

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hey, this is DeShante Clark-London. And I just got a missed call from you guys. Okay. So we're a call center from the company Benefits in a Car. We administer health insurance of the staffing companies. It could have iced staffing company system- Yes, ma'am, MAU. ... that left the call or one of my... Okay. Uh, one of my coworkers. So when you called in, nothing appears in our screen. Did they leave any message? Yes, ma'am. They said they was calling about my, um, insurance 'cause I'm here with MAU. I was, I'm working right now, and I just got a break and I had left my thing blank when I was applying for the insurance, like the health benefits, the health and dental insurance, I guess. And they was calling to see if I wanted it, I believe she said. Okay. So I'll have to go into your account. What are the last four of your Social? 4226. Please verify your mailing address submitted first to make sure I have the right account. Uh, 55 60th Street, 121301. I have the phone number to reach you. 334-596-7961. Yes, ma'am. That's it, this phone. And then your email, first and last name at gmail.com. Y-yes, ma'am, deshantecracklin@gmail.com. Um, yes, sir. I do see here it was exactly what you believe. Um, due to the fact that the form filled out February 24 was handled in blank, they were calling to confirm whether or not you wanted benefits at that time. Yes, ma'am, I do want benefits. I apologize. No, that's fine. Um, do you know roughly what type of benefits you were looking to be enrolled into? Just health and dental. All right. And do you have time for me to go over your options at the moment with you? Um, I'm on my break and there's not really time, so it's like whenever my supervisor's ready. Okay. So I'm not 100% sure. This is my second day. Okay. Um, so if you don't feel too comfortable going over the process now just because it roughly takes 10 to 15 minutes, I can send you a copy of the benefit guide. Once you get your first paycheck, you have 30 days after that first paycheck to enroll. But you can give us a call any time. I pretty much know, I pretty much know I just want health and dental basically. That's about all I want and need. Okay. The thing is, there's more than one medical plan that I will have to go over with you. Mm-hmm. If you're okay with me going over with it now, I'd be more than happy to. It's up to you. I mean, we could try. I've heard... Yeah, sure. No problem. Okay, great. So they currently only offer one dental plan. Were you looking to have insurance for yourself or were you looking to put dependents? Just me. Okay, so it'll be \$3.51 per paycheck for the dental plan. It's gonna cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. Annual maximum it will cover on services is \$500 and you'll have a \$50 deductible. Okay. And then as far as medical goes, they offer a total of five plans. There's only one major medical insurance benefit plan that they offer in general which is the MVP minimum plan. It does have the requirement for you to work 30 hours or more to be eligible. The monthly deduction will be... Sorry, the weekly deduction will be \$112.50 per paycheck. And it will have an in-network deductible of \$6,500 and

out-of-network of \$10,000. And that will be the only major medical insurance plan. Aside from that, they offer four other PPO limited plans. The Stay Healthy MEC is preventative only. It is \$9.46 per paycheck. Preventative services are those that you get done to make sure your health is up to date, like your physical screenings for your blood pressure, iron deficiency, your counseling for a healthy diet, avoiding UV exposures from the sun, along with your preventative immunizations like varicella, tetanus, pertussis. And then also your generic prescriptions, vitamins and statins, and it does have a network requirement. Aside from that, there's two hospital indemnity plans. Those are basically your hospital services, doctor visits, emergency room, ER and surgery. There's Ensure Plus which is the lowest here, \$17.39 per paycheck, and Ensure Plus Enhanced which is \$24.69 per paycheck. The last plan will cover both preventative and hospital indemnity. It is Stay Healthy MEC Enhanced. It has a network requirement. You'll have four primary visits with a \$10 copay, four specialist care visits with a \$50 copay and four urgent care visits with a \$60 copay. And it will be \$23.13 per paycheck with that one. So those are all the medical plans they currently offer. Okay. How much you say the second one was? Um, the second one mentioned was the preventative which is \$9.46 per paycheck, and then the Ensure Plus, \$17.39, and \$24.69 for the Ensure Plus Enhanced. Mm, I'll take the second highest one. If it's better. I don't want the \$100 one, but I don't want nothing that's really not going to help me too much. Okay. So was that a \$17 one or the \$24 one? I'm sorry. The 24. I'm then just making sure I'm... that I was able to get everything across. So with the \$24 one, you're going to have only your hospital services covered, preventative will not be covered. And then the 23.13 will be the one that has the network requirement with copays for those visits and it has preventative and hospital in that mini. Yes ma'am. I'll take the first one. Understood. Yeah, 24.00. All right, so with both of those plans you're looking at \$28.20 per paycheck. Mm-hmm. With that plan you're going to have your prescriptions with Pharmeral Prescriptions, they have for generic 10, 20 or 30 depending on where your prescription for, that will be what you pay out of pocket and a discount for non-generics. It'll come with an urgent care package. It's going to cover your daily hospital confinements, that \$100 from the bill once a year. I mean per day, sorry. Intensive care or coronary care unit, it will cover 40... \$400 per day from the bill. The annual first hospital occurrence is \$1,500 coverage from the bill. Surgical is a benefit amount of \$2,000 based on the surgical schedule with a 25% of that going to your surgical benefit of the anesthesia. Outpatient sickness covered at 75 from the bill. Diagnostic testing is covered at 250 per year and the wellness exam or test is covered at 75 per year and it has a group accident package on it. Okay. All right. Do you authorize MAU Staffing to deduct \$28.20 for your, your paycheck for the coverage that you selected which was dental and medical? Yes, ma'am. All right. So allow one to two weeks for them to start making those deductions. When you see the first deduction of the 28.20, following Monday coverage will become effective and that same week of activation, Friday the carriers will send your benefit cards out. You'll have them with the same carrier, American Public Life, but for the medical plan they only send a digital copy to your email. If you want a hard copy once you're active give us a call so we can put in a mail request for you, okay? Okay. All right, and then the last thing to say is both plans are under Section 125, so both of these plans are pre-taxed, tax free. The IRS does have regulations, you cannot make changes or cancellations unless you have an open enrollment period or a qualified life event. Okay. All right, sir. So you are all set. Um, did you want me to still send you the benefit guide in the event that we didn't cover anything that you might want to be

enrolled into or leave it as it is for now? You can send it just so I can check it out. Understood. Our hours of operation as well as our phone number will be in that email for you. It was a pleasure assisting you today. I hope you have a wonderful rest of your day. Yes, ma'am. You have a better one. Thank you, bye-bye.

Conversation Format

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

Speaker speaker_1: Hey, this is DeShante Clark-London. And I just got a missed call from you guys.

Speaker speaker_0: Okay. So we're a call center from the company Benefits in a Car. We administer health insurance of the staffing companies. It could have iced staffing company system-

Speaker speaker_1: Yes, ma'am, MAU.

Speaker speaker_0: ... that left the call or one of my... Okay. Uh, one of my coworkers. So when you called in, nothing appears in our screen. Did they leave any message?

Speaker speaker_1: Yes, ma'am. They said they was calling about my, um, insurance 'cause I'm here with MAU. I was, I'm working right now, and I just got a break and I had left my thing blank when I was applying for the insurance, like the health benefits, the health and dental insurance, I guess. And they was calling to see if I wanted it, I believe she said.

Speaker speaker_0: Okay. So I'll have to go into your account. What are the last four of your Social?

Speaker speaker_1: 4226.

Speaker speaker_0: Please verify your mailing address submitted first to make sure I have the right account.

Speaker speaker_1: Uh, 55 60th Street, 121301.

Speaker speaker_0: I have the phone number to reach you. 334-596-7961.

Speaker speaker_1: Yes, ma'am. That's it, this phone.

Speaker speaker_0: And then your email, first and last name at gmail.com.

Speaker speaker_1: Y- yes, ma'am, deshantecracklin@gmail.com.

Speaker speaker_0: Um, yes, sir. I do see here it was exactly what you believe. Um, due to the fact that the form filled out February 24 was handled in blank, they were calling to confirm whether or not you wanted benefits at that time.

Speaker speaker_1: Yes, ma'am, I do want benefits. I apologize.

Speaker speaker_0: No, that's fine. Um, do you know roughly what type of benefits you were looking to be enrolled into?

Speaker speaker_1: Just health and dental.

Speaker speaker_0: All right. And do you have time for me to go over your options at the moment with you?

Speaker speaker_1: Um, I'm on my break and there's not really time, so it's like whenever my supervisor's ready.

Speaker speaker_0: Okay.

Speaker speaker_1: So I'm not 100% sure. This is my second day.

Speaker speaker_0: Okay. Um, so if you don't feel too comfortable going over the process now just because it roughly takes 10 to 15 minutes, I can send you a copy of the benefit guide. Once you get your first paycheck, you have 30 days after that first paycheck to enroll. But you can give us a call any time.

Speaker speaker_1: I pretty much know, I pretty much know I just want health and dental basically. That's about all I want and need.

Speaker speaker_0: Okay. The thing is, there's more than one medical plan that I will have to go over with you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: If you're okay with me going over with it now, I'd be more than happy to. It's up to you.

Speaker speaker_1: I mean, we could try. I've heard... Yeah, sure. No problem.

Speaker speaker_0: Okay, great. So they currently only offer one dental plan. Were you looking to have insurance for yourself or were you looking to put dependents?

Speaker speaker_1: Just me.

Speaker speaker_0: Okay, so it'll be \$3.51 per paycheck for the dental plan. It's gonna cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. Annual maximum it will cover on services is \$500 and you'll have a \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: And then as far as medical goes, they offer a total of five plans. There's only one major medical insurance benefit plan that they offer in general which is the MVP minimum plan. It does have the requirement for you to work 30 hours or more to be eligible. The monthly deduction will be... Sorry, the weekly deduction will be \$112.50 per paycheck. And it will have an in-network deductible of \$6,500 and out-of-network of \$10,000. And that will be the only major medical insurance plan. Aside from that, they offer four other PPO limited plans. The Stay Healthy MEC is preventative only. It is \$9.46 per paycheck. Preventative services are those that you get done to make sure your health is up to date, like

your physical screenings for your blood pressure, iron deficiency, your counseling for a healthy diet, avoiding UV exposures from the sun, along with your preventative immunizations like varicella, tetanus, pertussis. And then also your generic prescriptions, vitamins and statins, and it does have a network requirement. Aside from that, there's two hospital indemnity plans. Those are basically your hospital services, doctor visits, emergency room, ER and surgery. There's Ensure Plus which is the lowest here, \$17.39 per paycheck, and Ensure Plus Enhanced which is \$24.69 per paycheck. The last plan will cover both preventative and hospital indemnity. It is Stay Healthy MEC Enhanced. It has a network requirement. You'll have four primary visits with a \$10 copay, four specialist care visits with a \$50 copay and four urgent care visits with a \$60 copay. And it will be \$23.13 per paycheck with that one. So those are all the medical plans they currently offer.

Speaker speaker_1: Okay. How much you say the second one was?

Speaker speaker_0: Um, the second one mentioned was the preventative which is \$9.46 per paycheck, and then the Ensure Plus, \$17.39, and \$24.69 for the Ensure Plus Enhanced.

Speaker speaker_1: Mm, I'll take the second highest one. If it's better. I don't want the \$100 one, but I don't want nothing that's really not going to help me too much.

Speaker speaker_0: Okay. So was that a \$17 one or the \$24 one? I'm sorry.

Speaker speaker_1: The 24.

Speaker speaker_0: I'm then just making sure I'm... that I was able to get everything across. So with the \$24 one, you're going to have only your hospital services covered, preventative will not be covered. And then the 23.13 will be the one that has the network requirement with copays for those visits and it has preventative and hospital in that mini.

Speaker speaker_2: Yes ma'am. I'll take the first one.

Speaker speaker_0: Understood.

Speaker speaker_2: Yeah, 24.00.

Speaker speaker_0: All right, so with both of those plans you're looking at \$28.20 per paycheck.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: With that plan you're going to have your prescriptions with Pharmeral Prescriptions, they have for generic 10, 20 or 30 depending on where your prescription for, that will be what you pay out of pocket and a discount for non-generics. It'll come with an urgent care package. It's going to cover your daily hospital confinements, that \$100 from the bill once a year. I mean per day, sorry. Intensive care or coronary care unit, it will cover 40... \$400 per day from the bill. The annual first hospital occurrence is \$1,500 coverage from the bill. Surgical is a benefit amount of \$2,000 based on the surgical schedule with a 25% of that going to your surgical benefit of the anesthesia. Outpatient sickness covered at 75 from the bill. Diagnostic testing is covered at 250 per year and the wellness exam or test is covered at 75 per year and it has a group accident package on it.

Speaker speaker_2: Okay.

Speaker speaker_0: All right. Do you authorize MAU Staffing to deduct \$28.20 for your, your paycheck for the coverage that you selected which was dental and medical?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: All right. So allow one to two weeks for them to start making those deductions. When you see the first deduction of the 28.20, following Monday coverage will become effective and that same week of activation, Friday the carriers will send your benefit cards out. You'll have them with the same carrier, American Public Life, but for the medical plan they only send a digital copy to your email. If you want a hard copy once you're active give us a call so we can put in a mail request for you, okay?

Speaker speaker_2: Okay.

Speaker speaker_0: All right, and then the last thing to say is both plans are under Section 125, so both of these plans are pre-taxed, tax free. The IRS does have regulations, you cannot make changes or cancellations unless you have an open enrollment period or a qualified life event.

Speaker speaker_2: Okay.

Speaker speaker_0: All right, sir. So you are all set. Um, did you want me to still send you the benefit guide in the event that we didn't cover anything that you might want to be enrolled into or leave it as it is for now?

Speaker speaker_2: You can send it just so I can check it out.

Speaker speaker_0: Understood. Our hours of operation as well as our phone number will be in that email for you. It was a pleasure assisting you today. I hope you have a wonderful rest of your day.

Speaker speaker_2: Yes, ma'am. You have a better one.

Speaker speaker_0: Thank you, bye-bye.