Transcript: Justin Mills-5514216359903232-4824295529824256

Full Transcript

Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Hi. Yes. Um, my, uh, fiancé works for, uh, MAU. He's calling to get, uh, some insurance. They told us today was the last day. He's on the way. He had to use the restroom right quick. But, uh, we were wondering then, it's going to be me and him on it. Um, and we were just wondering if you could kind of, like, tell us the difference... We were thinking about the one... the Plus one. Um, what's the staffing agency he works for? Tell them. Wait. So, what- MAU. He wants to know the staffing work force. MAU? Yeah. And the last four of your social? 17311. And what were your first and last name? Ricky Wilkerson. Wilkerson. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Ricky? 2277 Bella Spring Road- Augusta. You got to say all of it. ... Augusta, Georgia 30909. And confirm your date of birth. 02/25/70. And a good telephone number I have for you is 762-224-8991? Correct. The email I have as well, person, ricky70@gmail? Yeah. Okay, so let's see here. So I do know that the Ensure Plus plans, the Basic and the Enhanced, they both cover hospitals, doctors and medications. The only major difference between the Basic and the Enhanced is how much the insurance carrier pays to cover things. Um, so prime example. So say, for example, you have to go to the hospital for daily hospital confinement. Um, then under the Ensure Plus Basic, the insurance carrier will pay $50 a day. While under the Enhanced, they'll pay out $100 a day. So like I said, the only major difference is how much the carrier pays to cover things. Does the, um... Is any one of them specific about a network or anything, or like... I mean, um- Um, yes. I do know that you have to... it follows the multiplan network, so you have to stay in network for the insurance carrier to pay. Um, however- And can I call it- And do you have a telephone number? Yes. Okay. Okay. Um, well, she... The person that we spoke to yesterday sent me this, uh, you know, like, I guess the information but it's kind of confusing. So there's one with a M-E-C and then it looks like there's some without the word M-E-C in it. Yes. So the M-E-C stand-alone, that's just, that just covers preventative healthcare services. So like physicals, diabetes, screenings, vaccinations. Pretty much things that generally make you stay healthy. Mm-hmm. Uh, then they have the M-E-C Enhanced which is like a combination of both preventative plus hospital, doctor and medication coverage as well. Well, we're both looking for one that has the preventatives, but we also, uh, you know, want to just... If we need to go to the doctor, we don't want to pay, you know, a lot of money just, like, for a doctor's visit. Totally understand. Um, so let's see here. And he, he's still here but he works overnight, so he's just laying in the bed. If he needs to... You know, when it's time to confirm stuff, he'll, he'll, uh, do that. Okay. He's got it all here for the next six. I got it. Let's see here. Um, this is pretty much based on what y'all needed and what you wanted. Um, us at Benefits in a Cart, we're not allowed to take, technically give recommendations. Um, all we do know is that the Ensure Plus plans, those cover your hospital visits, doctor visits. They have medication coverage.

Mm-hmm. While the M-E-C Enhanced covers, uh, both preventative plus hospital, doctor and medication coverage. Um, while the M-E-C stand-alone, this is preventative services only. Well, we saw one for, uh, like, $44 a week. I think that's the one that we were trying to go with. I think that's the one that best, um... It has a $10 copay, correct? Uh, yes. For the M-E-C Enhanced? The- Yes. Stay Healthy M-E-C Enhanced. Correct. So that's for preven- uh, primary care visits, a $10 copay. Then they have a specialist care visit, a $50 copay for that one. And then urgent care for $60. And i- is it $44 per week or? Correct. Yes. $44.41 for an employee plus spouse. Okay. So, um, I think that's the one that we're gonna go with, because I see there's another one down here for $219 a week. We definitely can't afford that. So, uh, yeah, that's the one that we're gonna go with. Okay. So the M-E-C Enhanced. Anything else? Um, w- when you say anything else, what do you mean? Like- Like, uh, like dental, short-term disability, term life, vision. Anything like that? Oh, the dental would be separate? Correct. So those are considered additional benefit options that could be added to the medical. However, dental is $6.77 per week. And, um, because I don't see it, what does that include? Like, with the dentist part? Uh, so when it comes to dental- Is it on here? Uh, do you have a benefit guide? Were you given a benefit guide? Yeah, that's what I'm... I'm trying to look. I'm trying to see. It's just so much stuff on here. Oh, okay. Um- Is it up under group dental insurance?Yes. Well, well let me see. So it should be under where, uh, planned benefit summaries. So under the MEC Enhanced plan, it should be under the next page. The additional benefit options are, uh, under the planned benefit summaries. So it should be page five or six of the benefit guide. Or page four. Oh page... Yeah. It's uh- Okay. Yeah, page four. So, on page four. Okay. So yeah, that's the one. Uh, that dental. Okay, so put you down for dental as well? Yes. Okay, so we have the MEC Enhanced and dental for employee plus spouse. Anything else? No, that's it. Okay, so doing both of those would make, uh, Ricky's total deductions $51.18 per week. Does he authorize MAU to make that deduction for him? Say, yes. Yes. Okay. So let me go ahead and save that, and add the dependent information down real quick. And what was your first name, last name? Um, Pamela. So that's P like tango, A-m-e-l-a, and then Mitchell, M-i-t-c-h-e-l-l. And your social? 257-23-8306. Thanks. And your date of birth? 4-14-1973. 73, okay. Okay. So I do want to let you both know that this pending enrollment will take one to two weeks to go through. Then whenever you witness the... when, whenever Ricky witnesses his first payroll deduction of the $51.18 come off his paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to 10 business days later, uh, y'all will receive phys- physical ID cards and policy information in the mail. However, I do want to let Ricky know that MAU is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, is there anything else I can help y'all with today? Um, no. So I just want to be clear. He's with MAU now but he's expected to get ke- uh, hired on with the company in about three months, and that's an event where he can just, you know, like, uh, get the company insurance, you're saying? Um, correct. So if he gets hired on full-time, um, I do know that after four consecutive weeks of non-payment through MAU, the coverage just cancels out automatically. Um, but he- Okay. ... will receive information regarding COBRA coverage if he wanted to maintain the coverage through MAU, but that's- Okay. ... totally up to him. Okay. All righty then. Okay.

Awesome. Well, you have a wonderful weekend, okay? You as well. Thank you so much. You're welcome. Bye-bye. Uh.

Conversation Format

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

Speaker speaker_1: Hi. Yes. Um, my, uh, fiancé works for, uh, MAU. He's calling to get, uh, some insurance. They told us today was the last day. He's on the way. He had to use the restroom right quick. But, uh, we were wondering then, it's going to be me and him on it. Um, and we were just wondering if you could kind of, like, tell us the difference... We were thinking about the one... the Plus one.

Speaker speaker_0: Um, what's the staffing agency he works for?

Speaker speaker_1: Tell them. Wait.

Speaker speaker_2: So, what-

Speaker speaker_1: MAU. He wants to know the staffing work force.

Speaker speaker_2: MAU?

Speaker speaker_0: Yeah. And the last four of your social?

Speaker speaker_2: 17311.

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

Speaker speaker_2: Ricky Wilkerson.

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

Speaker speaker_2: 2277 Bella Spring Road-

Speaker speaker_1: Augusta. You got to say all of it.

Speaker speaker_2: ... Augusta, Georgia 30909.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_2: 02/25/70.

Speaker speaker_0: And a good telephone number I have for you is 762-224-8991?

Speaker speaker_2: Correct.

Speaker speaker_0: The email I have as well, person, ricky70@gmail?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay, so let's see here. So I do know that the Ensure Plus plans, the Basic and the Enhanced, they both cover hospitals, doctors and medications. The only major difference between the Basic and the Enhanced is how much the insurance carrier pays to cover things. Um, so prime example. So say, for example, you have to go to the hospital for daily hospital confinement. Um, then under the Ensure Plus Basic, the insurance carrier will pay $50 a day. While under the Enhanced, they'll pay out $100 a day. So like I said, the only major difference is how much the carrier pays to cover things.

Speaker speaker_1: Does the, um... Is any one of them specific about a network or anything, or like... I mean, um-

Speaker speaker_0: Um, yes. I do know that you have to... it follows the multiplan network, so you have to stay in network for the insurance carrier to pay. Um, however-

Speaker speaker_1: And can I call it-

Speaker speaker_0: And do you have a telephone number? Yes.

Speaker speaker_1: Okay. Okay. Um, well, she... The person that we spoke to yesterday sent me this, uh, you know, like, I guess the information but it's kind of confusing. So there's one with a M-E-C and then it looks like there's some without the word M-E-C in it.

Speaker speaker_0: Yes. So the M-E-C stand-alone, that's just, that just covers preventative healthcare services. So like physicals, diabetes, screenings, vaccinations. Pretty much things that generally make you stay healthy.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, then they have the M-E-C Enhanced which is like a combination of both preventative plus hospital, doctor and medication coverage as well.

Speaker speaker_1: Well, we're both looking for one that has the preventatives, but we also, uh, you know, want to just... If we need to go to the doctor, we don't want to pay, you know, a lot of money just, like, for a doctor's visit.

Speaker speaker_0: Totally understand. Um, so let's see here.

Speaker speaker_1: And he, he's still here but he works overnight, so he's just laying in the bed. If he needs to... You know, when it's time to confirm stuff, he'll, he'll, uh, do that.

Speaker speaker_0: Okay.

Speaker speaker_1: He's got it all here for the next six.

Speaker speaker_0: I got it. Let's see here. Um, this is pretty much based on what y'all needed and what you wanted. Um, us at Benefits in a Cart, we're not allowed to take, technically give recommendations. Um, all we do know is that the Ensure Plus plans, those cover your hospital visits, doctor visits. They have medication coverage.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: While the M-E-C Enhanced covers, uh, both preventative plus hospital, doctor and medication coverage. Um, while the M-E-C stand-alone, this is preventative services only.

Speaker speaker_1: Well, we saw one for, uh, like, $44 a week. I think that's the one that we were trying to go with. I think that's the one that best, um... It has a $10 copay, correct?

Speaker speaker_0: Uh, yes. For the M-E-C Enhanced? The-

Speaker speaker_1: Yes. Stay Healthy M-E-C Enhanced.

Speaker speaker_0: Correct. So that's for preven- uh, primary care visits, a $10 copay. Then they have a specialist care visit, a $50 copay for that one. And then urgent care for $60.

Speaker speaker_1: And i- is it $44 per week or?

Speaker speaker_0: Correct. Yes. $44.41 for an employee plus spouse.

Speaker speaker_1: Okay. So, um, I think that's the one that we're gonna go with, because I see there's another one down here for $219 a week. We definitely can't afford that. So, uh, yeah, that's the one that we're gonna go with.

Speaker speaker_0: Okay. So the M-E-C Enhanced. Anything else?

Speaker speaker_1: Um, w- when you say anything else, what do you mean? Like-

Speaker speaker_0: Like, uh, like dental, short-term disability, term life, vision. Anything like that?

Speaker speaker_1: Oh, the dental would be separate?

Speaker speaker_0: Correct. So those are considered additional benefit options that could be added to the medical. However, dental is $6.77 per week.

Speaker speaker_1: And, um, because I don't see it, what does that include? Like, with the dentist part?

Speaker speaker_0: Uh, so when it comes to dental-

Speaker speaker_1: Is it on here?

Speaker speaker_0: Uh, do you have a benefit guide? Were you given a benefit guide?

Speaker speaker_1: Yeah, that's what I'm... I'm trying to look. I'm trying to see. It's just so much stuff on here.

Speaker speaker_0: Oh, okay. Um-

Speaker speaker_1: Is it up under group dental insurance?

Speaker speaker_0: Yes. Well, well let me see. So it should be under where, uh, planned benefit summaries. So under the MEC Enhanced plan, it should be under the next page. The additional benefit options are, uh, under the planned benefit summaries. So it should be page five or six of the benefit guide. Or page four.

Speaker speaker_1: Oh page... Yeah.

Speaker speaker_0: It's uh-

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah, page four.

Speaker speaker_1: So, on page four. Okay. So yeah, that's the one. Uh, that dental.

Speaker speaker_0: Okay, so put you down for dental as well?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so we have the MEC Enhanced and dental for employee plus spouse. Anything else?

Speaker speaker_1: No, that's it.

Speaker speaker_0: Okay, so doing both of those would make, uh, Ricky's total deductions $51.18 per week. Does he authorize MAU to make that deduction for him?

Speaker speaker_1: Say, yes.

Speaker speaker_3: Yes.

Speaker speaker_0: Okay. So let me go ahead and save that, and add the dependent information down real quick. And what was your first name, last name?

Speaker speaker_1: Um, Pamela. So that's P like tango, A-m-e-l-a, and then Mitchell, M-i-t-c-h-e-l-l.

Speaker speaker_0: And your social?

Speaker speaker_1: 257-23-8306.

Speaker speaker_0: Thanks. And your date of birth?

Speaker speaker_1: 4-14-1973.

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Speaker speaker_0: Um, correct. So if he gets hired on full-time, um, I do know that after four consecutive weeks of non-payment through MAU, the coverage just cancels out automatically. Um, but he-

Speaker speaker_1: Okay.

Speaker speaker_0: ... will receive information regarding COBRA coverage if he wanted to maintain the coverage through MAU, but that's-

Speaker speaker_1: Okay.

Speaker speaker_0: ... totally up to him.

Speaker speaker_1: Okay. All righty then.

Speaker speaker_0: Okay. Awesome. Well, you have a wonderful weekend, okay?

Speaker speaker_1: You as well. Thank you so much.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_3: Uh.