

Transcript: Francesca

Baez-4574007657971712-4853063326580736

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Welcome to UnitedHealthcare. My name is Francesca. How can I assist you today? Yeah, my name is Jerry Hatcher. I was calling, um, just to see if I can enroll in a couple ben- medical and dental benefits. What staffing company do you work with? Caregivers At Home. What are the last four of your Social? 3899. Please verify your mailing address and date of birth to make sure I'm in the right account. Date of birth, 8/29/72. 537 McKinley Street. Karen. Philadelphia, PA 19111. Your office phone number to reach you down as 215-778-5594? Yes. And we have your email down as first and last name cdah@gmail.com? Yeah, my last name a as in apple 625@gmail.com. Okay. So you said it should be your last name a as in apple 625? At gmail.com. All right. I'll go ahead and update it to last name letter a as in apple 625@gmail.com. Correct? Y- yes. All right. And did you know which benefit plans you wanted to enroll into, Ms. Hatcher? Say again. Yes, ma'am. Did you know which benefit plans you wanted to enroll- Oh. ... into? Well, that's... I wanted... I know I wanted the dental but I wanted to know who the care... who, who, who it was by, what carrier. So the dental plan they offer is with American Public Life and they run off the Carrington network. American Public Life? Yes, ma'am. They also go sometimes by their Acura name, APL. APL? Mm-hmm. Correct. Okay... Um, all right. Uh, then they... do they offer any... do they have their own dentist or it can be... is it most... do most dentists take them? So it doesn't have any network requirement as long as the dentist does work with the insurance, you're good to go. Okay. And how about the, um, medical? For the medical, it depends on which plan you select. There is two current medical carriers. One of them is 90 Degree and the other one is American Public Life. So it basically does depend on which medical plan you're looking to enroll into, regarding which of those two carriers it will be the one for that plan. 90 Degree, how much do they cover? 90 degree... Nin- 90%? Yes, ma'am. It depends on the plan. Okay, what plans are the medical? There's the 90 D- I don't see it. That's why. You know, 90 D- I don't... I... Mm-hmm. You know? He s- he sent me a, um, a email. It just says, um... It just... it, it don't show me... It just shows me who, h- you know- Mm-hmm. It gives... It's just an advertisement. It don't show me exactly the plans on it. I don't know why that is, but it's got a number on it. That's what I'm saying. Okay. So from that- Mm-hmm. ... email that you have, there should be a PDF filed under the attachment itself- Where is it? ... is the actual benefits guide. It won't be on the email body. Okay. Hold on. Oh, okay. I see what you're saying. So, um, it says... Okay, I see. Plan benefit summary. All right. Yeah. Just so we can look on the thing. I know on one thing, that's the only dental that you have packet, right? Yes, ma'am. The only plan that they offer more than one option for is the medical one. And then once you open that PDF file, if you go by the number that is counting on top, not on the actual p- page- Mm-hmm. ... if you scroll onto page number four, that will- Mm-hmm. ... be when the medical plan starts. Page four and five. And if you go-

Okay. Four and five. ... on the number that they have at the bottom of the page, it will be page two and three, if that makes it easier. All right. Um, vision. I see they got vision coverage. Uh, okay, here it is, the dental. The dental is, uh, 100%, no deductible basic 80. Okay. 80. Okay. Okay. So I can, I can get the dental. That looks like the... Oh, you know what? Let me... Uh, let me look at the medical. Let me, let me call you right back to check to make sure, 'cause you said the medical was under, um... What's the name of the carrier you said the medical was under? 90 Degree. So now that you have acc- the benefit guide, the Stay Healthy, both of those two plans are Stay Healthy. Wait a minute. It's called 90 Degree, right? Yes, ma'am. That's the carrier for the Stay Healthy plan. Stay Healthy plan. Okay. I'm just... Okay. Can I g- and, and, and I'm trying to follow, um, on which, which exactly does that c- coverage? I don't know... I can't really follow what I'm looking at. Which page are you currently on? I'm on page four. So you're looking at the additional coverage. The medical is page three and two. Oh, three. I'm sorry. You did say that. Let me see. Okay. All right. All right. All right. Three and two. So it has, um... Okay. So when you're on three, it says, "StayHealthy MEC Enhanced" on it. So that's the only plan that's gonna cover both of the type of services they offer which is preventative and hospital indemnity. Hospital indemnity basically is your, your hospital services, your doctor visits, emergency room, urgent care, surgeries and such. Oh. So this is the only plan that offers both of those benefits. This is the only plan also does what both carriers, 90 Degree and American Public Life. Okay, how much is that coming out of? I mean, how much, how much is... 'Cause they want me... I don't know if Okay. Okay. That will be a weekly deduction of \$43.76 per paycheck. And then this one does require network. So from the medical plans... Well, to make it easier, from the benefits that they offer in general, the only plans that require network is the StayHealthy, whether it's TailorRx or Enhanced, and they go well by the multi-plan network. If you need me to send you that information for the network providers, I can send it to your email if you like. Sure. Yeah, I'd like that. Okay. Okay. That way if you are interested in the MEC Enhanced or in the MEC TailorRx, you can make sure with the network provider that there is a doctor in your area within that network. Okay. That's fine. And then for the page number two if you go up on it. Is that two? Okay, go ahead. So that first plan, StayHealthy, that's the other plan that's preventative only with 90 Degree. And then both VIP plans do not require network. You can go anywhere as long as they work with the insurance, and those two VIP plans are with American Public Life. American Public, okay. Now, basically, uh, which one do they normally... Which one do people normally... 'Cause I'm not familiar with any, either one of these. So which, which one does people normally go with? I mean- So- Like I'm not sickly, God, thank God, but I'm just saying is, what's the basic... You know, if I need to go... Like I need to go to the hospital, you know, I have to get some prescription filled, which one would that... I don't want to just get nothing that's, that I don't really need 'cause I'm not really, like I said, I'm not really sickly, so. I'm not sickly at all or- Well, it, it all depends... It all depends on what you're looking for it to cover. For example, um, if you want it to cover, God forbids, if you needed emergency room and urgent care visits, then that will be one of the VIP plans. Um, however, if you're looking for it to cover that physical that we get annually done just to make sure we're in good health and stuff like that- Right. ... as well as the other doctor services, then it will have to be- Right. ... either that MEC TailorRx with one of the VIP plans, or the plan that's on th- um, page number three, that MEC Enhanced. Well, that's what... That's pretty much what I want, the doctor visits and all that, 'cause, you know, me as I'm older so yeah, I can do the doctor visits and, um, stuff like

that. Uh, along with the... If I need to go to the emergency, for instance, um, to see a, uh, a mammogram or things of that nature. Okay. So in that case, you will want to either go with the MEC Enhanced or with one of the VIP plans and the MEC TailorRx. Okay. The difference in choosing that way will be that if you choose the MEC Enhanced, um, the page number three plan, all medical benefits under that plan will require network. However, if you choose one of the VIPs, whether it's VIP Plus or Prime, and mix it with the MEC TailorRx on page number two, that will give you the freedom to be able to use your VIP, your hospital services at any hospital without requiring to go be with a network. And you're only restricting yourself to be within network when it comes to preventative services. Oh, with the VIP Prime how much is that coming out? The Prime will be \$43.41 per paycheck. 43.41, which is, yeah. Okay, and the dental, uh, is, is going to... The dental is how much? Oh, it's only \$3.64 a week? Yes, ma'am, for employee only. \$3.64 with the week plan. All right. So for medical... I'm sorry. For the medical and the VIP I was, um, interested in, the VIP Prime sounds like that's with the doc. I could pick any doctor if they take the, if they take the... Right? Prime. Over there. Yes, ma'am, we... No, no, yeah, that's right. It'll be... The only thing with the VIP plans is that they won't cover anything preventative. For example, like what? Um, preventative would be like that, mammography, um, your screenings for healthy... I mean, not for healthy, but your screening for like iron deficiency, blood pressure. Anything that's preventative is not covered under that plan, that VIP Prime- Okay. ... or VIP Plus. Okay. But it mainly, um, deals with doctor check-ups and things of that nature. Yeah, so it will cover, for example, if you go a little bit above where those deductions are, it gives you an example of the services that it will cover for you. Like your emergency room visits, I- either cover at 100 or 150. Your urgent care are covered the same amount. The only thing to keep in mind when looking at a benefit guide-... is that with the medical BAP plans, that set dollar amount that it's showing you there, for example with the BAP Plus, it says that the emergency room visit is covered at 100 day, uh, \$100, sorry, twice a year. That means that it's going to cover \$100 from the fee of the emergency room and you're responsible for the remaining. Okay. What's the BAP Plus? The BAP Plus is the one that will cover \$100 on an emergency room visit and the BAP Prime is the one that will cover \$150 for the emergency room visit. And the StayHealthy, M-, M-E-C, is, oh, that's just regular basic benefits. That's really... All right, so it looks like... Okay. So that M-E-C StayHealthy that you're looking at is Medical Preventative only. Okay. Um, if it makes it a little bit easier, 'cause I know sometimes having more information kind of makes it more clear. Right. Mm-hmm. Um, but that Medical Preventative specifically speaking, are those preventative services like when they do a screening for blood pressure, iron deficiency, breast cancer, cervical cancer. Um, when you get your physical done as well. Those cancelings for like healthy diet, re- reduce of the UV exposures from the sun, um, prevent STIs. Of those vaccines that we usually get once a year like your influenza, tetanus, diphtheria, pertussis, all of those are preventative to prevent you for being sick and making sure that you are up to health. Okay. So those preventative services would be what the BAP plans don't cover. Now if I were to get that, can I upgrade it later on? God forbid, like it needs to, I don't... I'm, you know what I mean? Like how does that work? You can change it always then, I guess. Let's see. But... So you're able to cha- I mean, you're able to cancel any of the plans except for the medical ones since they're under a Section 125. But as far as switch them, let's say for example if you were to enroll into the M-E-C StayHealthy but you want to switch back to one of the BAP plans, you're only eligible to make changes as such when you're in an open

enrollment period where there is personal, um, which is what you're on there right now at this moment, or whether it is a company one. Okay. Now your specific company, um, the open enrollment period starts on December 9th. Um, I know you're currently on like a personal one, so let me see when your personal one will be ending. If I'm not mistaken, it will be the 24th of this month. But even if it ends- Okay. ... 24th on December 9th, you'll be able to make changes again all the way to December 30th.

Conversation Format

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

Speaker speaker_1: Welcome to UnitedHealthcare. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yeah, my name is Jerry Hatcher. I was calling, um, just to see if I can enroll in a couple ben- medical and dental benefits.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Caregivers At Home.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: 3899.

Speaker speaker_1: Please verify your mailing address and date of birth to make sure I'm in the right account.

Speaker speaker_2: Date of birth, 8/29/72. 537 McKinley Street. Karen. Philadelphia, PA 19111.

Speaker speaker_1: Your office phone number to reach you down as 215-778-5594?

Speaker speaker_2: Yes.

Speaker speaker_1: And we have your email down as first and last name cdah@gmail.com?

Speaker speaker_2: Yeah, my last name a as in apple 625@gmail.com.

Speaker speaker_1: Okay. So you said it should be your last name a as in apple 625?

Speaker speaker_2: At gmail.com.

Speaker speaker_1: All right. I'll go ahead and update it to last name letter a as in apple 625@gmail.com. Correct?

Speaker speaker_2: Y- yes.

Speaker speaker_1: All right. And did you know which benefit plans you wanted to enroll into, Ms. Hatcher?

Speaker speaker_2: Say again.

Speaker speaker_1: Yes, ma'am. Did you know which benefit plans you wanted to enroll-

Speaker speaker_2: Oh.

Speaker speaker_1: ... into?

Speaker speaker_2: Well, that's... I wanted... I know I wanted the dental but I wanted to know who the care... who, who, who it was by, what carrier.

Speaker speaker_1: So the dental plan they offer is with American Public Life and they run off the Carrington network.

Speaker speaker_2: American Public Life?

Speaker speaker_1: Yes, ma'am. They also go sometimes by their Acura name, APL.

Speaker speaker_2: APL?

Speaker speaker_1: Mm-hmm. Correct.

Speaker speaker_2: Okay... Um, all right. Uh, then they... do they offer any... do they have their own dentist or it can be... is it most... do most dentists take them?

Speaker speaker_1: So it doesn't have any network requirement as long as the dentist does work with the insurance, you're good to go.

Speaker speaker_2: Okay. And how about the, um, medical?

Speaker speaker_1: For the medical, it depends on which plan you select. There is two current medical carriers. One of them is 90 Degree and the other one is American Public Life. So it basically does depend on which medical plan you're looking to enroll into, regarding which of those two carriers it will be the one for that plan.

Speaker speaker_2: 90 Degree, how much do they cover? 90 degree... Nin- 90%?

Speaker speaker_1: Yes, ma'am. It depends on the plan.

Speaker speaker_2: Okay, what plans are the medical?

Speaker speaker_1: There's the 90 D-

Speaker speaker_2: I don't see it. That's why.

Speaker speaker_1: You know, 90 D-

Speaker speaker_2: I don't... I... Mm-hmm.

Speaker speaker_1: You know?

Speaker speaker_2: He s- he sent me a, um, a email. It just says, um... It just... it, it don't show me... It just shows me who, h- you know-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: It gives... It's just an advertisement. It don't show me exactly the plans on it. I don't know why that is, but it's got a number on it. That's what I'm saying.

Speaker speaker_1: Okay. So from that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... email that you have, there should be a PDF filed under the attachment itself-

Speaker speaker_2: Where is it?

Speaker speaker_1: ... is the actual benefits guide. It won't be on the email body.

Speaker speaker_2: Okay. Hold on. Oh, okay. I see what you're saying. So, um, it says... Okay, I see. Plan benefit summary. All right. Yeah. Just so we can look on the thing. I know on one thing, that's the only dental that you have packet, right?

Speaker speaker_1: Yes, ma'am. The only plan that they offer more than one option for is the medical one. And then once you open that PDF file, if you go by the number that is counting on top, not on the actual p- page-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if you scroll onto page number four, that will-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... be when the medical plan starts. Page four and five. And if you go-

Speaker speaker_2: Okay. Four and five.

Speaker speaker_1: ... on the number that they have at the bottom of the page, it will be page two and three, if that makes it easier.

Speaker speaker_2: All right. Um, vision. I see they got vision coverage. Uh, okay, here it is, the dental. The dental is, uh, 100%, no deductible basic 80. Okay. 80. Okay. Okay. So I can, I can get the dental. That looks like the... Oh, you know what? Let me... Uh, let me look at the medical. Let me, let me call you right back to check to make sure, 'cause you said the medical was under, um... What's the name of the carrier you said the medical was under?

Speaker speaker_1: 90 Degree. So now that you have acc- the benefit guide, the Stay Healthy, both of those two plans are Stay Healthy.

Speaker speaker_2: Wait a minute. It's called 90 Degree, right?

Speaker speaker_1: Yes, ma'am. That's the carrier for the Stay Healthy plan.

Speaker speaker_2: Stay Healthy plan. Okay. I'm just... Okay. Can I g- and, and, and I'm trying to follow, um, on which, which exactly does that c- coverage? I don't know... I can't really follow what I'm looking at.

Speaker speaker_1: Which page are you currently on?

Speaker speaker_2: I'm on page four.

Speaker speaker_1: So you're looking at the additional coverage. The medical is page three and two.

Speaker speaker_2: Oh, three. I'm sorry. You did say that. Let me see. Okay. All right. All right. All right. Three and two. So it has, um...

Speaker speaker_1: Okay. So when you're on three, it says, "StayHealthy MEC Enhanced" on it. So that's the only plan that's gonna cover both of the type of services they offer which is preventative and hospital indemnity. Hospital indemnity basically is your, your hospital services, your doctor visits, emergency room, urgent care, surgeries and such.

Speaker speaker_2: Oh.

Speaker speaker_1: So this is the only plan that offers both of those benefits. This is the only plan also does what both carriers, 90 Degree and American Public Life.

Speaker speaker_2: Okay, how much is that coming out of? I mean, how much, how much is... 'Cause they want me... I don't know if

Speaker speaker_3: Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: That will be a weekly deduction of \$43.76 per paycheck. And then this one does require network. So from the medical plans... Well, to make it easier, from the benefits that they offer in general, the only plans that require network is the StayHealthy, whether it's TailorRx or Enhanced, and they go well by the multi-plan network. If you need me to send you that information for the network providers, I can send it to your email if you like.

Speaker speaker_2: Sure. Yeah, I'd like that. Okay.

Speaker speaker_1: Okay. That way if you are interested in the MEC Enhanced or in the MEC TailorRx, you can make sure with the network provider that there is a doctor in your area within that network.

Speaker speaker_2: Okay. That's fine.

Speaker speaker_1: And then for the page number two if you go up on it.

Speaker speaker_2: Is that two? Okay, go ahead.

Speaker speaker_1: So that first plan, StayHealthy, that's the other plan that's preventative only with 90 Degree. And then both VIP plans do not require network. You can go anywhere as long as they work with the insurance, and those two VIP plans are with American Public Life.

Speaker speaker_2: American Public, okay. Now, basically, uh, which one do they normally... Which one do people normally... 'Cause I'm not familiar with any, either one of these. So which, which one does people normally go with? I mean-

Speaker speaker_1: So-

Speaker speaker_2: Like I'm not sickly, God, thank God, but I'm just saying is, what's the basic... You know, if I need to go... Like I need to go to the hospital, you know, I have to get some prescription filled, which one would that... I don't want to just get nothing that's, that I don't really need 'cause I'm not really, like I said, I'm not really sickly, so. I'm not sickly at all or-

Speaker speaker_1: Well, it, it all depends... It all depends on what you're looking for it to cover. For example, um, if you want it to cover, God forbids, if you needed emergency room and urgent care visits, then that will be one of the VIP plans. Um, however, if you're looking for it to cover that physical that we get annually done just to make sure we're in good health and stuff like that-

Speaker speaker_2: Right.

Speaker speaker_1: ... as well as the other doctor services, then it will have to be-

Speaker speaker_2: Right.

Speaker speaker_1: ... either that MEC TailorRx with one of the VIP plans, or the plan that's on th- um, page number three, that MEC Enhanced.

Speaker speaker_2: Well, that's what... That's pretty much what I want, the doctor visits and all that, 'cause, you know, me as I'm older so yeah, I can do the doctor visits and, um, stuff like that. Uh, along with the... If I need to go to the emergency, for instance, um, to see a, uh, a mammogram or things of that nature.

Speaker speaker_1: Okay. So in that case, you will want to either go with the MEC Enhanced or with one of the VIP plans and the MEC TailorRx.

Speaker speaker_2: Okay.

Speaker speaker_1: The difference in choosing that way will be that if you choose the MEC Enhanced, um, the page number three plan, all medical benefits under that plan will require network. However, if you choose one of the VIPs, whether it's VIP Plus or Prime, and mix it with the MEC TailorRx on page number two, that will give you the freedom to be able to use your VIP, your hospital services at any hospital without requiring to go be with a network. And you're only restricting yourself to be within network when it comes to preventative services.

Speaker speaker_2: Oh, with the VIP Prime how much is that coming out?

Speaker speaker_1: The Prime will be \$43.41 per paycheck.

Speaker speaker_2: 43.41, which is, yeah. Okay, and the dental, uh, is, is going to... The dental is how much? Oh, it's only \$3.64 a week?

Speaker speaker_1: Yes, ma'am, for employee only.

Speaker speaker_2: \$3.64 with the week plan. All right. So for medical... I'm sorry. For the medical and the VIP I was, um, interested in, the VIP Prime sounds like that's with the doc. I

could pick any doctor if they take the, if they take the... Right? Prime. Over there.

Speaker speaker_1: Yes, ma'am, we... No, no, yeah, that's right. It'll be... The only thing with the VIP plans is that they won't cover anything preventative.

Speaker speaker_2: For example, like what?

Speaker speaker_1: Um, preventative would be like that, mammography, um, your screenings for healthy... I mean, not for healthy, but your screening for like iron deficiency, blood pressure. Anything that's preventative is not covered under that plan, that VIP Prime-

Speaker speaker_2: Okay.

Speaker speaker_1: ... or VIP Plus.

Speaker speaker_2: Okay. But it mainly, um, deals with doctor check-ups and things of that nature.

Speaker speaker_1: Yeah, so it will cover, for example, if you go a little bit above where those deductions are, it gives you an example of the services that it will cover for you. Like your emergency room visits, I- either cover at 100 or 150. Your urgent care are covered the same amount. The only thing to keep in mind when looking at a benefit guide-... is that with the medical BAP plans, that set dollar amount that it's showing you there, for example with the BAP Plus, it says that the emergency room visit is covered at 100 day, uh, \$100, sorry, twice a year. That means that it's going to cover \$100 from the fee of the emergency room and you're responsible for the remaining.

Speaker speaker_2: Okay. What's the BAP Plus?

Speaker speaker_1: The BAP Plus is the one that will cover \$100 on an emergency room visit and the BAP Prime is the one that will cover \$150 for the emergency room visit.

Speaker speaker_2: And the StayHealthy, M-, M-E-C, is, oh, that's just regular basic benefits. That's really... All right, so it looks like... Okay.

Speaker speaker_1: So that M-E-C StayHealthy that you're looking at is Medical Preventative only.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, if it makes it a little bit easier, 'cause I know sometimes having more information kind of makes it more clear.

Speaker speaker_2: Right. Mm-hmm.

Speaker speaker_1: Um, but that Medical Preventative specifically speaking, are those preventative services like when they do a screening for blood pressure, iron deficiency, breast cancer, cervical cancer. Um, when you get your physical done as well. Those cancelings for like healthy diet, re- reduce of the UV exposures from the sun, um, prevent STIs. Of those vaccines that we usually get once a year like your influenza, tetanus, diphtheria, pertussis, all of those are preventative to prevent you for being sick and making sure that you are up to

health.

Speaker speaker_2: Okay.

Speaker speaker_1: So those preventative services would be what the BAP plans don't cover.

Speaker speaker_2: Now if I were to get that, can I upgrade it later on? God forbid, like it needs to, I don't... I'm, you know what I mean? Like how does that work? You can change it always then, I guess.

Speaker speaker_1: Let's see.

Speaker speaker_2: But...

Speaker speaker_1: So you're able to cha- I mean, you're able to cancel any of the plans except for the medical ones since they're under a Section 125. But as far as switch them, let's say for example if you were to enroll into the M-E-C StayHealthy but you want to switch back to one of the BAP plans, you're only eligible to make changes as such when you're in an open enrollment period where there is personal, um, which is what you're on there right now at this moment, or whether it is a company one.

Speaker speaker_2: Okay.

Speaker speaker_1: Now your specific company, um, the open enrollment period starts on December 9th. Um, I know you're currently on like a personal one, so let me see when your personal one will be ending. If I'm not mistaken, it will be the 24th of this month. But even if it ends-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 24th on December 9th, you'll be able to make changes again all the way to December 30th.