

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon, my name is Francesca of Benefits in a Car. How can I assist you today? Hi, good afternoon, Francesca. How are you? Good, how are you today? I'm doing well, thank you. I am calling because I'd like to, um, uh, enroll in the, um... Uh, one second. It's called the... The Minimum, Minimum Essential Coverage Plan. Um, and I tried adding it online but I'm not sure if I did it correctly. What staffing company do you work with? I'm working with Creative Circle. What is the last four of your Social? Uh, 0334. And lastly, the last name? A-R-A-U-J-O. I need to make sure I have the right account in front of me. Could you verify your mailing address and your date of birth, please? Yes. Mailing address is 13802 Napoli Drive, Apartment 8409, uh, Houston, Texas. And you said date of birth? Yes, ma'am. Uh, 7-21-1996. We have that phone number to reach you down as 347-280-5048. That's right. We have your email down as firstname.period-lastname.period rights@gmail.com. That's right. Were you trying to just keep the same coverage you currently have right now of that Insure Plus Premier Dental, Vision and Term Life? Um, no, I was trying to, um, get the Minimum Essential Coverage. So we don't have any plan that's named that. The only difference I see on this process policy that you have there is a Stay Healthy MEC TeleRx. Is that the one that you're talking about? Um... The 15.63 per paycheck? Yes. Uh, but I'm not sure if that's what I'm trying to do. Um, so, uh, I received an email where I could enroll in a Minimum Essential Coverage Plan, which covers the, uh, preventative annual screenings. So that's what I'm trying to, um, add on to my plan, my coverage. Okay. Then yes, ma'am, that would be the Stay Healthy MEC TeleRx that you added in there. Oh, okay. Um, so then does that mean that I have to cancel the current coverage that I have, um, for this new one that I added or do I just have to wait it out? No, ma'am. So the way that it would work is your current policy has already rolled over to next year's offering of 2025. Mm-hmm. If you had processed it earlier before the system did the roll over, then your change would have been effective January 6th. By now with that process policy that you did today- Mm-hmm. ... it's just gonna go into as a coverage change. So when you're doing coverage change to your current policy, like if you're adding or taking anything out, you don't have to cancel the full policy. Mm-hmm. You can submit a new enrollment and the system will basically cancel the current one once the new one becomes effective. So after January 6th it should take- Mm-hmm. ... one or two weeks for you to see that change from the 42.81 to the 59.26 with that preventative plan. Okay, got it. And then about how long until I'm able to, uh, receive, like, uh, a new ID card? So that benefit card is gonna be sent out Friday or whenever that policy gets activated. Mm-hmm. Usually the longest it should take to arrive to you physically will be three to four weeks. However, from that week of activation, Wednesday, Thursday, I wanna say, we'll have access to the digital copy of that benefit card and you can be able to call and we'll be able to provide you that information. Um, the only

thing is I do have to mention two things about that plan. One of them being it has a network requirement. Mm-hmm. Um, and the second thing being, I'm not sure if when you guys enrolled online it gives you the message, that's the only plan they offer that's under Section 125 which has an IRS regulation. So that specific plan will be deducted prior to tax deductions on your pay stub. Mm-hmm. But they do have restrictions when you can't make changes or cancellations unless you have a qualified live event or an open enrollment period. Okay. Okay, that makes sense. Um, and then my last question is, um, once this coverage starts, um, in the next two weeks, um, if I wanted to schedule an appointment with a doctor, where would I be able to see the network that I- I'm in? Um, yes, I was just about to go over that with you. Okay. The multi-plan network provider are the persons that have that list. I'm gonna send you an email with their website as well as their phone number. Okay. It is gonna have the information for all of your other plans, vision and dental. Mm-hmm. The only thing you have to keep in mind, the only one that has that network restriction will be that preventative. But still for your Insure Plus Premier, the dental and the vision, that will be as you have been using those benefits. Okay. All right. So I sent it to you from our office email, which is info@benefitsinacard.com. And it will be titled Network Provider Information. Okay. Sounds good. Okay. Just received it. Thank you so much for your help. All right. Of course. Um, I do have to say with a couple of members that I have spoken today earlier on- Mm-hmm. ... um, they did tell me that when you get into the multi-plan network, it shows you, um, so it looks like asking you what network you're in. Mm-hmm. To the best of our capabilities, um, to my understanding honestly, it will be PPO. That's what their plans are. They're PPO Limited Plans. I would recommend specifically calling them and advising them that you're gonna be enrolled in the MEC TeleRx so that maybe they'll be able to tell you which one is the one that, the network specifically that goes with that plan. Okay. Okay, that makes sense. Okay. All right. Was there anything else I can assist you with today? Um, nope, that is everything. Thank you so much for your help, Francesca. Of course. My pleasure. I do hope you have a wonderful rest of your day. Thank you for your time and calling Benefits In A Car today. You too. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good afternoon, my name is Francesca of Benefits in a Car. How can I assist you today?

Speaker speaker_2: Hi, good afternoon, Francesca. How are you?

Speaker speaker_1: Good, how are you today?

Speaker speaker_2: I'm doing well, thank you. I am calling because I'd like to, um, uh, enroll in the, um... Uh, one second. It's called the... The Minimum, Minimum Essential Coverage Plan. Um, and I tried adding it online but I'm not sure if I did it correctly.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: I'm working with Creative Circle.

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

Speaker speaker_2: Uh, 0334.

Speaker speaker_1: And lastly, the last name?

Speaker speaker_2: A-R-A-U-J-O.

Speaker speaker_1: I need to make sure I have the right account in front of me. Could you verify your mailing address and your date of birth, please?

Speaker speaker_2: Yes. Mailing address is 13802 Napoli Drive, Apartment 8409, uh, Houston, Texas. And you said date of birth?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Uh, 7-21-1996.

Speaker speaker_1: We have that phone number to reach you down as 347-280-5048.

Speaker speaker_2: That's right.

Speaker speaker_1: We have your email down as firstname.period-lastname.period rights@gmail.com.

Speaker speaker_2: That's right.

Speaker speaker_1: Were you trying to just keep the same coverage you currently have right now of that Insure Plus Premier Dental, Vision and Term Life?

Speaker speaker_2: Um, no, I was trying to, um, get the Minimum Essential Coverage.

Speaker speaker_1: So we don't have any plan that's named that. The only difference I see on this process policy that you have there is a Stay Healthy MEC TeleRx. Is that the one that you're talking about?

Speaker speaker_2: Um...

Speaker speaker_1: The 15.63 per paycheck?

Speaker speaker_2: Yes. Uh, but I'm not sure if that's what I'm trying to do. Um, so, uh, I received an email where I could enroll in a Minimum Essential Coverage Plan, which covers the, uh, preventative annual screenings. So that's what I'm trying to, um, add on to my plan, my coverage.

Speaker speaker_1: Okay. Then yes, ma'am, that would be the Stay Healthy MEC TeleRx that you added in there.

Speaker speaker_2: Oh, okay. Um, so then does that mean that I have to cancel the current coverage that I have, um, for this new one that I added or do I just have to wait it out?

Speaker speaker_1: No, ma'am. So the way that it would work is your current policy has already rolled over to next year's offering of 2025.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If you had processed it earlier before the system did the roll over, then your change would have been effective January 6th. By now with that process policy that you did today-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... it's just gonna go into as a coverage change. So when you're doing coverage change to your current policy, like if you're adding or taking anything out, you don't have to cancel the full policy.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: You can submit a new enrollment and the system will basically cancel the current one once the new one becomes effective. So after January 6th it should take-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... one or two weeks for you to see that change from the 42.81 to the 59.26 with that preventative plan.

Speaker speaker_2: Okay, got it. And then about how long until I'm able to, uh, receive, like, uh, a new ID card?

Speaker speaker_1: So that benefit card is gonna be sent out Friday or whenever that policy gets activated.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Usually the longest it should take to arrive to you physically will be three to four weeks. However, from that week of activation, Wednesday, Thursday, I wanna say, we'll have access to the digital copy of that benefit card and you can be able to call and we'll be able to provide you that information. Um, the only thing is I do have to mention two things about that plan. One of them being it has a network requirement.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, and the second thing being, I'm not sure if when you guys enrolled online it gives you the message, that's the only plan they offer that's under Section 125 which has an IRS regulation. So that specific plan will be deducted prior to tax deductions on your pay stub.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But they do have restrictions when you can't make changes or cancellations unless you have a qualified live event or an open enrollment period.

Speaker speaker_2: Okay. Okay, that makes sense. Um, and then my last question is, um, once this coverage starts, um, in the next two weeks, um, if I wanted to schedule an appointment with a doctor, where would I be able to see the network that I- I'm in?

Speaker speaker_1: Um, yes, I was just about to go over that with you.

Speaker speaker_2: Okay.

Speaker speaker_1: The multi-plan network provider are the persons that have that list. I'm gonna send you an email with their website as well as their phone number.

Speaker speaker_2: Okay.

Speaker speaker_1: It is gonna have the information for all of your other plans, vision and dental.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The only thing you have to keep in mind, the only one that has that network restriction will be that preventative. But still for your Insure Plus Premier, the dental and the vision, that will be as you have been using those benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So I sent it to you from our office email, which is info@benefitsinacard.com. And it will be titled Network Provider Information.

Speaker speaker_2: Okay. Sounds good. Okay. Just received it. Thank you so much for your help.

Speaker speaker_1: All right. Of course. Um, I do have to say with a couple of members that I have spoken today earlier on-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, they did tell me that when you get into the multi-plan network, it shows you, um, so it looks like asking you what network you're in.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: To the best of our capabilities, um, to my understanding honestly, it will be PPO. That's what their plans are. They're PPO Limited Plans. I would recommend specifically calling them and advising them that you're gonna be enrolled in the MEC TeleRx so that maybe they'll be able to tell you which one is the one that, the network specifically that goes with that plan.

Speaker speaker_2: Okay. Okay, that makes sense. Okay.

Speaker speaker_1: All right. Was there anything else I can assist you with today?

Speaker speaker_2: Um, nope, that is everything. Thank you so much for your help, Francesca.

Speaker speaker_1: Of course. My pleasure. I do hope you have a wonderful rest of your day.
Thank you for your time and calling Benefits In A Car today.

Speaker speaker_2: You too. Thank you. Bye-bye.