

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you? Um, yes. I will be trying to add health insurance. Okay. Yeah, I can help you. Let's see. What type of agency do you work for? Um, MAU. Okay. And then, what is the last four of your Social? 3671. And then, your first and last name? Courtney McGahy. For security purposes, can you please verify your address and your date of birth? My address is 414 4th Street, Thompson, Georgia, 30824. Birthday is 12/03/1986. Okay. Thank you. Is 706-952- 962- ... 9922 your phone number still? Yes. Then I have the letter C, your last name, 9510@gmail.com. Is that up-to-date? No. It's supposed to be 0510. 0510? Uh-huh, @gmail.com. Okay. Okay, thank you. All right. So, it looks like right now, you currently have the short-term disability, term... for employee only, term life for employee plus child, and vision plus employee and child. Um, did you want to add new plans? Yes. I just... Yeah, I want to add, like, the health- Okay. ... like health insurance itself. Okay. Did you want me to go over the plans with you 'cause they do offer different ones? Yes. Okay. So, they offer... I'm gonna actually send you a PDF of the plans, and while I go- Okay. ... over them, I'll explain them to you 'cause it is a little... It is, like, somewhat of a lot of information. So, it'll be easier if you visually look at it while I'm explaining them and their differences. So, give me one second. Let me send you that real quick. Okay. And then I just wanna make sure that email's correct. So, it's, um, 0510, correct? Uh, it's, um, CMagahy0510@gmail.com. Got it. Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com. Um... Okay, I got it. Okay. All right. So, once you open that, it's gonna show you all the- Okay. ... plans that they offer, specially designed for- Okay. ... MAU. Okay. So, the first medical plan that I'mma go over, it's called the Stay Healthy MEC Enhanced. It looks like they offer four different plans. So, the very first plan that I'mma go over is the only plan that offers both your preventative services, which are considered like a physical visit, some vaccines, some STD screenings, some cancer screenings. And it also covers your a- actual doctor visits if sick. Um, like, if you gotta go to the doctor because you got sick, or hospital 'cause you got injured, urgent care, emergency room, and even some surgeries. So, this is- Oh. ... the only one that covers both your preventative and your hospital indemnity. The other three either cover just your preventative services, which would be your physical, some vaccines, some screenings. And then the other two only cover your hospital indemnity. So, this first plan that I'mma go over covers preventative and hospital indemnity. This one's called the- Okay. ... Stay Healthy MEC Enhanced. Um, with this plan, it does require you to stay within the network to be covered. So, you do have to use their preferred providers to receive coverage. Um, it does offer preventative care benefits, which would be considered like a physical, some vaccinations, some STD screenings, some cancer screening. And it also covers a flat fee towards your hospital indemnity services, which would

be, like, if you had to go to the hospital, hospital admission benefit, it would cover a flat fee for that. Um, but it does require copays in certain areas. So, for primary care visits, the copay required would be \$10 per visit. You would be limited to four visits annually per person or ten per family. For specialty care visits, a \$50 copay per visit would be required. You would also be limited to four visits annually per person or ten per family. For urgent care visits, a \$60 copay would be required, and you would be limited to four visits annually per person or ten per family. You do get prescription benefits with two different carriers. So, for your preventative prescriptions, you would be covered with Elecsar. And then for your hospital indemnity, you would be covered with Pharmacoville. So, with Elecsar, for your pharmacy option, you will have a 30-day supply. And for your generic drugs, you would be required to pay a \$5 copay. For the mail-order options for the generic prescriptions, a 90-day supply would be provided and a \$15..... their copay would be required. You also get prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And then for the non-generic, they do offer discounts. This plan does include also virtual urgent care, which offers medical assistance virtually with medical providers, and it covers a flat fee towards your hospital indemnity services. So, for example, if you needed a surgery in hospital, it would cover a flat fee of \$500 per day from up to one day. For hospital admission benefit, it would cover \$1,000 per day from up to one day. Medical imaging tests, it would cover \$100 per day from up to two days. And it also covers, um, some areas where it comes for group accident, so for hospital emergency room, it would cover a flat fee of \$250. Emergency dental work, it would cover \$50. If you were to select the Stay Healthy MEC Enhanced for employee, that would be a weekly deduction of \$23.13 from your paycheck. So, that's the first plan that they offer here and the only one that covers both your preventative and your hospital indemnity. Then the second one- And how much is that? That one for employee only would be \$23.13 weekly. Okay. Let's do that one then 'cause that's cover... I mean, 'cause that's, that's more like- So that's the only one that covers both the benefits. The other three that I was gonna explain to you, um, like the second one would be the Stay Healthy MEC. Hm. That one only covers your preventative, which would be like a physical, some vaccines, some cancer and STD screening. But it wouldn't cover doctor visits. If you were to get sick for some reason and go to the doctor with that plan, it wouldn't be covered because it's only for those preventative services. Then the other two, being the Ensure Plus and the Ensure Plus Enhanced, those are backwards. That one only covers doctor visits if you're already sick. But if you gotta go for, like, your annuals, it won't cover that. The on- the only one that covers those is this. Okay. So yeah, let's do this. Mm-hmm. So yeah, the first one makes sense. Okay. And then did you want to add any additional benefits? So, the additional benefits would be like dental, vision, term life, and those do have their separate deductions to them. So, for example, if you were interested in vision for employee only, that's \$2.15 from your paycheck weekly. For dental that would be- Don't- Mm-hmm? But don't I got it already? Uh, yeah, you do actually. Uh, the ones that you don't have would be dental. Okay. You don't have dental. You don't have... Let's see. You don't have critical illness with cancer benefit, 24-hour group accident. You don't have short-term disability. You don't have behavioral- I thought, I thought said I had... Oh, yeah, hold up. Let me put it side to side 'cause I'm not seeing that. Yeah. So, you have short-term term life and vision. The ones that you don't have would be dental, 24-hour group accident, critical illness with cancer benefit, the behavioral- How much is that for a week for that one? Critical illness with cancer benefit? So, for weekly- Mm-hmm. ... that

would be \$2.56. And the benefit amount- Okay. Can I add it baby? Okay. I'm looking at the thing so I see the benefit amount, \$5,000. Okay. So that, for employee, is \$2.56 weekly. So, if you add that to what you already have and if you add the MEC Enhanced, that would be a weekly deduction of \$37.19. And then... Let's add dental. For employee? Yes. Okay. So, I have dental for \$3.51 for employee, that's under Section 125, as well as your MEC Enhanced, okay? So, with this Section 125, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans or add a dependent later on these plans, the only time that you would be able to do so is within your personal open enrollment, which are your first 30 days of receiving your first check. Which that... Let's see. That already passed. Um- Mm-hmm. Or within company open enrollment, which the last day of their company open enrollment is the 31st. So, if you wanna, like, let's say cancel any of these plans, but it looks like your vision one is also under that IRS regulation. So, if you do wanna cancel your MEC Enhanced, which is the one that you're adding, your vision, which is the one ya already have, and the dental, which is the one that you're adding also, um, you would have to make these changes before the 31st. Because if you wait and call us after, like in February, they're gonna tell you that you have to wait when they're... within company open enrollment to either add a dependent or drop these plans. Mm-hmm. Okay? So, I have dental for \$3.51 for employee, short-term disability for \$4.02 for employee, term life for \$2.54 for employee and child, vision for \$4.94 for employee and child, critical illness for \$2.56 for employee, and then I have your MEC Enhanced for \$23.13 for employee. That would be a weekly deduction of \$40.70 from your paycheck. Do you allow me to make these changes? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this new deduction- Okay. ... once you see the first deduction of the \$40.70... come out of your paycheck, the following Monday is when those plans become effective. So there is a chance that you still may experience one or two deductions of just \$11.15. But once you see the first- Okay. And then- ... one of the \$40.00, that when's the plan become effective, that following Monday. Okay. Y'all gonna send out a card? Yes, ma'am. So the first week that you become active with that- those, um, new plans, that either Thursday or Friday- Mm-hmm. ... you should be getting your dental card and then your MEC Enhance card. And then, if for some reason you- Okay. Can I take this- Mm-hmm. I s- I need another one for my vision, 'cause I don't know why I misplaced it. Okay. Yeah, and if you want, I can also send it to you, um, to your email as well. Okay. You can send it to my email then. Okay. Um, while I do that, can I put you on brief hold just so that I'm sure that you did receive them once I sent them over? Okay. Okay. Give me one second. Okay. Thank you for your hold. I went ahead and emailed that card to you. Um, do you mind verifying that you received it? Okay. Let me check to see. Yes, I got it. Okay. That has your vision card. And then I'm gonna go ahead and get that vision card ready to send it out. You should be receiving it- So- ... in like seven to 10 days. Um, my son can use the same card, right? Yes, ma'am. Mm-hmm. Okay. Yeah, 'cause it's under, um, for your vision. It's employee plus child, so it's only one card. Okay. But yeah, he can use it as well. Okay. Did you have any other questions? No. All right. So now you really just have to wait for them to do that new deduction. And once you see that they finally took that \$40.70 out of your paycheck, that following Monday is when that- those plans become effective, those new ones. And then, um, by that Thursday or Friday you should be getting your dental and then your MEC Enhance card. And then if you need it for some- Okay. ... reason we can always email it to you. If for that first week of activation you have like a doctor's appointment or something like that, or dentist

appointment, you're welcome to call us and we can email them- email them to you once they're available. Okay. All right. Did you have any other questions or...? No. I- Okay. All right. Well, I hope you have a great day. Thank you for your time. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you?

Speaker speaker_1: Um, yes. I will be trying to add health insurance.

Speaker speaker_0: Okay. Yeah, I can help you. Let's see. What type of agency do you work for?

Speaker speaker_1: Um, MAU.

Speaker speaker_0: Okay. And then, what is the last four of your Social?

Speaker speaker_1: 3671.

Speaker speaker_0: And then, your first and last name?

Speaker speaker_1: Courtney McGahy.

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

Speaker speaker_1: My address is 414 4th Street, Thompson, Georgia, 30824. Birthday is 12/03/1986.

Speaker speaker_0: Okay. Thank you. Is 706-952-

Speaker speaker_2: 962-

Speaker speaker_0: ... 9922 your phone number still?

Speaker speaker_2: Yes.

Speaker speaker_0: Then I have the letter C, your last name, 9510@gmail.com. Is that up-to-date?

Speaker speaker_2: No. It's supposed to be 0510.

Speaker speaker_0: 0510?

Speaker speaker_2: Uh-huh, @gmail.com.

Speaker speaker_0: Okay. Okay, thank you. All right. So, it looks like right now, you currently have the short-term disability, term... for employee only, term life for employee plus child, and vision plus employee and child. Um, did you want to add new plans?

Speaker speaker_2: Yes. I just... Yeah, I want to add, like, the health-

Speaker speaker_0: Okay.

Speaker speaker_2: ... like health insurance itself.

Speaker speaker_0: Okay. Did you want me to go over the plans with you 'cause they do offer different ones?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. So, they offer... I'm gonna actually send you a PDF of the plans, and while I go-

Speaker speaker_2: Okay.

Speaker speaker_0: ... over them, I'll explain them to you 'cause it is a little... It is, like, somewhat of a lot of information. So, it'll be easier if you visually look at it while I'm explaining them and their differences. So, give me one second. Let me send you that real quick. Okay. And then I just wanna make sure that email's correct. So, it's, um, 0510, correct?

Speaker speaker_2: Uh, it's, um, CMagahy0510@gmail.com.

Speaker speaker_0: Got it. Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_1: Um... Okay, I got it.

Speaker speaker_0: Okay. All right. So, once you open that, it's gonna show you all the-

Speaker speaker_2: Okay.

Speaker speaker_0: ... plans that they offer, specially designed for-

Speaker speaker_2: Okay.

Speaker speaker_0: ... MAU. Okay. So, the first medical plan that I'mma go over, it's called the Stay Healthy MEC Enhanced. It looks like they offer four different plans. So, the very first plan that I'mma go over is the only plan that offers both your preventative services, which are considered like a physical visit, some vaccines, some STD screenings, some cancer screenings. And it also covers your a- actual doctor visits if sick. Um, like, if you gotta go to the doctor because you got sick, or hospital 'cause you got injured, urgent care, emergency room, and even some surgeries. So, this is-

Speaker speaker_2: Oh.

Speaker speaker_0: ... the only one that covers both your preventative and your hospital indemnity. The other three either cover just your preventative services, which would be your physical, some vaccines, some screenings. And then the other two only cover your hospital indemnity. So, this first plan that I'mma go over covers preventative and hospital indemnity. This one's called the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Stay Healthy MEC Enhanced. Um, with this plan, it does require you to stay within the network to be covered. So, you do have to use their preferred providers to receive coverage. Um, it does offer preventative care benefits, which would be considered like a physical, some vaccinations, some STD screenings, some cancer screening. And it also covers a flat fee towards your hospital indemnity services, which would be, like, if you had to go to the hospital, hospital admission benefit, it would cover a flat fee for that. Um, but it does require copays in certain areas. So, for primary care visits, the copay required would be \$10 per visit. You would be limited to four visits annually per person or ten per family. For specialty care visits, a \$50 copay per visit would be required. You would also be limited to four visits annually per person or ten per family. For urgent care visits, a \$60 copay would be required, and you would be limited to four visits annually per person or ten per family. You do get prescription benefits with two different carriers. So, for your preventative prescriptions, you would be covered with Elecsar. And then for your hospital indemnity, you would be covered with Pharmacoville. So, with Elecsar, for your pharmacy option, you will have a 30-day supply. And for your generic drugs, you would be required to pay a \$5 copay. For the mail-order options for the generic prescriptions, a 90-day supply would be provided and a \$15..... their copay would be required. You also get prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And then for the non-generic, they do offer discounts. This plan does include also virtual urgent care, which offers medical assistance virtually with medical providers, and it covers a flat fee towards your hospital indemnity services. So, for example, if you needed a surgery in hospital, it would cover a flat fee of \$500 per day from up to one day. For hospital admission benefit, it would cover \$1,000 per day from up to one day. Medical imaging tests, it would cover \$100 per day from up to two days. And it also covers, um, some areas where it comes for group accident, so for hospital emergency room, it would cover a flat fee of \$250. Emergency dental work, it would cover \$50. If you were to select the Stay Healthy MEC Enhanced for employee, that would be a weekly deduction of \$23.13 from your paycheck. So, that's the first plan that they offer here and the only one that covers both your preventative and your hospital indemnity. Then the second one- And how much is that? That one for employee only would be \$23.13 weekly. Okay. Let's do that one then 'cause that's cover... I mean, 'cause that's, that's more like- So that's the only one that covers both the benefits. The other three that I was gonna explain to you, um, like the second one would be the Stay Healthy MEC. Hm. That one only covers your preventative, which would be like a physical, some vaccines, some cancer and STD screening. But it wouldn't cover doctor visits. If you were to get sick for some reason and go to the doctor with that plan, it wouldn't be covered because it's only for those preventative services. Then the other two, being the Ensure Plus and the Ensure Plus Enhanced, those are backwards. That one only covers doctor visits if you're already sick. But if you gotta go for, like, your annuals, it won't cover that. The on- the only one that covers those is this. Okay. So yeah, let's do this. Mm-hmm. So yeah, the first one makes sense. Okay. And then did you want to add any additional benefits? So, the additional benefits would be like dental, vision, term life, and those do have their separate deductions to them. So, for example, if you were interested in vision for employee only, that's \$2.15 from your paycheck weekly. For dental that would be- Don't- Mm-hmm? But don't I got it already? Uh, yeah, you do actually. Uh, the ones that you don't have would be dental. Okay. You don't have dental. You don't have... Let's see. You don't have critical illness with cancer benefit, 24-hour group accident. You don't have

short-term disability. You don't have behavioral- I thought, I thought said I had... Oh, yeah, hold up. Let me put it side to side 'cause I'm not seeing that. Yeah. So, you have short-term term life and vision. The ones that you don't have would be dental, 24-hour group accident, critical illness with cancer benefit, the behavioral- How much is that for a week for that one? Critical illness with cancer benefit? So, for weekly- Mm-hmm. ... that would be \$2.56. And the benefit amount- Okay. Can I add it baby? Okay. I'm looking at the thing so I see the benefit amount, \$5,000. Okay. So that, for employee, is \$2.56 weekly. So, if you add that to what you already have and if you add the MEC Enhanced, that would be a weekly deduction of \$37.19. And then... Let's add dental. For employee? Yes. Okay. So, I have dental for \$3.51 for employee, that's under Section 125, as well as your MEC Enhanced, okay? So, with this Section 125, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans or add a dependent later on these plans, the only time that you would be able to do so is within your personal open enrollment, which are your first 30 days of receiving your first check. Which that... Let's see. That already passed. Um- Mm-hmm. Or within company open enrollment, which the last day of their company open enrollment is the 31st. So, if you wanna, like, let's say cancel any of these plans, but it looks like your vision one is also under that IRS regulation. So, if you do wanna cancel your MEC Enhanced, which is the one that you're adding, your vision, which is the one ya already have, and the dental, which is the one that you're adding also, um, you would have to make these changes before the 31st. Because if you wait and call us after, like in February, they're gonna tell you that you have to wait when they're... within company open enrollment to either add a dependent or drop these plans. Mm-hmm. Okay? So, I have dental for \$3.51 for employee, short-term disability for \$4.02 for employee, term life for \$2.54 for employee and child, vision for \$4.94 for employee and child, critical illness for \$2.56 for employee, and then I have your MEC Enhanced for \$23.13 for employee. That would be a weekly deduction of \$40.70 from your paycheck. Do you allow me to make these changes? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this new deduction- Okay. ... once you see the first deduction of the \$40.70.... come out of your paycheck, the following Monday is when those plans become effective. So there is a chance that you still may experience one or two deductions of just \$11.15. But once you see the first-

Speaker speaker_3: Okay. And then-

Speaker speaker_0: ... one of the \$40.00, that when's the plan become effective, that following Monday.

Speaker speaker_3: Okay. Y'all gonna send out a card?

Speaker speaker_0: Yes, ma'am. So the first week that you become active with that- those, um, new plans, that either Thursday or Friday-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... you should be getting your dental card and then your MEC Enhance card. And then, if for some reason you-

Speaker speaker_3: Okay. Can I take this-

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: I s- I need another one for my vision, 'cause I don't know why I misplaced it.

Speaker speaker_0: Okay. Yeah, and if you want, I can also send it to you, um, to your email as well.

Speaker speaker_3: Okay. You can send it to my email then.

Speaker speaker_0: Okay. Um, while I do that, can I put you on brief hold just so that I'm sure that you did receive them once I sent them over?

Speaker speaker_3: Okay.

Speaker speaker_0: Okay. Give me one second. Okay. Thank you for your hold. I went ahead and emailed that card to you. Um, do you mind verifying that you received it?

Speaker speaker_3: Okay. Let me check to see. Yes, I got it.

Speaker speaker_0: Okay. That has your vision card. And then I'm gonna go ahead and get that vision card ready to send it out. You should be receiving it-

Speaker speaker_3: So-

Speaker speaker_0: ... in like seven to 10 days.

Speaker speaker_3: Um, my son can use the same card, right?

Speaker speaker_0: Yes, ma'am. Mm-hmm.

Speaker speaker_3: Okay.

Speaker speaker_0: Yeah, 'cause it's under, um, for your vision. It's employee plus child, so it's only one card.

Speaker speaker_3: Okay.

Speaker speaker_0: But yeah, he can use it as well.

Speaker speaker_3: Okay.

Speaker speaker_0: Did you have any other questions?

Speaker speaker_3: No.

Speaker speaker_0: All right. So now you really just have to wait for them to do that new deduction. And once you see that they finally took that \$40.70 out of your paycheck, that following Monday is when that- those plans become effective, those new ones. And then, um, by that Thursday or Friday you should be getting your dental and then your MEC Enhance card. And then if you need it for some-

Speaker speaker_3: Okay.

Speaker speaker_0: ... reason we can always email it to you. If for that first week of activation you have like a doctor's appointment or something like that, or dentist appointment, you're welcome to call us and we can email them- email them to you once they're available.

Speaker speaker_3: Okay.

Speaker speaker_0: All right. Did you have any other questions or...?

Speaker speaker_3: No. I-

Speaker speaker_0: Okay. All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_3: Thank you.