

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Um, yes, hi. Good afternoon. Good morning, Justin. Um, I guess I'm a new employee with, um, I'm, um, I'm through the, I was with Headway, um, Staffing and now we're switched over to Nora. And I'm just having a... Just, just want a little explanation on how your benefits works, Benefits in a Card, so I, so I can send in my enrollment form. Um, yes. You had questions regarding the plans that's offered through Nora Staffing, correct? Please. Yes. Okay. Let me try pulling their benefit guide. Bear with me one second. Okay. Let's see here. And what were your questions? Well, just to see, 'cause it says it's a limited benefit plan. This is not major medical coverage. Yes. So it is not major medical insurance. These are limi- uh, there's a hospital indemnity plans that's offered through Nora Staffing. Um, so the difference between major medical and hospital indemnity, with major medical, there's a deductible that you have to reach before the insurance carrier pays their set percentage. Now, with hospital indemnity, you're just paying co-pays. And once the co-pay is met, the insurance carrier pays a set dollar amount, and then whatever the remaining balance is, is the patient's responsibility. Oh, okay. All right. Well, no, I kind of want that. So it looks like this is only going to be for me because my family, they haven't. So it'll be just for me, the employee, and it says Stay Healthy Plan M-E-C, um, and then there's Elate, Elite, and VIP plan. Just trying to figure out which one would best suit me because I do go to the doctor a lot. Um, and then it says free. I don't know if it's FreeRx, and I know that's prescriptions. Does that mean... I don't- Hi, this is That means that I don't have to pay, um, a co-pay at the pharmacy? I just wanted some, you know, enlightenment on this. Um, yeah, no worries. Um, so to answer your first question, with the Stay Healthy M-E-C, now that one just covers preventative healthcare services only. So like your annual exams, physicals, diabetes screenings, stuff like that. While your VIP plan and your Elite Pro, those actually cover hospitals, doctors, and medications. Um, the only major difference is how much the insurance carrier pays to cover things. Okay. So yeah, that will probably be a good plan for me because like I said, well, I'm not in the hospital or anything like that, but, you know, I... Let me turn this down. I go to the doctor and, you know, my physical and... Mm-hmm. You know, regular, uh, what is it? Cardiologist. Just reg- regular medical appointments. I have a primary care doctor. Totally understand. Um, so let's see here. But yeah, as far as- Because I want dental and vision and... Yeah, that's probably what I would need. I wouldn't need the other stuff. Okay. And you had a question regarding FreeRx as well? Yeah. It says FreeRx 5.99. Um, yeah. So FreeRx is, uh, pretty much gives out free or discounted prescription coverage. So if you go to FreeRx.com, they have a medication list, um, to see whatever medic- prescriptions, uh, you are taking. I think I saw that too, but yes. Uh-huh. Yeah. So you can check to see if those prescriptions are on that list, and if so, they are covered. Either you can get them shipped directly to your house or you have, you can pick

them up at your local pharmacy. Okay. And they give me a card, a prescription card? Uh, correct. Okay. And then, of course, I'll do the term life. It's only 60 cents. And then the vision, accident. And I think... I don't know what IDX Social Plus is. Um, so that's pretty much like an extra protection against online security threats, like identity theft. Again, what? Against what? Identity theft. Oh, oh, okay. And then, of course, dental. What does dental, um, cover? Um, so when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays once per six months. Mm-hmm. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. All right, like crown and even the fillings for like a cavity or something? Correct. Oh, gosh. So what you... This only pays 80%. I'm responsible for the 20%. Correct. Okay. Are you covered? I don't know what's the best plan. Um, what else? What else? Because I want to send this off today. Um, like I say, yeah, I do go to the doctor quite often. Like, the last one we had, we was only allowed to go to the doctor like eight, eight times a year, within a year. Is that like this? Um, no. Um, you can go to the doctor as many times as you want. Just, you just got to go to, uh... Well, let me, let me try to verify that, actually. Bear with me one sec. That's the network, I think, because I've never heard of... I think of Benefits in a Card. Now, I do see in the benefit guide under the VIP Classic and Elite Pro, hospital admission benefit, \$500 a day for a max of one day. So they do have a max on days, how, how much these are offered. That means if I was to have to, God forbid, be in the hospital, they will only pay \$500. Correct.... VIP. So can you tell me what the VIP Classic? So the Stay Healthy Plan, that was for 14.76. Explain that one to me again. Um, so the Stay Healthy MEC covers preventative services only, so physicals, diabetes screenings, vaccinations, stuff like that, while the VIP plans, um, the Elite Pro cover hospitals, doctors and medications. Okay. So that's the one you think I'd love. I should benefit from that one, right? Elite and VIP? That's totally up to you, 'cause we're not insurance agents, so we're not allowed to give recommendations. Okay. Think I should do the VIP Classic. What does that Classic mean, one more time? Uh, what was that again? I'm sorry. Um, what does the Classic mean? Um, so the VIP Classic just covers hospitals, doctors and medications. Okay. Ah, okay. I'm good. What? I'm good. I'm sorry. I was having two conversations. I'm sorry. Um- No worries. All right. Well, I guess I got enough clarification on that. Um, think I'm just gonna go with it. And what's the Elit- Elite Pro again, one more time? 'Cause this is gonna be taken out weekly and I get paid weekly, right? Correct. So these are weekly deductions and, and the Elite Pro is the cov- it covers hospitals, doctors and medications. Um, like I said, it just... The only difference between the Classic and the Elite Pro is just how much the insurance carrier pays to cover things. Hmm. Okay. How much it pays to cover things. Um, all right, and I need all of that, 'cause when you say medication, that means I'll get my medication for free if I do the R- RX also? But I have to go in there and look. Correct. 'Cause I do take like one heart medicine and, um, it's, it's like pretty expensive. So the Elite Pro does more, of course, than, than all of them. Correct. It's the highest tier that's offered. The highest tier. And it covers, again, doctors, hospitals. If I was to stay, that would be \$500. It covers all the doctors. Can you see if I'm in network? Would you be able to s- if I tell you where I'm at in Delaware, would they take this insurance? Um, no. I actually don't have a list on hand. However, I do have a telephone number to where if you do provide them with your zip code, they can provide that information to you. Okay. Let me do that. All right, I'm ready. Okay. So that... So the company is called MultiPlan. MultiPlan. And their telephone number is 800-

Mm-hmm. ... 457- Okay. ... 1403. 1403. Okay. And then if I get this over to you guys today, will you cover start with two to three weeks? Um, yeah. So once it's fully processed, uh, pending enrollments do take one to two weeks to go through. And then whenever you witness your first deduction of whatever you're enrolled into, coverage usually begins that following Monday. Okay. All righty then. Hold on one second. Hold on. Your badge. Uh, you can probably do it again. Y- yeah, you can do it again. No worries. I'm so sorry. No worries. It was our- Um, getting much front desk. All right, call it then. I think that's it. You said something about COBRA. No, I don't want COBRA. Let's just see. Compliance, fine. Oh, it says there's something about a- average 130 hours per month. Um, let me see. Hold on, give me one second. That may just be the MVP plan. Bear with me. Um, 130 hours. Yes. So yes, so that's for the MVP plan. That is their only major medical plan. Um, so you do have to average 130 hours per month to be qualified for it. Um, I do know that... Let's see here, that everything is covered at 100% after the deductible is met, um, which is \$6500. And then, uh, m- monthly premiums for employee only would be 523.85. What, 5023 cents? \$523.85. Oh. Well, to do the... Oh, Elite? No, so do the MVP plans, their major medical plan. Oh, okay. I don't know if I do 130 hours. I know we work like 35 hours a week. So... No, that probably wouldn't be for me, the MVP. I can do the, um, the other, the other two. Just have to decide which ones. Would anybody give me a call once they receive my form and go over anything with me or no? Uh, no, the only outbound call that we would do is say if it was filled out incorrectly. Um, we, we... One of our representatives would make the outbound call to confirm, uh, what was missed. Um, but other than that, if it is filled out correctly, everything will be processed like normal, one to two weeks. Okay. And this is, um, this is, um... I'm gonna call and let them know you hang in. I'll ask them about the plan, MultiPlan. All right, well, I guess that's it. Oh, what about the eye, the vision? Um, so when it comes to vision, it's just copays. However, your copay for an eye exam would be \$10, copay for lenses and frames, \$25. However, they do offer a frames allowance for \$130. So you can use that as a benefit to get a new pair of frames. Oh, yeah. Oh, they, they'll give me that? \$130 benefit. Yes. Okay. With, with, um, with the vision plan? Correct. Oh, yeah. Yeah. And what's the name of the vision plan that you guys use? Uh, it's through MetLife. Okay. All right. And the accident, was that... What is that through? Uh, so group accident, dental and the medical plans would be through American Public Life. Okay. Okay then. All right, I'm gonna call this up and I'm gonna see if we're in network and I can get this fax over to you at the... Is it 1-855-899-5709? Correct. Okay. Do I need to do any attentions to anybody? Uh, data entry. Data entry? Okay. Attention data entry. All right. Well, thank you so much. It was very, very helpful. You're welcome. You have a great weekend, okay? You too. Uh-huh. Bye-bye. All right. Bye-bye.

Conversation Format

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

Speaker speaker_1: Um, yes, hi. Good afternoon. Good morning, Justin. Um, I guess I'm a new employee with, um, I'm, um, I'm through the, I was with Headway, um, Staffing and now we're switched over to Nora. And I'm just having a... Just, just want a little explanation on how

your benefits works, Benefits in a Card, so I, so I can send in my enrollment form.

Speaker speaker_0: Um, yes. You had questions regarding the plans that's offered through Nora Staffing, correct?

Speaker speaker_1: Please. Yes.

Speaker speaker_0: Okay. Let me try pulling their benefit guide. Bear with me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Let's see here. And what were your questions?

Speaker speaker_1: Well, just to see, 'cause it says it's a limited benefit plan. This is not major medical coverage.

Speaker speaker_0: Yes. So it is not major medical insurance. These are limi- uh, there's a hospital indemnity plans that's offered through Nora Staffing. Um, so the difference between major medical and hospital indemnity, with major medical, there's a deductible that you have to reach before the insurance carrier pays their set percentage. Now, with hospital indemnity, you're just paying co-pays. And once the co-pay is met, the insurance carrier pays a set dollar amount, and then whatever the remaining balance is, is the patient's responsibility.

Speaker speaker_1: Oh, okay. All right. Well, no, I kind of want that. So it looks like this is only going to be for me because my family, they haven't. So it'll be just for me, the employee, and it says Stay Healthy Plan M-E-C, um, and then there's Elate, Elite, and VIP plan. Just trying to figure out which one would best suit me because I do go to the doctor a lot. Um, and then it says free. I don't know if it's FreeRx, and I know that's prescriptions. Does that mean... I don't-

Speaker speaker_2: Hi, this is

Speaker speaker_1: That means that I don't have to pay, um, a co-pay at the pharmacy? I just wanted some, you know, enlightenment on this.

Speaker speaker_0: Um, yeah, no worries. Um, so to answer your first question, with the Stay Healthy M-E-C, now that one just covers preventative healthcare services only. So like your annual exams, physicals, diabetes screenings, stuff like that. While your VIP plan and your Elite Pro, those actually cover hospitals, doctors, and medications. Um, the only major difference is how much the insurance carrier pays to cover things.

Speaker speaker_1: Okay. So yeah, that will probably be a good plan for me because like I said, well, I'm not in the hospital or anything like that, but, you know, I... Let me turn this down. I go to the doctor and, you know, my physical and...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: You know, regular, uh, what is it? Cardiologist. Just reg- regular medical appointments. I have a primary care doctor.

Speaker speaker_0: Totally understand. Um, so let's see here. But yeah, as far as-

Speaker speaker_1: Because I want dental and vision and... Yeah, that's probably what I would need. I wouldn't need the other stuff.

Speaker speaker_0: Okay. And you had a question regarding FreeRx as well?

Speaker speaker_1: Yeah. It says FreeRx 5.99.

Speaker speaker_0: Um, yeah. So FreeRx is, uh, pretty much gives out free or discounted prescription coverage. So if you go to FreeRx.com, they have a medication list, um, to see whatever medic- prescriptions, uh, you are taking.

Speaker speaker_1: I think I saw that too, but yes. Uh-huh.

Speaker speaker_0: Yeah. So you can check to see if those prescriptions are on that list, and if so, they are covered. Either you can get them shipped directly to your house or you have, you can pick them up at your local pharmacy.

Speaker speaker_1: Okay. And they give me a card, a prescription card?

Speaker speaker_0: Uh, correct.

Speaker speaker_1: Okay. And then, of course, I'll do the term life. It's only 60 cents. And then the vision, accident. And I think... I don't know what IDX Social Plus is.

Speaker speaker_0: Um, so that's pretty much like an extra protection against online security threats, like identity theft.

Speaker speaker_1: Again, what? Against what?

Speaker speaker_0: Identity theft.

Speaker speaker_1: Oh, oh, okay. And then, of course, dental. What does dental, um, cover?

Speaker speaker_0: Um, so when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays once per six months.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible.

Speaker speaker_1: All right, like crown and even the fillings for like a cavity or something?

Speaker speaker_0: Correct.

Speaker speaker_1: Oh, gosh. So what you... This only pays 80%. I'm responsible for the 20%.

Speaker speaker_0: Correct.

Speaker speaker_1: Okay.

Speaker speaker_2: Are you covered?

Speaker speaker_1: I don't know what's the best plan. Um, what else? What else? Because I want to send this off today. Um, like I say, yeah, I do go to the doctor quite often. Like, the last one we had, we was only allowed to go to the doctor like eight, eight times a year, within a year. Is that like this?

Speaker speaker_0: Um, no. Um, you can go to the doctor as many times as you want. Just, you just got to go to, uh... Well, let me, let me try to verify that, actually. Bear with me one sec.

Speaker speaker_1: That's the network, I think, because I've never heard of... I think of Benefits in a Card.

Speaker speaker_0: Now, I do see in the benefit guide under the VIP Classic and Elite Pro, hospital admission benefit, \$500 a day for a max of one day. So they do have a max on days, how, how much these are offered.

Speaker speaker_1: That means if I was to have to, God forbid, be in the hospital, they will only pay \$500.

Speaker speaker_0: Correct.

Speaker speaker_1: ... VIP. So can you tell me what the VIP Classic? So the Stay Healthy Plan, that was for 14.76. Explain that one to me again.

Speaker speaker_0: Um, so the Stay Healthy MEC covers preventative services only, so physicals, diabetes screenings, vaccinations, stuff like that, while the VIP plans, um, the Elite Pro cover hospitals, doctors and medications.

Speaker speaker_1: Okay. So that's the one you think I'd I- love. I should benefit from that one, right? Elite and VIP?

Speaker speaker_0: That's totally up to you, 'cause we're not insurance agents, so we're not allowed to give recommendations.

Speaker speaker_1: Okay. Think I should do the VIP Classic. What does that Classic mean, one more time?

Speaker speaker_0: Uh, what was that again? I'm sorry.

Speaker speaker_1: Um, what does the Classic mean?

Speaker speaker_0: Um, so the VIP Classic just covers hospitals, doctors and medications.

Speaker speaker_1: Okay. Ah, okay. I'm good. What? I'm good. I'm sorry. I was having two conversations. I'm sorry. Um-

Speaker speaker_0: No worries.

Speaker speaker_1: All right. Well, I guess I got enough clarification on that. Um, think I'm just gonna go with it. And what's the Elit- Elite Pro again, one more time? 'Cause this is gonna be taken out weekly and I get paid weekly, right?

Speaker speaker_0: Correct. So these are weekly deductions and, and the Elite Pro is the cov- it covers hospitals, doctors and medications. Um, like I said, it just... The only difference between the Classic and the Elite Pro is just how much the insurance carrier pays to cover things.

Speaker speaker_1: Hmm. Okay. How much it pays to cover things. Um, all right, and I need all of that, 'cause when you say medication, that means I'll get my medication for free if I do the R- RX also? But I have to go in there and look.

Speaker speaker_0: Correct.

Speaker speaker_1: 'Cause I do take like one heart medicine and, um, it's, it's like pretty expensive. So the Elite Pro does more, of course, than, than all of them.

Speaker speaker_0: Correct. It's the highest tier that's offered.

Speaker speaker_1: The highest tier. And it covers, again, doctors, hospitals. If I was to stay, that would be \$500. It covers all the doctors. Can you see if I'm in network? Would you be able to s- if I tell you where I'm at in Delaware, would they take this insurance?

Speaker speaker_0: Um, no. I actually don't have a list on hand. However, I do have a telephone number to where if you do provide them with your zip code, they can provide that information to you.

Speaker speaker_1: Okay. Let me do that. All right, I'm ready.

Speaker speaker_0: Okay. So that... So the company is called MultiPlan.

Speaker speaker_1: MultiPlan.

Speaker speaker_0: And their telephone number is 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 457-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 1403.

Speaker speaker_1: 1403. Okay. And then if I get this over to you guys today, will you cover start with two to three weeks?

Speaker speaker_0: Um, yeah. So once it's fully processed, uh, pending enrollments do take one to two weeks to go through. And then whenever you witness your first deduction of whatever you're enrolled into, coverage usually begins that following Monday.

Speaker speaker_1: Okay. All righty then. Hold on one second. Hold on. Your badge. Uh, you can probably do it again. Y- yeah, you can do it again. No worries. I'm so sorry.

Speaker speaker_0: No worries. It was our-

Speaker speaker_1: Um, getting much front desk. All right, call it then. I think that's it. You said something about COBRA. No, I don't want COBRA. Let's just see. Compliance, fine. Oh, it says there's something about a- average 130 hours per month.

Speaker speaker_0: Um, let me see. Hold on, give me one second. That may just be the MVP plan. Bear with me. Um, 130 hours. Yes. So yes, so that's for the MVP plan. That is their only major medical plan. Um, so you do have to average 130 hours per month to be qualified for it. Um, I do know that... Let's see here, that everything is covered at 100% after the deductible is met, um, which is \$6500. And then, uh, m- monthly premiums for employee only would be 523.85.

Speaker speaker_1: What, 5023 cents?

Speaker speaker_0: \$523.85.

Speaker speaker_1: Oh. Well, to do the... Oh, Elite?

Speaker speaker_0: No, so do the MVP plans, their major medical plan.

Speaker speaker_1: Oh, okay. I don't know if I do 130 hours. I know we work like 35 hours a week. So... No, that probably wouldn't be for me, the MVP. I can do the, um, the other, the other two. Just have to decide which ones. Would anybody give me a call once they receive my form and go over anything with me or no?

Speaker speaker_0: Uh, no, the only outbound call that we would do is say if it was filled out incorrectly. Um, we, we... One of our representatives would make the outbound call to confirm, uh, what was missed. Um, but other than that, if it is filled out correctly, everything will be processed like normal, one to two weeks.

Speaker speaker_1: Okay. And this is, um, this is, um... I'm gonna call and let them know you hang in. I'll ask them about the plan, MultiPlan. All right, well, I guess that's it. Oh, what about the eye, the vision?

Speaker speaker_0: Um, so when it comes to vision, it's just copays. However, your copay for an eye exam would be \$10, copay for lenses and frames, \$25. However, they do offer a frames allowance for \$130. So you can use that as a benefit to get a new pair of frames.

Speaker speaker_1: Oh, yeah. Oh, they, they'll give me that?

Speaker speaker_0: \$130 benefit. Yes.

Speaker speaker_1: Okay. With, with, um, with the vision plan?

Speaker speaker_0: Correct.

Speaker speaker_1: Oh, yeah. Yeah. And what's the name of the vision plan that you guys use?

Speaker speaker_0: Uh, it's through MetLife.

Speaker speaker_1: Okay. All right. And the accident, was that... What is that through?

Speaker speaker_0: Uh, so group accident, dental and the medical plans would be through American Public Life.

Speaker speaker_1: Okay. Okay then. All right, I'm gonna call this up and I'm gonna see if we're in network and I can get this fax over to you at the... Is it 1-855-899-5709?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Do I need to do any attentions to anybody?

Speaker speaker_0: Uh, data entry.

Speaker speaker_1: Data entry? Okay. Attention data entry. All right. Well, thank you so much. It was very, very helpful.

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

Speaker speaker_1: You too. Uh-huh. Bye-bye.

Speaker speaker_0: All right. Bye-bye.