

Transcript: Franchesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits . My name is Francesca. How can I assist you today? Uh, yes, ma'am. Um, uh, my name is Daniel Dawkins and I was trying... I was calling because I wanted to get enrolled into the benefits. Um, I'm a new employee for, uh, MAU. Can I ask for the Social? Um, 249-75-2533. Which benefit plans did you want to enroll into? I can't understand you, ma'am. Which benefit plans did you want to enroll into? Well, that, that's the thing. I don't, I don't know much about it. C- can you explain it to me? There are PPO limited plans. Depending on how many plans you choose will depend on how much your policy will come out to, as well as if you're putting a dependent. All plans are sold separately and the deductions will be taken out of your pay stub prior to it being handed to you. So the plans that we're currently offering are major medical insurance only PPO. There is no requirement for them aside from two of the plans. All the deductions are weekly, which means per paycheck. If you are a biweekly pay stub, then it will be biweekly deductions. There's only one plan that'll be major medical insurance as well as there's only one plan that will be a monthly deduction, which is that major medical insurance plan. The plans that they offer for healthcare follow as medical, dental, short-term disability. Um, that's the only plan that's available for employee only, not for dependents. Term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy only, ID expert, which is an identity theft protection plan. And then depending on which of those plans you elect, I can provide further information about the plan. Okay. So what's that first one again, that you said? The very first plan I mentioned was medical. Okay. And w- what all come with that? You said medical, dental. What else you say? They offer medical, dental, short-term disability, life insurance, vision, critical illness, group accident, behavior health, which is therapy, ID expert, which is identity theft protection. Is that the first one you said? Once again, sir, the first one is medical. Just medical and that's it? Or is it... Or is there other stuff? Well, sir, remember they are all separate plans. So once again, they offer medical, dental, short-term disability, life insurance, vision, critical illness- You- ... group accident- Okay. ... behavior health and ID expert. Okay. Can I get the... Can I get the, uh... I- is this separate or, or is it a package? No, sir. Once again, all of the plans are separate. Oh, it's separate. Okay. G- give me the, uh, medical, dental... um, give me the medical, the dental, short-term disability. Will you be putting any dependent or just for yourself? It's just for myself. Okay. So there's only one dental plan being offered. It is \$3.51 per paycheck for employee only. It will provide you coverage of a preventative services being covered at 100%. Basic services, basic restorative services and radiographs cover at 80%. The annual maximum that we'll cover in services is \$500 and you'll have a \$50 deductible. Ma'am, I, I... Some, some help to the phone. Can you say it again? There's only one dental plan being offered. It is \$3.51 per paycheck. It will provide coverage of

preventative services at 100%. Basic services, basic restorative services and radiographs at 80%. The annual maximum that it will cover all services will be \$500 and you'll have a \$50 deductible. Okay. The short-term disability plan will be \$4.02 per paycheck. This one is the plan that I was saying there's only two that have requirements. This is one of them. You're required to be working at least 20 hours or more per week to be able to stay on the plan. Has a seven-day elimination period. The benefit period is 90 days with a benefit amount of \$650 per month. Okay. As far as medical plans go, they offer a total of four plans. This one is the only major medical insurance they offered and the only monthly deduction plan they offer. It is called a minimum volume plan. This is the second plan that has a requirement which you're required to be working 30 days or more to be eligible for the plan. This is the only plan that will work with in and out of network deductibles, has an in-network deductible of \$6,500 and out of network of \$10,000 and it will be a... Oh, this one is actually weekly they change it. Um, so the weekly premium for this plan is \$112.50. Now going down into the PPO limited plans. They are split into two different categories. The best way that I can explain it is they have preventative. Preventative is when we mind to shake s- sorry, when we want to make sure that we are up to health like your physical, um, your doctor screenings for blood pressure, iron deficiency, your preventative immunizations like the influenza or varicella and such, as well as your counseling for a healthy diet, avoiding UV exposures from the sun, and it will cover generic preventative prescriptions like statins and vitamins. So this plan does having network requirement. It is called Stay Healthy MEC, and it is preventative only. This one is \$9.46 per week per paycheck for employee only. The other two plans are called Ensure Plus plans. They're what they call hospital indemnity. That's basically your hospital services, doctor visits, emergency room, the urgent care facilities, or surgeries. The lowest tier, which is Ensure Plus, is \$17.39 per paycheck and the highest- Is that- ... tier which is- Oh, I'm sorry. I'm sorry. Go ahead, I'm sorry. That's okay. Um, and then the highest tier which is called Ensure Plus Enhanced will be \$24.69. Both of those Ensure Plus plans do not have any network requirement. And then the very last one, Mr. Thompkins, is the Stay Healthy MEC Enhanced. So this is the only PPO plan that's gonna offer you both preventative and hospital indemnity services. It also does have a network requirement, um, and it is the only medical plan that offers you a co-pay from the PPO plans. So the co-pays is for four primary care visits per year, \$10 co-pay, four specialist care visits per year, \$50 co-pay, and four urgent care visits per year, \$60 co-pay. And then this one will be \$23.13 per paycheck weekly. So those are the total five medical plans that they offered. Okay. Question. Y- your personal opinion, which one is the better one to have? Because you told me a lot, and I can't remember all that. So which one you think is, is the better plan? Legally speaking, I cannot answer that, sir. It all depends on your medical needs. I'm sorry. Okay. And you just named me, what, five different plans? Four plans, sir, in total. Okay. That... Okay, those last two, are, are they the same or they're a little bit different? Um, so they're different in the sense that one that will be 23.13 is the MEC Enhanced. This is the only one that's gonna have both hospital and preventative coverage. The Ensure Plus plans are gonna be the ones that will have only hospital coverage with no network requirement and the regular MEC Basic, the \$9.46, that one is only preventative and it has a network requirement. Okay, so the best one is the last one, right? If you feel regarding your medical needs then yes, sir. I really apologize for not being able to give a straight answer but the line is recorded and legally speaking it will be taken like we're trying to sell one plan more than the others. Okay. Okay. Um, so that last one you said that it's, it's preventative and

non-preventative, right? Yes, sir. It will cover the preventative and the hospital indemnity. Okay. And that last... Okay, I'm just trying to get some help here. Um, I'm not asking you for the best one, but I'm asking you w- w- w- which, which one is the be- is the better plan? It's the last one, right? That last one is the better plan, right? The only type of questions that I can answer, sir is which plan will cover a doctor visit and such but the word better or one plan being best than the other, once again legally speaking I cannot answer that on a recorded line. I apologize for the difficulty that it presents. Okay. Okay, so that last one, that's for preventative, urgent care and et cetera, et cetera, right? The MEC Enhanced covers both the hospital and the preventative. The Ensure Plus plans cover the hospital only and the MEC covers preventative only. Okay. So which one covers the, uh, urgent care and... The urgent care, which will fall under hospital services, is covered by either one of the Ensure Plus plans or that MEC Enhanced plan. Okay. The only difference will be... Okay s- okay. So one last time 'cause I- I'm, I'm, I'm trying to get, I'm trying to get an understanding of this so please be patient with me. Uh, uh, one last time those last two you just said, one, one you said was \$17, uh, weekly and one is \$23 weekly. Okay. What's the difference between those two? So the \$17.39 one is one of the Ensure Plus that only covers hospital services. So it's urgent care, your doctor visits, surgeries or the emergency room. And then the \$23.13 would also cover that and the preventative, but the \$17 one won't cover the preventative. Okay. And then the other difference between them will be that the \$23 one has a network requirement and the \$17 one does not. So, what's a network requirement? A network requirement means that there's a specific list of doctor's offices or clinics in general that you'll have to go to in order for the insurance to give the coverage. Okay. And if you don't have a network requirement, that means that you can go to any doctor office as long as they work with your insurance carrier. Um, the carrier is basically the owner of the plan. Okay. And, okay, so the \$17 one, I can go to any doctors, right? Yes, sir, as long as they work with your carrier. But the, but the \$23 one, I can only go to certain ones, right? Yes, sir. Okay. And the difference between the \$17 and the \$23 is the \$23 also covers non-re- non-preventative, right? Yes, sir. That is correct. Okay. And then the \$17 one does- does not cover preventive in general. Okay. So that's... So, so that's the only difference? Yes, sir. That would be the only- Okay. ... two differences, the fact that the \$23 one will cover the preventative and has a less requirement, that network requirement. Whereas your \$17 one will cover the hospital services, but not preventative, and it does not have that network requirement, that list requirement. Okay. Question. What does that mean, a preventive? So, preventatives are those services that we were going over, um, all the way at the start, um, w- I believe I might have been a little bit confused 'cause of the point where there's a lot of information. Preventative is anything that you get done to make sure that you're up to health. Like your physical, to make sure all of your levels are okay, your health is okay. Your blood pressure... Hello? Hello? Hello?

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits . My name is Francesca. How can I assist you today?

Speaker speaker_2: Uh, yes, ma'am. Um, uh, my name is Daniel Dawkins and I was trying... I was calling because I wanted to get enrolled into the benefits. Um, I'm a new employee for, uh, MAU.

Speaker speaker_1: Can I ask for the Social?

Speaker speaker_2: Um, 249-75-2533.

Speaker speaker_1: Which benefit plans did you want to enroll into?

Speaker speaker_2: I can't understand you, ma'am.

Speaker speaker_1: Which benefit plans did you want to enroll into?

Speaker speaker_2: Well, that, that's the thing. I don't, I don't know much about it. C- can you explain it to me?

Speaker speaker_1: There are PPO limited plans. Depending on how many plans you choose will depend on how much your policy will come out to, as well as if you're putting a dependent. All plans are sold separately and the deductions will be taken out of your pay stub prior to it being handed to you. So the plans that we're currently offering are major medical insurance only PPO. There is no requirement for them aside from two of the plans. All the deductions are weekly, which means per paycheck. If you are a biweekly pay stub, then it will be biweekly deductions. There's only one plan that'll be major medical insurance as well as there's only one plan that will be a monthly deduction, which is that major medical insurance plan. The plans that they offer for healthcare follow as medical, dental, short-term disability. Um, that's the only plan that's available for employee only, not for dependents. Term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy only, ID expert, which is an identity theft protection plan. And then depending on which of those plans you elect, I can provide further information about the plan.

Speaker speaker_2: Okay. So what's that first one again, that you said?

Speaker speaker_1: The very first plan I mentioned was medical.

Speaker speaker_2: Okay. And w- what all come with that? You said medical, dental. What else you say?

Speaker speaker_1: They offer medical, dental, short-term disability, life insurance, vision, critical illness, group accident, behavior health, which is therapy, ID expert, which is identity theft protection.

Speaker speaker_2: Is that the first one you said?

Speaker speaker_1: Once again, sir, the first one is medical.

Speaker speaker_2: Just medical and that's it? Or is it... Or is there other stuff?

Speaker speaker_1: Well, sir, remember they are all separate plans. So once again, they offer medical, dental, short-term disability, life insurance, vision, critical illness-

Speaker speaker_2: You-

Speaker speaker_1: ... group accident-

Speaker speaker_2: Okay.

Speaker speaker_1: ... behavior health and ID expert.

Speaker speaker_2: Okay. Can I get the... Can I get the, uh... I- is this separate or, or is it a package?

Speaker speaker_1: No, sir. Once again, all of the plans are separate.

Speaker speaker_2: Oh, it's separate. Okay. G- give me the, uh, medical, dental... um, give me the medical, the dental, short-term disability.

Speaker speaker_1: Will you be putting any dependent or just for yourself?

Speaker speaker_2: It's just for myself.

Speaker speaker_1: Okay. So there's only one dental plan being offered. It is \$3.51 per paycheck for employee only. It will provide you coverage of a preventative services being covered at 100%. Basic services, basic restorative services and radiographs cover at 80%. The annual maximum that we'll cover in services is \$500 and you'll have a \$50 deductible.

Speaker speaker_2: Ma'am, I, I... Some, some help to the phone. Can you say it again?

Speaker speaker_1: There's only one dental plan being offered. It is \$3.51 per paycheck. It will provide coverage of preventative services at 100%. Basic services, basic restorative services and radiographs at 80%. The annual maximum that it will cover all services will be \$500 and you'll have a \$50 deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: The short-term disability plan will be \$4.02 per paycheck. This one is the plan that I was saying there's only two that have requirements. This is one of them. You're required to be working at least 20 hours or more per week to be able to stay on the plan. Has a seven-day elimination period. The benefit period is 90 days with a benefit amount of \$650 per month.

Speaker speaker_2: Okay.

Speaker speaker_1: As far as medical plans go, they offer a total of four plans. This one is the only major medical insurance they offered and the only monthly deduction plan they offer. It is called a minimum volume plan. This is the second plan that has a requirement which you're required to be working 30 days or more to be eligible for the plan. This is the only plan that will work with in and out of network deductibles, has an in-network deductible of \$6,500 and out of network of \$10,000 and it will be a... Oh, this one is actually weekly they change it. Um, so the weekly premium for this plan is \$112.50. Now going down into the PPO limited plans. They are split into two different categories. The best way that I can explain it is they have preventative. Preventative is when we mind to shake s- sorry, when we want to make sure that we are up to health like your physical, um, your doctor screenings for blood pressure, iron deficiency, your preventative immunizations like the influenza or varicella and such, as well as your counseling

for a healthy diet, avoiding UV exposures from the sun, and it will cover generic preventative prescriptions like statins and vitamins. So this plan does have network requirement. It is called Stay Healthy MEC, and it is preventative only. This one is \$9.46 per week per paycheck for employee only. The other two plans are called Ensure Plus plans. They're what they call hospital indemnity. That's basically your hospital services, doctor visits, emergency room, the urgent care facilities, or surgeries. The lowest tier, which is Ensure Plus, is \$17.39 per paycheck and the highest-

Speaker speaker_2: Is that-

Speaker speaker_1: ... tier which is-

Speaker speaker_2: Oh, I'm sorry. I'm sorry. Go ahead, I'm sorry.

Speaker speaker_1: That's okay. Um, and then the highest tier which is called Ensure Plus Enhanced will be \$24.69. Both of those Ensure Plus plans do not have any network requirement. And then the very last one, Mr. Thompkins, is the Stay Healthy MEC Enhanced. So this is the only PPO plan that's gonna offer you both preventative and hospital indemnity services. It also does have a network requirement, um, and it is the only medical plan that offers you a co-pay from the PPO plans. So the co-pays is for four primary care visits per year, \$10 co-pay, four specialist care visits per year, \$50 co-pay, and four urgent care visits per year, \$60 co-pay. And then this one will be \$23.13 per paycheck weekly. So those are the total five medical plans that they offered.

Speaker speaker_2: Okay. Question. Y- your personal opinion, which one is the better one to have? Because you told me a lot, and I can't remember all that. So which one you think is, is the better plan?

Speaker speaker_1: Legally speaking, I cannot answer that, sir. It all depends on your medical needs. I'm sorry.

Speaker speaker_2: Okay. And you just named me, what, five different plans?

Speaker speaker_1: Four plans, sir, in total.

Speaker speaker_2: Okay. That... Okay, those last two, are, are they the same or they're a little bit different?

Speaker speaker_1: Um, so they're different in the sense that one that will be 23.13 is the MEC Enhanced. This is the only one that's gonna have both hospital and preventative coverage. The Ensure Plus plans are gonna be the ones that will have only hospital coverage with no network requirement and the regular MEC Basic, the \$9.46, that one is only preventative and it has a network requirement.

Speaker speaker_2: Okay, so the best one is the last one, right?

Speaker speaker_1: If you feel regarding your medical needs then yes, sir. I really apologize for not being able to give a straight answer but the line is recorded and legally speaking it will be taken like we're trying to sell one plan more than the others.

Speaker speaker_2: Okay. Okay. Um, so that last one you said that it's, it's preventative and non-preventative, right?

Speaker speaker_1: Yes, sir. It will cover the preventative and the hospital indemnity.

Speaker speaker_2: Okay. And that last... Okay, I'm just trying to get some help here. Um, I'm not asking you for the best one, but I'm asking you w- w- w- which, which one is the be- is the better plan? It's the last one, right? That last one is the better plan, right?

Speaker speaker_1: The only type of questions that I can answer, sir is which plan will cover a doctor visit and such but the word better or one plan being best than the other, once again legally speaking I cannot answer that on a recorded line. I apologize for the difficulty that it presents.

Speaker speaker_2: Okay. Okay, so that last one, that's for preventative, urgent care and et cetera, et cetera, right?

Speaker speaker_1: The MEC Enhanced covers both the hospital and the preventative. The Ensure Plus plans cover the hospital only and the MEC covers preventative only.

Speaker speaker_2: Okay. So which one covers the, uh, urgent care and...

Speaker speaker_1: The urgent care, which will fall under hospital services, is covered by either one of the Ensure Plus plans or that MEC Enhanced plan.

Speaker speaker_2: Okay.

Speaker speaker_1: The only difference will be...

Speaker speaker_2: Okay s- okay. So one last time 'cause I- I'm, I'm, I'm trying to get, I'm trying to get an understanding of this so please be patient with me. Uh, uh, one last time those last two you just said, one, one you said was \$17, uh, weekly and one is \$23 weekly. Okay. What's the difference between those two?

Speaker speaker_1: So the \$17.39 one is one of the Ensure Plus that only covers hospital services. So it's urgent care, your doctor visits, surgeries or the emergency room. And then the \$23.13 would also cover that and the preventative, but the \$17 one won't cover the preventative.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the other difference between them will be that the \$23 one has a network requirement and the \$17 one does not.

Speaker speaker_2: So, what's a network requirement?

Speaker speaker_1: A network requirement means that there's a specific list of doctor's offices or clinics in general that you'll have to go to in order for the insurance to give the coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: And if you don't have a network requirement, that means that you can go to any doctor office as long as they work with your insurance carrier. Um, the carrier is basically the owner of the plan.

Speaker speaker_2: Okay. And, okay, so the \$17 one, I can go to any doctors, right?

Speaker speaker_1: Yes, sir, as long as they work with your carrier.

Speaker speaker_2: But the, but the \$23 one, I can only go to certain ones, right?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. And the difference between the \$17 and the \$23 is the \$23 also covers non-re- non-preventative, right?

Speaker speaker_1: Yes, sir. That is correct.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the \$17 one does- does not cover preventive in general.

Speaker speaker_2: Okay. So that's... So, so that's the only difference?

Speaker speaker_1: Yes, sir. That would be the only-

Speaker speaker_2: Okay.

Speaker speaker_1: ... two differences, the fact that the \$23 one will cover the preventative and has a less requirement, that network requirement. Whereas your \$17 one will cover the hospital services, but not preventative, and it does not have that network requirement, that list requirement.

Speaker speaker_2: Okay. Question. What does that mean, a preventive?

Speaker speaker_1: So, preventatives are those services that we were going over, um, all the way at the start, um, w- I believe I might have been a little bit confused 'cause of the point where there's a lot of information. Preventative is anything that you get done to make sure that you're up to health. Like your physical, to make sure all of your levels are okay, your health is okay. Your blood pressure...

Speaker speaker_2: Hello? Hello? Hello?