

Transcript: Francesca

Baez-6233492769914880-6383266601025536

Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Oh, uh, was it Francesca? Francesca, hi. Sorry. You cut out. Okay. I was wondering if I could ask you some questions about Benefits in a Card. Um, I am a... I'm going to be working through Oxford Consulting, and the insurance they provide, the insurance they provide is, um, two plans. One is called StayHealthy MEC TeleRx, and the other one is Insured Plus Enhanced. I was wondering, do these qualify as a, um, insurance in California? Do they meet California standards? Hmm. Let me see if the benefit guys have something in regards to that. Um, now when you say California standards, do you mean as far as it goes for the feedback, depending on your state, you may be charged when filling out taxes? Yeah. Uh, it... I need, I need to ensure that it qualifies for, like, the 1095 form, um, during tax time, because, um, if it doesn't, I found out that, um, uh, if you... Yeah, if you don't have health insurance, they go ahead and charge you, like, over \$2,000 a month as penalty fees. Mm-hmm. So if I'm not mistaking, that would mean whether or not a plan is ACA compliant. The only ACA compliant plan they offer will be that StayHealthy MEC TeleRx. If you want to be 100% sure and you have your own person or person that you go to to file your taxes, I would recommend double checking with them, 'cause the thing is we, at Manysure, have benefits for all of the staffing companies around the country, but I will recommend double checking with a tax expert and letting them know that they have an ACA compliant plan and asking if that will meet all the qualifications that your state specifically requires. Okay. Yeah, 'cause I was... Um, I spoke, um... Currently right now, because I am unemployed, I have Covered California, and, um, I was talking to them about that this, um... And they've ke- they ment- The person I was speaking to mentioned that, um, the health bene- health insurance plan must meet a few things, and one is, um, preventative care, um, and the other thing is hospitalization. Now, the funny thi- the interesting thing is that, um, the, the first one, the MEC one, has the benefit c- preventative care, but they do not have... It looks like it doesn't have anything for hospitalization. However, the Insured Plus is complete opposite. It has preventative. It does not have preventative care, but it has hospitalization, um, information, so that's why I'm... I was kind of curious what you guys knew. Yes, sir. So you are correct in what you're seeing. The only preventative plan that they offer will be that StayHealthy plan, and then the two InsurPlus and InsurPlus Enhanced will be the ones that offer those hospitalization services. If you need to be covered under both, then you have to enroll into one of the InsurPluses combined with the StayHealthy. You just can't enroll into both InsurPlus, if that makes sense. Let me see if I re- if I repeat it. Mm-hmm. If I, if I summarize that. I can... So I guess the question is can... Will... Can I en- roll in both? No. Is that what you said? That I can't? I'm not able to re- enroll in both? In both InsurPlus plans. StayHealthy. So you're able to get the StayHealthy and one of the two InsurPlus plans offered. Okay, so if I do... Okay, so me... So

basically have two insurance plans. Yes, sir. If you're needing the hospitalization and the preventative services to be covered both, then yes. Okay. Wonder if that'll work. Oh, do the other one. There, there is an Insured Plus Basic. Mm-hmm. But, um, I figure for the amount, if it's e- based on the amount they have here basically, um, \$7 difference weekly, I might as well go for the Insured Plus, so it... Um, yeah, 'cause the InsurPlus Enhanced will be the highest tier. Yeah. And the InsurPlus Basic will be that lower tier. Yeah. I fi- I figure for the co- Based on the cost, it would be better just to go for the higher tier. Mm-hmm. Um, qu- and... Okay. Let me see if that works. Um, let me write... Okay. No, uh... Okay. Let me see. Um, I was also wondering, can I talk to you about dental benefits? Yes, sir. Um, I, I just got a new dentist and I noticed they're not in the, uh, Carrington... They're not on the Carrington provider plan. Um, the benefits are... Cor- correct me if I'm wrong, the bene- dental benefits go through American Public Life, is that correct? Yes, sir. So your dentist doesn't necessarily have to be in that Caring 10 network, 'cause it doesn't have a network requirement. Um, the only requirement I will say would be for your dentist to work with American Public Life, for them to accept their insurance. Okay. So I'll essentially contact my dentist and see if they'll work with American Public Life? Yes, sir. Do you, do you have... I guess, do you have, uh, a phone number for American Public Life that I can give my insurance... 'Cause um, their, there is no, they, uh, the Oxford thing doesn't have any information. It just says American Public Life and I don't see anything else related to that. So if there's any, is there any, a phone number or anything I can call? I can provide it to you 'cause those phone numbers you're looking for, they're not gonna be anywhere near the explanation of benefits. For some reason, they're all the way at the end, um, separately. But in order to find them- Sure. ... you'll have to go through the terms and conditions. But I can provide it to you over the phone instead, that way you don't have to skim through it like a puzzle. Yeah, yes please thank you. I appreciate it. Of course. Let me know whenever you're ready. I'm re- okay, I'm ready now. All right, it's gonna be 800- 800. ... 256- ... 256. ... 8606. 8-6-0-6, got it. Okay. Y- you're very much cor- I, I agree with you on- This has been a, this has been a complicated puzzle. I'm like, I'm tryna, I, you know, I, I see, I read things, it's like, okay, it says here it, it works in California. Then I, I read something about it doesn't work in California. And now I can't find it in Oxford's thing. It's like, oh my God. 'Cause there's so much there. So, yeah, um, no, I appreciate your help on this really. It's been very- Of course. You're help- you're, you're helping me clear up a lot of this information. No, 'cause when I first started working in this company, looking over the benefit guide was exactly like a puzzle, so that's why I said that. Yeah. I, I, I can, uh, y- it's, it's, I, I, it's to the point where I'm, I printed everything out, I was flipping pages back and forth, I'm like, "Okay." And then I found this nu- They have like three or four phone numbers, and I kn- two of them I got called, and they're automated, so it's like, "Okay, let's try this one." And exactly. So it's, yeah. Oh no, and, and of course health insurance is real straightforward. Um... Yeah. Yeah, so it, yeah. That's, okay. All right. I think I, I have enough information to, um, c- continue with my puzzle. And uh, let me see what I could, more information I, I could find out, um. Um, no, thank you very much for your help. I appreciate this very much. Of course. So if you do- Yes, yes. ... run into anything else, um, that you're not sure of or that you can't find in there, we are open all the way to 8:00 PM Eastern Time. So you can always give us a call back if there's anything else that you didn't find, um, aside from everything that we went through. Okay. I will give you, I will give you a, a call if I have any more questions. Um, and we'll see what happens. Yeah. All right. Okay. No, thank you- All right. ... very much for your time and e- I much appreciate very

much. You're welcome. It was a pleasure. I do hope you have a wonderful rest of your day today. You too. Have a good day, and thank you again. Thank you. Bye-bye. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Oh, uh, was it Francesca?

Speaker speaker_0: Francesca, hi.

Speaker speaker_1: Sorry. You cut out. Okay. I was wondering if I could ask you some questions about Benefits in a Card. Um, I am a... I'm going to be working through Oxford Consulting, and the insurance they provide, the insurance they provide is, um, two plans. One is called StayHealthy MEC TeleRx, and the other one is Insured Plus Enhanced. I was wondering, do these qualify as a, um, insurance in California? Do they meet California standards?

Speaker speaker_0: Hmm. Let me see if the benefit guys have something in regards to that. Um, now when you say California standards, do you mean as far as it goes for the feedback, depending on your state, you may be charged when filling out taxes?

Speaker speaker_1: Yeah. Uh, it... I need, I need to ensure that it qualifies for, like, the 1095 form, um, during tax time, because, um, if it doesn't, I found out that, um, uh, if you... Yeah, if you don't have health insurance, they go ahead and charge you, like, over \$2,000 a month as penalty fees.

Speaker speaker_0: Mm-hmm. So if I'm not mistaking, that would mean whether or not a plan is ACA compliant. The only ACA compliant plan they offer will be that StayHealthy MEC TeleRx. If you want to be 100% sure and you have your own person or person that you go to to file your taxes, I would recommend double checking with them, 'cause the thing is we, at Manysure, have benefits for all of the staffing companies around the country, but I will recommend double checking with a tax expert and letting them know that they have an ACA compliant plan and asking if that will meet all the qualifications that your state specifically requires.

Speaker speaker_1: Okay. Yeah, 'cause I was... Um, I spoke, um... Currently right now, because I am unemployed, I have Covered California, and, um, I was talking to them about that this, um... And they've ke- they ment- The person I was speaking to mentioned that, um, the health bene- health insurance plan must meet a few things, and one is, um, preventative care, um, and the other thing is hospitalization. Now, the funny thi- the interesting thing is that, um, the, the first one, the MEC one, has the benefit c- preventative care, but they do not have... It looks like it doesn't have anything for hospitalization. However, the Insured Plus is complete opposite. It has preventative. It does not have preventative care, but it has hospitalization, um, information, so that's why I'm... I was kind of curious what you guys

knew.

Speaker speaker_0: Yes, sir. So you are correct in what you're seeing. The only preventative plan that they offer will be that StayHealthy plan, and then the two InsurPlus and InsurPlus Enhanced will be the ones that offer those hospitalization services. If you need to be covered under both, then you have to enroll into one of the InsurPluses combined with the StayHealthy. You just can't enroll into both InsurPlus, if that makes sense.

Speaker speaker_1: Let me see if I re- if I repeat it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: If I, if I summarize that. I can... So I guess the question is can... Will... Can I en- roll in both? No. Is that what you said? That I can't? I'm not able to re- enroll in both?

Speaker speaker_0: In both InsurPlus plans.

Speaker speaker_1: StayHealthy.

Speaker speaker_0: So you're able to get the StayHealthy and one of the two InsurPlus plans offered.

Speaker speaker_1: Okay, so if I do... Okay, so me... So basically have two insurance plans.

Speaker speaker_0: Yes, sir. If you're needing the hospitalization and the preventative services to be covered both, then yes.

Speaker speaker_1: Okay. Wonder if that'll work.

Speaker speaker_0: Oh, do the other one.

Speaker speaker_1: There, there is an Insured Plus Basic.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But, um, I figure for the amount, if it's e- based on the amount they have here basically, um, \$7 difference weekly, I might as well go for the Insured Plus, so it...

Speaker speaker_0: Um, yeah, 'cause the InsurPlus Enhanced will be the highest tier.

Speaker speaker_1: Yeah.

Speaker speaker_0: And the InsurPlus Basic will be that lower tier.

Speaker speaker_1: Yeah. I fi- I figure for the co- Based on the cost, it would be better just to go for the higher tier.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, qu- and... Okay. Let me see if that works. Um, let me write... Okay. No, uh... Okay. Let me see. Um, I was also wondering, can I talk to you about dental benefits?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Um, I, I just got a new dentist and I noticed they're not in the, uh, Carrington... They're not on the Carrington provider plan. Um, the benefits are... Cor- correct me if I'm wrong, the bene- dental benefits go through American Public Life, is that correct?

Speaker speaker_0: Yes, sir. So your dentist doesn't necessarily have to be in that Caring 10 network, 'cause it doesn't have a network requirement. Um, the only requirement I will say would be for your dentist to work with American Public Life, for them to accept their insurance.

Speaker speaker_1: Okay. So I'll essentially contact my dentist and see if they'll work with American Public Life?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Do you, do you have... I guess, do you have, uh, a phone number for American Public Life that I can give my insurance... 'Cause um, their, there is no, they, uh, the Oxford thing doesn't have any information. It just says American Public Life and I don't see anything else related to that. So if there's any, is there any, a phone number or anything I can call?

Speaker speaker_0: I can provide it to you 'cause those phone numbers you're looking for, they're not gonna be anywhere near the explanation of benefits. For some reason, they're all the way at the end, um, separately. But in order to find them-

Speaker speaker_1: Sure.

Speaker speaker_0: ... you'll have to go through the terms and conditions. But I can provide it to you over the phone instead, that way you don't have to skim through it like a puzzle.

Speaker speaker_1: Yeah, yes please thank you. I appreciate it.

Speaker speaker_0: Of course. Let me know whenever you're ready.

Speaker speaker_1: I'm re- okay, I'm ready now.

Speaker speaker_0: All right, it's gonna be 800-

Speaker speaker_1: 800.

Speaker speaker_0: ... 256-

Speaker speaker_1: ... 256.

Speaker speaker_0: ... 8606.

Speaker speaker_1: 8-6-0-6, got it. Okay. Y- you're very much cor- I, I agree with you on- This has been a, this has been a complicated puzzle. I'm like, I'm tryna, I, you know, I, I see, I read things, it's like, okay, it says here it, it works in California. Then I, I read something about it doesn't work in California. And now I can't find it in Oxford's thing. It's like, oh my God. 'Cause there's so much there. So, yeah, um, no, I appreciate your help on this really. It's been very-

Speaker speaker_0: Of course.

Speaker speaker_1: You're help- you're, you're helping me clear up a lot of this information.

Speaker speaker_0: No, 'cause when I first started working in this company, looking over the benefit guide was exactly like a puzzle, so that's why I said that.

Speaker speaker_1: Yeah. I, I, I can, uh, y- it's, it's, I, I, it's to the point where I'm, I printed everything out, I was flipping pages back and forth, I'm like, "Okay." And then I found this nu- They have like three or four phone numbers, and I kn- two of them I got called, and they're automated, so it's like, "Okay, let's try this one." And exactly. So it's, yeah. Oh no, and, and of course health insurance is real straightforward. Um...

Speaker speaker_0: Yeah.

Speaker speaker_1: Yeah, so it, yeah. That's, okay. All right. I think I, I have enough information to, um, c- continue with my puzzle. And uh, let me see what I could, more information I, I could find out, um. Um, no, thank you very much for your help. I appreciate this very much.

Speaker speaker_0: Of course. So if you do-

Speaker speaker_1: Yes, yes.

Speaker speaker_0: ... run into anything else, um, that you're not sure of or that you can't find in there, we are open all the way to 8:00 PM Eastern Time. So you can always give us a call back if there's anything else that you didn't find, um, aside from everything that we went through.

Speaker speaker_1: Okay. I will give you, I will give you a, a call if I have any more questions. Um, and we'll see what happens. Yeah.

Speaker speaker_0: All right.

Speaker speaker_1: Okay. No, thank you-

Speaker speaker_0: All right.

Speaker speaker_1: ... very much for your time and e- I much appreciate very much.

Speaker speaker_0: You're welcome. It was a pleasure. I do hope you have a wonderful rest of your day today.

Speaker speaker_1: You too. Have a good day, and thank you again.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: All right. Bye-bye.