

Transcript: Justin

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Full Transcript

I got a job. Your call may be monitored or recorded for quality assurance purposes. Are you done? Thank you for calling Benefits and Cards. This is Justin. How can I help you today? Hi. Um, um, I am applying for a job, um, with Megaforce or something like that, and I believe they have your insurance. I was just trying to look at what the deductible was or, like can you just tell me some information about, uh, the insurance? Um, yes. So I do know that the insurance that's offered through Megaforce isn't Major Medical Insurance, but Hospital Indemnity Plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met, while Major Medical, you have a deductible before the insurance carrier pays their set percentage, like 80% or 70%. Um, but with these- Yeah, the 80/20. Yeah. Yes. But with these that's offered through Megaforce, as long as you meet the copays, uh, the insurance carrier pays their set... their... to their set dollar amount, and then whatever the remaining balance is would be your responsibility. Okay. So do you know what the deductible will be or is? Um, so with copays, uh, your copay for a regular- For the copay, yeah. ... doctor's visit would be \$25. However, if it is a specialist, like an ears, nose and throat doctor, for example, uh, \$50. Okay. So yeah, because I'm currently working at a pizza... at Domino's, and their insurance, I'm getting like \$100 taken out every two weeks, right? And then, um, they only cover if I... my child goes to a checkup, my, my four-year-old goes to her six-month checkup. The doctor charges me 175, and the insurance is only gonna pay \$90 of that 175. So I get billed the rest of the money. Is that kind of what it is with you guys? So, you know, the doctor visit is 175, you guys only pay \$25 of that? Give or take. Yes. So there is a set dollar amount that the insurance- Oh. ... carrier does pay, and then whatever the re- remaining balance is would be responsibility. Yes, ma'am. And, and, and so that's... Oh, that's not good insurance though. Oh my gosh. 'Cause my husband is a truck driver, and he has... His deductible is \$6,000 in-network and \$12,000 out-of-network. So we have to pay \$6,000 before they start paying the 80, and we could pay 20. So yours isn't like that at all? No, ma'am. It's Hospital Indemnity Plans. I mean, I can email you a copy- Oh. ... of a benefit guide if you wanted something to look over. No, I, I, I get... 'cause I... It's pretty much the same thing as what I'm working for now. You know what I mean? And- Sure. Yeah. That's... It's not, it's not, it's not... I have, I have, I have five children. You know, they go for checkups every six months. That's 175, five times, minus, what's your... \$25 each time? That's gonna leave me with a bill that is so high, you know. I totally understand, but yes, ma'am, that pretty much is the only plan that's offered through Megaforce. It's Hospital Indemnity and the Hospital Indemnity. So you know what Megafo... Uh, just so we're on the same page, like Megaforce, the, the, the, um, the heating- The staffing. ... SIB making heaters? Uh, well, the staffing agency is called Megaforce. I don't... They have probably different assignments that they can send you to- Yes. ... but the staffing agency is called Megaforce. Oh, no. All right. Oh, I don't know what to

do. I totally understand. Do you have any suggestions? Do you have any suggestions on where I can go with good benefits? Um, honestly, I, I really don't other than the Marketplace, uh, for government insurance or somewhere else. I ho- honestly do not know. I'm joking. Okay. All right. Um- Is there anything else I can help you out with today? No. I just feel bad for, like, wasting their time. Um, if I'm, if I'm, like, applying for a job, is there any way so I can, like, go around all of that to look up, like different companies' insurances? Like, like, so I don't have to- Um, now I- ... beat around the bush? Yeah. Now, I do know that the insurance offered through Megaforce isn't mandatory. Um, it's totally up to you if you wanted to take their insurance. Um, it's just an option. Yeah. Um, but like you said, you... if you wanted to search around, look around for other insurances, that's totally up to you. Um, but like I said, Megaforce Staffing's insurance isn't mandatory. No, 'cause... Well, yeah. But the other, the other insurance, if I go pay for it, like say, I don't deal with, with our jobs. Okay. So my husband left the one job, so we were left with no insurance. They sent us out a thing where we could buy our own insurance by COBRA. Mm-hmm. They wanted \$3,000 a month just for us to have insurance. Yes, ma'am. That's, that's COBRA, and that's through 90 Degree Benefits, I believe. Yeah. But \$3,000, who can afford 3000... That's, that's more than, than rent or a mortgage. Right. I totally understand. Oh, my God. So yeah, I just... No, basically, I, I, I need, I need a job with good benefits, like that would pay that 80... that has like Aetna. Aetna pays 80% once you... My deductible was like 1500, like for everybody. For me, the children, my husband, it was straight up \$1500. That was doable. Mm-hmm. You know what I mean? And then they would pay... Once that \$1500 is met, they paid 80%, we paid 20%, which that was cool. You know, that, that was, that was good 'cause our bill was like only maybe \$30. I totally understand. So with you... And you guy- Yeah, and you guys don't have that at all. So that's why I was asking. Do you know how I can ask jobs if they have health insurance through Aetna with a deductible of 1500? Um, no, honestly, I would just... You know, when you're... whenever you do talk to jobs or applying to jobs, just see what their benefits- Yeah. ... look like. Ask what their benefits look like, 'cause if... once you mention benefits- Every time I ask, they say, "Oh, I don't know." Mm-hmm. Every time I say, they say, "I don't know." Like how do you not know? Well, I don't know. Well, have them direct you to someone that does know because that is technically their job. That is a good idea. You are right. Yep. Yes. I... That, that is definitely... Okay. All right, sir. I thank you for your time and, and your information. You're welcome. You have a great day, okay? You too. All right. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: I got a job.

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_0: Are you done?

Speaker speaker_2: Thank you for calling Benefits and Cards. This is Justin. How can I help you today?

Speaker speaker_0: Hi. Um, um, I am applying for a job, um, with Megaforce or something like that, and I believe they have your insurance. I was just trying to look at what the deductible was or, like can you just tell me some information about, uh, the insurance?

Speaker speaker_2: Um, yes. So I do know that the insurance that's offered through Megaforce isn't Major Medical Insurance, but Hospital Indemnity Plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met, while Major Medical, you have a deductible before the insurance carrier pays their set percentage, like 80% or 70%. Um, but with these-

Speaker speaker_0: Yeah, the 80/20. Yeah.

Speaker speaker_2: Yes. But with these that's offered through Megaforce, as long as you meet the copays, uh, the insurance carrier pays their set... their... to their set dollar amount, and then whatever the remaining balance is would be your responsibility.

Speaker speaker_0: Okay. So do you know what the deductible will be or is?

Speaker speaker_2: Um, so with copays, uh, your copay for a regular-

Speaker speaker_0: For the copay, yeah.

Speaker speaker_2: ... doctor's visit would be \$25. However, if it is a specialist, like an ears, nose and throat doctor, for example, uh, \$50.

Speaker speaker_0: Okay. So yeah, because I'm currently working at a pizza... at Domino's, and their insurance, I'm getting like \$100 taken out every two weeks, right? And then, um, they only cover if I... my child goes to a checkup, my, my four-year-old goes to her six-month checkup. The doctor charges me 175, and the insurance is only gonna pay \$90 of that 175. So I get billed the rest of the money. Is that kind of what it is with you guys? So, you know, the doctor visit is 175, you guys only pay \$25 of that?

Speaker speaker_2: Give or take. Yes. So there is a set dollar amount that the insurance-

Speaker speaker_0: Oh.

Speaker speaker_2: ... carrier does pay, and then whatever the re- remaining balance is would be responsibility. Yes, ma'am.

Speaker speaker_0: And, and, and so that's... Oh, that's not good insurance though. Oh my gosh. 'Cause my husband is a truck driver, and he has... His deductible is \$6,000 in-network and \$12,000 out-of-network. So we have to pay \$6,000 before they start paying the 80, and we could pay 20. So yours isn't like that at all?

Speaker speaker_2: No, ma'am. It's Hospital Indemnity Plans. I mean, I can email you a copy-

Speaker speaker_0: Oh.

Speaker speaker_2: ... of a benefit guide if you wanted something to look over.

Speaker speaker_0: No, I, I, I get... 'cause I... It's pretty much the same thing as what I'm working for now. You know what I mean? And-

Speaker speaker_2: Sure. Yeah.

Speaker speaker_0: That's... It's not, it's not, it's not... I have, I have, I have five children. You know, they go for checkups every six months. That's 175, five times, minus, what's your... \$25 each time? That's gonna leave me with a bill that is so high, you know.

Speaker speaker_2: I totally understand, but yes, ma'am, that pretty much is the only plan that's offered through Megaforce. It's Hospital Indemnity and the Hospital Indemnity.

Speaker speaker_0: So you know what Megafo... Uh, just so we're on the same page, like Megaforce, the, the, the, um, the heating-

Speaker speaker_2: The staffing.

Speaker speaker_0: ... SIB making heaters?

Speaker speaker_2: Uh, well, the staffing agency is called Megaforce. I don't... They have probably different assignments that they can send you to-

Speaker speaker_0: Yes.

Speaker speaker_2: ... but the staffing agency is called Megaforce.

Speaker speaker_0: Oh, no. All right. Oh, I don't know what to do.

Speaker speaker_2: I totally understand.

Speaker speaker_0: Do you have any suggestions? Do you have any suggestions on where I can go with good benefits?

Speaker speaker_2: Um, honestly, I, I really don't other than the Marketplace, uh, for government insurance or somewhere else. I ho- honestly do not know.

Speaker speaker_0: I'm joking. Okay. All right. Um-

Speaker speaker_2: Is there anything else I can help you out with today?

Speaker speaker_0: No. I just feel bad for, like, wasting their time. Um, if I'm, if I'm, like, applying for a job, is there any way so I can, like, go around all of that to look up, like different companies' insurances? Like, like, so I don't have to-

Speaker speaker_2: Um, now I-

Speaker speaker_0: ... beat around the bush?

Speaker speaker_2: Yeah. Now, I do know that the insurance offered through Megaforce isn't mandatory. Um, it's totally up to you if you wanted to take their insurance. Um, it's just an option.

Speaker speaker_0: Yeah.

Speaker speaker_2: Um, but like you said, you... if you wanted to search around, look around for other insurances, that's totally up to you. Um, but like I said, Megaforce Staffing's insurance isn't mandatory.

Speaker speaker_0: No, 'cause... Well, yeah. But the other, the other insurance, if I go pay for it, like say, I don't deal with, with our jobs. Okay. So my husband left the one job, so we were left with no insurance. They sent us out a thing where we could buy our own insurance by COBRA.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: They wanted \$3,000 a month just for us to have insurance.

Speaker speaker_2: Yes, ma'am. That's, that's COBRA, and that's through 90 Degree Benefits, I believe.

Speaker speaker_0: Yeah. But \$3,000, who can afford 3000... That's, that's more than, than rent or a mortgage.

Speaker speaker_2: Right. I totally understand.

Speaker speaker_0: Oh, my God. So yeah, I just... No, basically, I, I, I need, I need a job with good benefits, like that would pay that 80... that has like Aetna. Aetna pays 80% once you... My deductible was like 1500, like for everybody. For me, the children, my husband, it was straight up \$1500. That was doable.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: You know what I mean? And then they would pay... Once that \$1500 is met, they paid 80%, we paid 20%, which that was cool. You know, that, that was, that was good 'cause our bill was like only maybe \$30.

Speaker speaker_2: I totally understand.

Speaker speaker_0: So with you... And you guy- Yeah, and you guys don't have that at all. So that's why I was asking. Do you know how I can ask jobs if they have health insurance through Aetna with a deductible of 1500?

Speaker speaker_2: Um, no, honestly, I would just... You know, when you're... whenever you do talk to jobs or applying to jobs, just see what their benefits-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... look like. Ask what their benefits look like, 'cause if... once you mention benefits-

Speaker speaker_0: Every time I ask, they say, "Oh, I don't know."

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Every time I say, they say, "I don't know." Like how do you not know?

Speaker speaker_2: Well, I don't know. Well, have them direct you to someone that does know because that is technically their job.

Speaker speaker_0: That is a good idea. You are right. Yep.

Speaker speaker_2: Yes.

Speaker speaker_0: I... That, that is definitely... Okay. All right, sir. I thank you for your time and, and your information.

Speaker speaker_2: You're welcome. You have a great day, okay?

Speaker speaker_0: You too.

Speaker speaker_2: All right. Bye-bye.

Speaker speaker_0: Bye.