

## **Transcript: Francesca**

**Baez-5727624145715200-5211472155951104**

### **Full Transcript**

Thank you for calling Benefits , my name is Francesca. How can I assist you today? Um, hi. I work for MAU and I apparently didn't sign up, um, when they did my orientation but that was only like two weeks ago and they told me to call this number. All right. What are the last four of the social and the last name to locate the account? 4601 and Larson, L-A-R-S-O-N. Could you please verify your mailing address and date of birth to make sure I located the correct account? 422 32nd Street in Ogden, Utah, and September 7th, 1996. We have the best phone number to reach you down as 385-600-1693. Yes, that's correct. And we have your email down as dencrafter@gmail.com? Yes. Yes, ma'am. So actually since you haven't gotten your first paycheck yet, you don't have a deadline as of now. Once you get that first paycheck is when you start getting a deadline of 30 days for enrollment, but as of right now, you can do any enrollments or coverage changes 'cause you don't have an open enrollment just yet. You should know which plan- Well, I- Do you wanna... Hmm? I didn't know what plans you offered but I already got my first check today. It, it just deposited. Okay. That will be the reason. So their system and ours are not the same. They sent over all of our information on Mondays, Tuesdays or Wednesdays. So that is why at the moment you're still not reflecting an open enrollment period start day. Um, mm, so what do I do? As I stated before, since you don't have an open enrollment period at the moment, you can make any enrollments or policy changes that you want. Oh, I can you said? Yes, ma'am. Okay. I was... I thought you were saying I couldn't and that's why I was confused. Um, just what, what, um, what coverages are available for me? I was hoping to speak for health and dental. Sure thing. They offer PPO limited plans. They do offer a total of four medical plans and they only offer one dental plan. Were you looking to put any dependents like a spouse or children's or just yourself? Just myself. All right. So the dental plan they're currently offering for employee only will be \$3.51 a paycheck. It's going to be covering your preventative services at 100%, your basic services, basic restorative services and radiographs at 80%. The annual maximum of services that it will cover will be \$500 with a \$50 deductible. Okay. All right. And then aside from the four PPO medical plans that I'm about to go over, there is one plan called the Minimum Value Plan, MVP. That is the only major medical insurance that they offer in general for all the medical plans they offered. This one would be \$112.50 weekly for employee only. It has an in-network deductible of \$6,500 and out-of-network deductible will be \$10,000. It does have a requirement of you working 30 hours or more to be eligible for it. And then aside from that, the other four PPO plans I had mentioned previously are split into categories. So there is the Stay Healthy MEC, which is preventative only. So those preventative services is basically those services you get done to make sure you're up to health, like your annual physical, your screenings for blood pressure or iron deficiency, the counseling for a healthy diet or avoiding UV exposures from the sun, along with your preventative immunizations like pertussis,

influenza, varicella and your generic preventative prescriptions like vitamins, statins or FDA-approved contraceptive methods. That plan is \$9.46 per paycheck. It does have a network requirement on it. And then they offer two hospital indemnity plans. Hospital indemnity is basically your hospital services like your doctor visit, the emergency room, the urgent care or surgeries. So these two plans do not- Sorry. Just the, um, I, I called MAU first and they said you had a plan that was like \$40? For, for medical. Based on the benefit guide, there is no plan that's \$40 for medical. I'm not sure which one they were talking in regards to. At least not for employee only. Oh. Um, yeah 'cause I just... I just need to essentially be able to go to instant care when I need to. That's... Do, do you have something that covers that? I was just about to go over those hospital indemnity plans. Oh. Yes. Okay, sorry. I didn't realize that was part of hospital indemnity one. Yes, ma'am. That's why I stated it has your emergency room, your urgent care, your doctor visits and your surgery. That's hospital indemnity. Is instant care and urgent care the same thing or are they like different networks? I would not know unfortunately. We are located in South Carolina. South Carolina does not have any instant care. There's only urgent care, the emergency room with the hospitals or your regular doctor visits. So unfortunately I'm not too educated on what instant care is. Um, do you know if any of your plans cover the Intermountain Healthcare? Just 'cause that's like 90% of the hospitals here. They're, like I can only tell you one hospital that's around here that's not IHC. So we're just an account administrator for the plans that do have a network requirement. We do not have that list. For the plans that do not have a network requirement, they do have network carriers that have a list of places that might accept the carrier, but we also do not have that list. If you would like to, I can get you transferred over to the multi-plan network provider, which is a provider for the medical plans and send you a copy of their benefit guide. Um, not at this time. I think I'll have to call you back if that's all right, in a bit. Um, I need to get- Okay. Sure. Understood. All right. Thank you. Bye. No problem. Have a great day.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits , my name is Francesca. How can I assist you today?

Speaker speaker\_1: Um, hi. I work for MAU and I apparently didn't sign up, um, when they did my orientation but that was only like two weeks ago and they told me to call this number.

Speaker speaker\_0: All right. What are the last four of the social and the last name to locate the account?

Speaker speaker\_1: 4601 and Larson, L-A-R-S-O-N.

Speaker speaker\_0: Could you please verify your mailing address and date of birth to make sure I located the correct account?

Speaker speaker\_1: 422 32nd Street in Ogden, Utah, and September 7th, 1996.

Speaker speaker\_0: We have the best phone number to reach you down as 385-600-1693.

Speaker speaker\_1: Yes, that's correct.

Speaker speaker\_0: And we have your email down as dencrafter@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Yes, ma'am. So actually since you haven't gotten your first paycheck yet, you don't have a deadline as of now. Once you get that first paycheck is when you start getting a deadline of 30 days for enrollment, but as of right now, you can do any enrollments or coverage changes 'cause you don't have an open enrollment just yet. You should know which plan-

Speaker speaker\_1: Well, I-

Speaker speaker\_0: Do you wanna... Hmm?

Speaker speaker\_1: I didn't know what plans you offered but I already got my first check today. It, it just deposited.

Speaker speaker\_0: Okay. That will be the reason. So their system and ours are not the same. They sent over all of our information on Mondays, Tuesdays or Wednesdays. So that is why at the moment you're still not reflecting an open enrollment period start day.

Speaker speaker\_1: Um, mm, so what do I do?

Speaker speaker\_0: As I stated before, since you don't have an open enrollment period at the moment, you can make any enrollments or policy changes that you want.

Speaker speaker\_1: Oh, I can you said?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. I was... I thought you were saying I couldn't and that's why I was confused. Um, just what, what, um, what coverages are available for me? I was hoping to speak for health and dental.

Speaker speaker\_0: Sure thing. They offer PPO limited plans. They do offer a total of four medical plans and they only offer one dental plan. Were you looking to put any dependents like a spouse or children's or just yourself?

Speaker speaker\_1: Just myself.

Speaker speaker\_0: All right. So the dental plan they're currently offering for employee only will be \$3.51 a paycheck. It's going to be covering your preventative services at 100%, your basic services, basic restorative services and radiographs at 80%. The annual maximum of services that it will cover will be \$500 with a \$50 deductible.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. And then aside from the four PPO medical plans that I'm about to go over, there is one plan called the Minimum Value Plan, MVP. That is the only major medical insurance that they offer in general for all the medical plans they offered. This one

would be \$112.50 weekly for employee only. It has an in-network deductible of \$6,500 and out-of-network deductible will be \$10,000. It does have a requirement of you working 30 hours or more to be eligible for it. And then aside from that, the other four PPO plans I had mentioned previously are split into categories. So there is the Stay Healthy MEC, which is preventative only. So those preventative services is basically those services you get done to make sure you're up to health, like your annual physical, your screenings for blood pressure or iron deficiency, the counseling for a healthy diet or avoiding UV exposures from the sun, along with your preventative immunizations like pertussis, influenza, varicella and your generic preventative prescriptions like vitamins, statins or FDA-approved contraceptive methods. That plan is \$9.46 per paycheck. It does have a network requirement on it. And then they offer two hospital indemnity plans. Hospital indemnity is basically your hospital services like your doctor visit, the emergency room, the urgent care or surgeries. So these two plans do not-

Speaker speaker\_1: Sorry. Just the, um, I, I called MAU first and they said you had a plan that was like \$40? For, for medical.

Speaker speaker\_0: Based on the benefit guide, there is no plan that's \$40 for medical. I'm not sure which one they were talking in regards to. At least not for employee only.

Speaker speaker\_1: Oh. Um, yeah 'cause I just... I just need to essentially be able to go to instant care when I need to. That's... Do, do you have something that covers that?

Speaker speaker\_0: I was just about to go over those hospital indemnity plans.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay, sorry. I didn't realize that was part of hospital indemnity one.

Speaker speaker\_0: Yes, ma'am. That's why I stated it has your emergency room, your urgent care, your doctor visits and your surgery. That's hospital indemnity.

Speaker speaker\_1: Is instant care and urgent care the same thing or are they like different networks?

Speaker speaker\_0: I would not know unfortunately. We are located in South Carolina. South Carolina does not have any instants care. There's only urgent care, the emergency room with the hospitals or your regular doctor visits. So unfortunately I'm not too educated on what instant care is.

Speaker speaker\_1: Um, do you know if any of your plans cover the Intermountain Healthcare? Just 'cause that's like 90% of the hospitals here. They're, like I can only tell you one hospital that's around here that's not IHC.

Speaker speaker\_0: So we're just an account administrator for the plans that do have a network requirement. We do not have that list. For the plans that do not have a network requirement, they do have network carriers that have a list of places that might accept the carrier, but we also do not have that list. If you would like to, I can get you transferred over to

the multi-plan network provider, which is a provider for the medical plans and send you a copy of their benefit guide.

Speaker speaker\_1: Um, not at this time. I think I'll have to call you back if that's all right, in a bit. Um, I need to get-

Speaker speaker\_0: Okay. Sure. Understood.

Speaker speaker\_1: All right. Thank you. Bye.

Speaker speaker\_0: No problem. Have a great day.