. The MEC Tele-RS is only a preventative plan though, so it's only gonna cover things such as a physical, some vaccines, some STD and cancer screening. But the Stay Healthy MEC plan does not cover no doctor visits mes, no urgent care, no emergency room, no hospital visits if injured, neither nor surgery. So it's only a preventative plan that covers only those preventative visits. It also does require you to stay within a network, so you can only use the clinics and doctors that they provide to have coverage. You step out of network, you won't be covered even if it's a preventative v- visit. Um, however, you do receive prescription benefits through, uh, MedImpact. And they offer a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually via telephone or video call with medical providers. Like I said, the Stay Healthy MEC plan is only for preventative services. It's not gonna cover any doctor visits that's sick. So, if you select this preventative plan for employee only, they would be deducting from your paycheck weekly \$16.11. So, that's for the preventative and then there's two other medical plans called the Ensure Plus and the Ensure Plus Enhanced.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: These two plans are the ones that will cover a flat fee towards your doctor visits, the sick, urgent care, emergency room, hospitalization if injured and even surgery and they don't require you to stay within network.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So, you can use providers out of the network and still be covered as long as that provider accepts the insurance. You also do receive prescription benefits. Um, however, through Pharmacoville, depending on the generic medication that it is, it just depends on how much you would have to spend. You can spend up to \$10, \$20, \$30. And for the non-generic, they do offer you a discount. These two plans also do include the virtual urgent care, which like I said earlier, it offers medical assistance virtually via telephone or

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Speaker speaker_1: Oh, okay. So, I see. But that's supplemental. Okay. I get, I understand that. I, I... so-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... the on- the only options I have are supplemental plans. There is no major medical coverage.

Speaker speaker_0: Yeah. Correct.

Speaker speaker_1: Okay.

Speaker speaker_0: None of the plans that they offer are major medicals. Um, they're just limited-

Speaker speaker_1: All right.

Speaker speaker_0: ... benefit plans. So, they will only cover like a flat fee towards whatever service you go for and whatever, um, the remaining balance you would be responsible for. So yeah, none of these are major medical plans.

Speaker speaker_1: So, what about the dental and vision?

Speaker speaker_0: So, they only offer one dental plan and one vision plan. Um, for dental-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... a preventative visit is covered at 100%. Something basic like a cleaning of the teeth is covered at 80%. Basic restoratives, meaning if they find a cavity and gotta fill it in, that's covered at 80%. X-rays-

Speaker speaker_1: Okay.

Speaker speaker_0: ... are also covered at 80% and your annual maximum is \$500 with the dental plan. Um, however, with the- Yeah. With the dental plan you would have to pay a one-time deductible of \$50 if you choose the individual plan or of \$150 if you choose the family plan. That deductible you only have to provide once. If you choose the employee plan, that's a weekly deduction of \$3.64 weekly. Um, Vision, they also offer Vision. That one has its co-pays, so if you go for an eye exam you would have to pay \$10. Co-pay for lenses and frames is \$25 and your frame allowance is \$130. For employee only that's \$2.15. Um, they also offer short-term disability, limited period, elimination period of seven days. So, that means the first seven days they won't pay them to you. After those seven days, the benefit

period is 90 days and the benefit amount is \$650 per month. For the employee plan, that's \$3.95 weekly. And then the last plan that they offer is your term life and accidental death and dismemberment. Employees to age 64 receive \$20,000, spouse, \$2,500. Children six months up to the age of 26, \$2,500. Children 14 days up to six months, \$500. For employees that's \$2.11 weekly. And that's the only thing that they offer.

Speaker speaker_1: Okay. Well, thank you so much for explaining that because that's the exact question that I had. Um, I think I at least get some basic coverage because it's all I have, uh, option.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, thank you so much. I'm gonna take a look at this and make some decisions and try to make my selections

Speaker speaker_0: Okay. Did they ever give you the benefit guide? I don't know if you have it. You have all the ones that I just went through.

Speaker speaker_1: I think they sent an email.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I think an email-

Speaker speaker_0: Okay.

Speaker speaker_1: ... like a video or something. It literally just came in today. So I'm like, wait a minute. You know?

Speaker speaker_0: Oh, yeah. They-

Speaker speaker_1: That's when I figured out. Uh-huh. How long have I got?

Speaker speaker_0: They only give you 30 days. Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: Well the good thing is you have 'til May to decide, um-

Speaker speaker_1: Right, right.

Speaker speaker_0: But it's your choice really and then if after May you don't want to enroll and later on change your mind, you can still enroll, but you would have to do it within company open enrollment which for them is not 'til December.

Speaker speaker_1: Right. Okay. Awesome. Well, thank you so much again.

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you. Bye.