

Transcript: Justin

Mills-4944014826848256-6734501980192768

Full Transcript

Thank you for calling Benefits in a Card. This is Justin How... How can I help you today? Hello. I'm interested in signing up for medical insurance. Okay. What's the staffing agency you work for? Partners Personnel. And the last four of your social? Zero, zero, nine, six. And what was your first and last name? Andrea Mujica. And for security purposes, could you verify your home address, including city, state and zip code, Andrea? Uh, 1688 Carmel Circle West, Upland, California 91784. And confirm your date of birth? July 28th, 1995. And a good telephone number has a 626-347-1067? That's correct. And the email I have is the andreamujica Gmail? Yes. Okay. Um, so you wanted to add medical insurance to the coverage. Is that correct? Yes. I was hoping to get also an overview of the plan. Okay. Did you receive a benefit guide through Partners Personnel by any chance or no? Um, I'm not sure if I did. I think I did, but I don't have it handy. No worries. I'll go ahead and email you a copy of the benefit guide just to s- just so you have it, and then give you a brief rundown- Okay. ... of what's offered. So just bear with me one second, okay? Okay, no problem. Thank you. Mm-hmm. Um, but the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay? Okay. Okay, so let's see here. So I do know that Partners, they d- offer five different medical plans. One of the medical plans is the MEC Telarex. Now that one just covers preventative healthcare services only. So like, physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy. It's \$16.80 per week. Then they have three other- What's that one called? The, the- The Stay Healthy? Yes, Stay Healthy- Oh, okay. ... MEC Telarex. Oh, okay. And then they have three other medical plans, the VIP plans. They have the VIP Standard, Plus and the Prime. Now all three of those actually cover hospitals, doctors and medications. The only major difference between the Standard Plus and the Prime is how much the insurance carrier pays to cover things. So prime example. So say, for example, you have to get surgery in a physician's office. Under the VIP standard, the insurance carrier pay \$125 a day, while under the Plus, they'll pay out \$250 a day, and under the Prime, they'll pay out \$1,000 a day. So like I said, the only major difference is that the carrier pays more to cover things. Um, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage. And that's, uh, \$43.76 per week. Oh, okay. So the last one you mentioned, I forgot the name, apologies, but the last one you mentioned, does that one include preventative and, I guess, treatments? Like let's say I have, I don't know, I, in my preventative I got identified, oh, like, we should, "You should get this checked out." So then I get referred to a specialist, and then I go to the specialist and then, you know, I get the exam done. Does it cover that, like co-payments, co-insurance, or is it only preventative and only if I,

like, get hospitalized? Um, so the MEC Enhanced covers both preventative plus hospital, doctor and medication coverage 'cause looking at the benefit guide, you do have preventative care, you have primary care visits, specialty care visits and urgent care visits as well. Oh, in the preventative? Oh, I see. Or on the MEC Enhanced, that medical plan. Oh, the last one? Correct. Does it... Do like, um, doctors and specialists, are those covered in any of the other plans or just the last one? Um, so the MEC Enhanced covers preventative plus hospital, doctors and medication coverage. So yes, you do have your doctor's visits and urgent care stuff like that under that plan. Same with the VIP plans. Those cover hospitals, doctors and medications instead of preventative care. Um, but the MEC Enhanced or the MEC Telarex, that just covers preventative services only. So you have the MEC with preventative services only, the VIP plans that cover hospitals, doctors and medications, and then the MEC Enhanced, which is preventative services plus hospitals, doctors and medications. Oh, I see. So the preventative Enhanced is the one where it's- it's more similar to a traditional HMO, where I get, you know, every... well, not everything. I guess I'm trying to understand because I, I have, um, visits that I do with specialists that they're not super often, but I don't want to get hit with a surprise bill because, you know, I didn't, you know, consider, oh, like they'll cover me for my physical, but they won't cover-... like, my specialist, I guess. So, I'm looking for something like that. And, like, something else to cover me if something were to happen and I need, like, hospitalization or something like that. So it would be, like, the last one's probably best. Okay. So it's totally up to you. Um, so us at Benefits in a Card, we're not insurance agents, so we're not allowed to give recommendations or recommend anything. All we do know is that the MEC-TeleRx covers preventative services only. Mm-hmm. The VIP plans cover your hospital visits, doctor visits and medication coverage, while the MEC Enhanced is a combination of both preventative plus hospital, doctor, and medication coverage. Okay. Um... What does it mean? I'm looking at the PDF you sent me. Mm-hmm. On page two when it says network required on the VIP Standard Plus and Prime when it says no, what does that mean? Um, meaning you don't have to stay in network for the insurance carrier to pay. Um, now where it says network required for the MEC-TeleRx, you have to stay in network in order for the insurance carrier to pay their set portion or s- pay the cover- to cover it. Um, but if it's outside of the network, so it says network required and it says no, you pretty much can go anywhere. But the coverage will change if it's in network or out of network, right? Or i- Right. Or it's the same? Um, it would change. No. No. It'll cover more. Oh, okay. So, so the VIP plans, those do cover specialists is it... Too, right? Correct. They cover hospitals, doctors and medication, so yes. Doctor's considered specialist. Yes, ma'am. Okay. Um... And then if I get the Stay Healthy, I can't, I can only get my preventative as you mentioned, but... And my doctor visits won't be covered? Correct. Okay. But if I get the... Oh no, it says... Oh, I see what you're saying. Uh. I don't see, um, the... Oh, I see it here. The..... So, um, what's the difference between these plans and an HMO? Um, so these plans offered through Partners Personnel are hospital indemnities. Um, so the insurance carrier pays us that dollar amount to cover things as long as copays have been met. Uh, while major medical insurance or HMO, you have a deductible that you have to reach before the insurance carrier pays their set percentage, like 80%, 70%. Um, but with these, you just pay copays of whatever the provider charges, and then once that copay is met, the insurance carrier pays their set dollar amount, whatever is in the benefit guide that's listed. And then whatever the remaining balance is would be your responsibility. Oh, okay. So, I don't have to pay out of pocket then

get reimbursed. It's, it's a copay. Correct. Okay. Um... And how much is the VIP or sorry, the Stay Healthy MEC Enhanced? Um, it's \$43.76 a week. Mm... Hmm. And what are, what are the preventative services that are covered again under Stay Healthy? Like your annual physicals, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy. Okay. And what about, um, the price of the Stay Healthy and the VIP Prime? Um, so the Stay Healthy MEC, um, is \$16.80 while the VIP Prime is \$43.28. Oh, okay. I don't know if this is gonna make sense. So the, the Stay Healthy MEC Enhanced, what level of coverage does it have in terms of, like, the hospital, doctor? Is it... Does it fall under similar coverage as, like, VIP Standard or VIP Plus or VIP Prime? 'Cause I'm noticing- Yes. ... it's the same, it's similar in price to the VIP Prime so I'm, I'm wondering if the MEC covers, you know, similar to the VIP Standard in terms of the doctors and all that. Yes, ma'am. It, it, it does. Um, it's an indemnity plan. Um, the MEC Enhanced is an indemnity, so you do have the, uh, hospital indemnity portion, uh, included as well as the preventative services under the MEC Enhanced. So if you scroll down a little bit under the, uh, the planned benefit summaries for the MEC Enhanced, you will see additional- Mm-hmm. ... insurance products, group hospital indemnity. So you do have some sort of benefit for those services like hospital admission, hospital confinement, surgery, surgery in a physician's office, medical imaging, stuff like that. So you do have some sort of coverage, uh, for hospital indemnity, uh, under the MEC Enhanced Plan. Okay. Is the hospital indemnity similar to the lower tier of the VIP plans or is it, I guess... Um, they're all hospital indemnity plans. I understand that. Um, okay. I guess my question isn't making sense. It's okay. So, um, let me see. Mm... I think I'm gonna call back and I'm gonna think about it. I'm gonna call back and enroll in one of these plans today. But your explanation was helpful in me understanding the plan, so I appreciate it. You're welcome. Is there anything else I could assist you with today? Um, I, I signed up for dental like a week ago. Are you able to see the status of my card or anything like that or am I just gonna wait? Um, yeah. So I do see you're in a pending request sent for enrollment, so it looks like they're gonna start deductions this week for you to become active around next week. And when would the medical and dental be effective if I signed- Um- ... up for medical? Yeah. So if you signed up today, um, or if you called back later today, pending enrollments do take one to two weeks to go through. So there is that. Um, I do know that you will become active in the dental coverage first since that, it's already a pending request sent for enrollment. And then, um, like I said, pending enrollments one to two weeks before the medical comes into effect. Okay. Thank you. I appreciate your help. You're welcome. You have a great day, okay? You too. Bye. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin How... How can I help you today?

Speaker speaker_1: Hello. I'm interested in signing up for medical insurance.

Speaker speaker_0: Okay. What's the staffing agency you work for?

Speaker speaker_1: Partners Personnel.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: Zero, zero, nine, six.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Andrea Mujica.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Andrea?

Speaker speaker_1: Uh, 1688 Carmel Circle West, Upland, California 91784.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: July 28th, 1995.

Speaker speaker_0: And a good telephone number has a 626-347-1067?

Speaker speaker_1: That's correct.

Speaker speaker_0: And the email I have is the andreamujica Gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so you wanted to add medical insurance to the coverage. Is that correct?

Speaker speaker_1: Yes. I was hoping to get also an overview of the plan.

Speaker speaker_0: Okay. Did you receive a benefit guide through Partners Personnel by any chance or no?

Speaker speaker_1: Um, I'm not sure if I did. I think I did, but I don't have it handy.

Speaker speaker_0: No worries. I'll go ahead and email you a copy of the benefit guide just to s- just so you have it, and then give you a brief rundown-

Speaker speaker_1: Okay.

Speaker speaker_0: ... of what's offered. So just bear with me one second, okay?

Speaker speaker_1: Okay, no problem. Thank you.

Speaker speaker_0: Mm-hmm. Um, but the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, so let's see here. So I do know that Partners, they d- offer five different medical plans. One of the medical plans is the MEC Telarex. Now that one just covers preventative healthcare services only. So like, physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy. It's \$16.80 per week.

Then they have three other-

Speaker speaker_1: What's that one called?

Speaker speaker_0: The, the-

Speaker speaker_1: The Stay Healthy?

Speaker speaker_0: Yes, Stay Healthy-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... MEC Telarex.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And then they have three other medical plans, the VIP plans. They have the VIP Standard, Plus and the Prime. Now all three of those actually cover hospitals, doctors and medications. The only major difference between the Standard Plus and the Prime is how much the insurance carrier pays to cover things. So prime example. So say, for example, you have to get surgery in a physician's office. Under the VIP standard, the insurance carrier pay \$125 a day, while under the Plus, they'll pay out \$250 a day, and under the Prime, they'll pay out \$1,000 a day. So like I said, the only major difference is that the carrier pays more to cover things. Um, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage. And that's, uh, \$43.76 per week.

Speaker speaker_1: Oh, okay. So the last one you mentioned, I forgot the name, apologies, but the last one you mentioned, does that one include preventative and, I guess, treatments? Like let's say I have, I don't know, I, in my preventative I got identified, oh, like, we should, "You should get this checked out." So then I get referred to a specialist, and then I go to the specialist and then, you know, I get the exam done. Does it cover that, like co-payments, co-insurance, or is it only preventative and only if I, like, get hospitalized?

Speaker speaker_0: Um, so the MEC Enhanced covers both preventative plus hospital, doctor and medication coverage 'cause looking at the benefit guide, you do have preventative care, you have primary care visits, specialty care visits and urgent care visits as well.

Speaker speaker_1: Oh, in the preventative? Oh, I see.

Speaker speaker_0: Or on the MEC Enhanced, that medical plan.

Speaker speaker_1: Oh, the last one?

Speaker speaker_0: Correct.

Speaker speaker_1: Does it... Do like, um, doctors and specialists, are those covered in any of the other plans or just the last one?

Speaker speaker_0: Um, so the MEC Enhanced covers preventative plus hospital, doctors and medication coverage. So yes, you do have your doctor's visits and urgent care stuff like that under that plan. Same with the VIP plans. Those cover hospitals, doctors and

medications instead of preventative care. Um, but the MEC Enhanced or the MEC Telarex, that just covers preventative services only. So you have the MEC with preventative services only, the VIP plans that cover hospitals, doctors and medications, and then the MEC Enhanced, which is preventative services plus hospitals, doctors and medications.

Speaker speaker_1: Oh, I see. So the preventative Enhanced is the one where it's- it's more similar to a traditional HMO, where I get, you know, every... well, not everything. I guess I'm trying to understand because I, I have, um, visits that I do with specialists that they're not super often, but I don't want to get hit with a surprise bill because, you know, I didn't, you know, consider, oh, like they'll cover me for my physical, but they won't cover-... like, my specialist, I guess. So, I'm looking for something like that. And, like, something else to cover me if something were to happen and I need, like, hospitalization or something like that. So it would be, like, the last one's probably best.

Speaker speaker_0: Okay. So it's totally up to you. Um, so us at Benefits in a Card, we're not insurance agents, so we're not allowed to give recommendations or recommend anything. All we do know is that the MEC-TeleRx covers preventative services only.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The VIP plans cover your hospital visits, doctor visits and medication coverage, while the MEC Enhanced is a combination of both preventative plus hospital, doctor, and medication coverage.

Speaker speaker_1: Okay. Um... What does it mean? I'm looking at the PDF you sent me.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: On page two when it says network required on the VIP Standard Plus and Prime when it says no, what does that mean?

Speaker speaker_0: Um, meaning you don't have to stay in network for the insurance carrier to pay. Um, now where it says network required for the MEC-TeleRx, you have to stay in network in order for the insurance carrier to pay their set portion or s- pay the cover- to cover it. Um, but if it's outside of the network, so it says network required and it says no, you pretty much can go anywhere.

Speaker speaker_1: But the coverage will change if it's in network or out of network, right? Or i-

Speaker speaker_0: Right.

Speaker speaker_1: Or it's the same?

Speaker speaker_0: Um, it would change.

Speaker speaker_1: No. No. It'll cover more. Oh, okay. So, so the VIP plans, those do cover specialists is it... Too, right?

Speaker speaker_0: Correct. They cover hospitals, doctors and medication, so yes. Doctor's considered specialist. Yes, ma'am.

Speaker speaker_1: Okay. Um... And then if I get the Stay Healthy, I can't, I can only get my preventative as you mentioned, but... And my doctor visits won't be covered?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. But if I get the... Oh no, it says... Oh, I see what you're saying. Uh. I don't see, um, the... Oh, I see it here. The..... So, um, what's the difference between these plans and an HMO?

Speaker speaker_0: Um, so these plans offered through Partners Personnel are hospital indemnities. Um, so the insurance carrier pays us that dollar amount to cover things as long as copays have been met. Uh, while major medical insurance or HMO, you have a deductible that you have to reach before the insurance carrier pays their set percentage, like 80%, 70%. Um, but with these, you just pay copays of whatever the provider charges, and then once that copay is met, the insurance carrier pays their set dollar amount, whatever is in the benefit guide that's listed. And then whatever the remaining balance is would be your responsibility.

Speaker speaker_1: Oh, okay. So, I don't have to pay out of pocket then get reimbursed. It's, it's a copay.

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Um... And how much is the VIP or sorry, the Stay Healthy MEC Enhanced?

Speaker speaker_0: Um, it's \$43.76 a week.

Speaker speaker_1: Mm... Hmm. And what are, what are the preventative services that are covered again under Stay Healthy?

Speaker speaker_0: Like your annual physicals, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy.

Speaker speaker_1: Okay. And what about, um, the price of the Stay Healthy and the VIP Prime?

Speaker speaker_0: Um, so the Stay Healthy MEC, um, is \$16.80 while the VIP Prime is \$43.28.

Speaker speaker_1: Oh, okay. I don't know if this is gonna make sense. So the, the Stay Healthy MEC Enhanced, what level of coverage does it have in terms of, like, the hospital, doctor? Is it... Does it fall under similar coverage as, like, VIP Standard or VIP Plus or VIP Prime? 'Cause I'm noticing-

Speaker speaker_0: Yes.

Speaker speaker_1: ... it's the same, it's similar in price to the VIP Prime so I'm, I'm wondering if the MEC covers, you know, similar to the VIP Standard in terms of the doctors and all that.

Speaker speaker_0: Yes, ma'am. It, it, it does. Um, it's an indemnity plan. Um, the MEC Enhanced is an indemnity, so you do have the, uh, hospital indemnity portion, uh, included as

well as the preventative services under the MEC Enhanced. So if you scroll down a little bit under the, uh, the planned benefit summaries for the MEC Enhanced, you will see additional-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... insurance products, group hospital indemnity. So you do have some sort of benefit for those services like hospital admission, hospital confinement, surgery, surgery in a physician's office, medical imaging, stuff like that. So you do have some sort of coverage, uh, for hospital indemnity, uh, under the MEC Enhanced Plan.

Speaker speaker_1: Okay. Is the hospital indemnity similar to the lower tier of the VIP plans or is it, I guess...

Speaker speaker_0: Um, they're all hospital indemnity plans.

Speaker speaker_1: I understand that. Um, okay. I guess my question isn't making sense. It's okay. So, um, let me see. Mm... I think I'm gonna call back and I'm gonna think about it. I'm gonna call back and enroll in one of these plans today. But your explanation was helpful in me understanding the plan, so I appreciate it.

Speaker speaker_0: You're welcome. Is there anything else I could assist you with today?

Speaker speaker_1: Um, I, I signed up for dental like a week ago. Are you able to see the status of my card or anything like that or am I just gonna wait?

Speaker speaker_0: Um, yeah. So I do see you're in a pending request sent for enrollment, so it looks like they're gonna start deductions this week for you to become active around next week.

Speaker speaker_1: And when would the medical and dental be effective if I signed-

Speaker speaker_0: Um-

Speaker speaker_1: ... up for medical?

Speaker speaker_0: Yeah. So if you signed up today, um, or if you called back later today, pending enrollments do take one to two weeks to go through. So there is that. Um, I do know that you will become active in the dental coverage first since that, it's already a pending request sent for enrollment. And then, um, like I said, pending enrollments one to two weeks before the medical comes into effect.

Speaker speaker_1: Okay. Thank you. I appreciate your help.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: You too. Bye.

Speaker speaker_0: All right. Bye-bye.