

Transcript: Malcolm

Nash-5536324310220800-5483720087650304

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Yes sir, welcome. Um, I'm a, um, a new, uh, employee for Oxford, um, Staffing, and I had some questions about the benefits. Okay. I- I don't Have... .. know which plan. I haven't enrolled or anything yet. Oh, okay. So, I'm looking at the, um, well, um, I don't know if it's just like standard or whatever, but we're offered the StayHealthy MEC TeleRx, and then we have- Mm-hmm. ... like optional Insure, yeah, yeah. Um, so looking at the premiums, um, they're, it will come out to about like, whatever, \$77 if we do the, um, the TeleRx and then, and we add that, like the Insure Enhanced, um, which is about a third of what I'm doing now through like the Health Connector here in Mass. Um, so I guess I'm a little confused as to what's covered, what isn't. Like, it seems to, like a pretty good deal, but I don't know what the, um, what the full details are. And I've kind of- So do you have- ... you know, looked over it, but I'm a- ... do you have a Benefits Guide? Do I have a what? Do you have a Benefits Guide in front of you? Yes, I do. Yeah. So that, the information on the Benefits Guide is the same information that I will be able to provide. If you wanted like more detailed information, I can give you a, a phone number at American Public Life and they are, they're the ones that cover the Insure Plus plan, and they'll be able to give you more detailed information if what's on the Benefits Guide wasn't clear enough. Yeah. Actually, that would probably be super helpful. Okay. So whenever you're ready, I can give you their phone number. Yep. I'm ready. All right. So her name is Sandra. She's with American Public Life. Her phone number is 601-936-3287. 936- And that's- ... 3287? Yes, sir. 601-936- Yeah. ... 3287. And then- Okay. ... if she doesn't answer, there's one more. Her name's Delicia. Her phone number is 601-936-3290. Awesome. Oh, okay. And they cover, so American Public Life, they cover the critical illness, the dental, group accident, the Insure Plus, short-term disability, and the life insurance. Okay. So for like routine stuff, I guess maybe that's kind of more what, what I was looking at. Um... You mean like some of the- Is that something that you would be- ... physicals? I'm sorry? What do you mean like routine stuff, you mean like wellness checks, physicals, like- Yeah, yeah. So yeah, so like the, so just looking at the StayHealthy TeleRx for now, is that only through teleconference or is that, uh, would I be able to go in person with that? So with the MEC TeleRx, that's good for any preventative services, like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative services, and it also includes FreeRx which gives you access to virtual urgent care, if that's what you were referring to. Okay. Okay. All right. Um, all right. Yeah, I don't know. Yeah. Uh- Would you be okay- Go ahead. So here's the, yeah, so here's the thing. So, um, this is what I'm trying to avoid because I, I don't really want to have to pay, you know, exorbitant amount of money for like a routine thing. So, um, and I'll give you an example and I'll see if you'd be able to answer this. Um, about a month

ago, my daughter was sick. Um, we have like a standard, you know, a, a health connector plan through Mass. Um, we went to urgent care. They did like, you know, whatever, like a screening, they did an x-ray, you know, blah, blah, blah. Um, there was no copay. We didn't have to pay at the time, but then I just got the bill for 600 bucks. Um, and apparently I have a \$2,000 deductible for every, uh, member of my house. Right. So- Um, if the same thing were to happen there, wh- what would be my, like, would I be on the hook for the same 600 or I'm not, would this even be covered at all? It wasn't a, uh, a routine, you know, screen- Yeah. ... uh, you know, screen or anything. You know, this was, you know, she was six, you know, we had to go in. Yes, sir. So none of these plans, um, the only plan that I know of that has a deductible is the dental, and it's a \$50 d- deductible or it's \$150 per family. But outside of that, none of these plans have deductibles because they're n- none of these plans are PPO plans. And what that means is all these, they're all limited benefits plans. So what that means is the doctor and the member sends the claims, the insurers carry and the carrier pays towards the claim up to a, to a set, to a set dollar amount, which is on the Benefits Guide. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. Okay. Does that make sense? Y- um, yes, but no at the same time. Um-Yeah, okay. So it's, it's essentially, um, like services would be... Either would be covered or not at all, and then I'm- I'm on the hook to pay whatever's not covered, essentially. So, um, 'cause like I'm- I'm looking here at the list of stuff and I don't really see like a urgent care thing. I mean, I just see like hospital, ER. You know, um, hospital, uh, admission. What's the la- what's the last four of your social? Uh, 3786. I'm not enrolled there, just- just FYI. I- I- I'm not in the hospital. Are you an assistant? I don't know. I mean, I'm- First name? ... I'm a- I'm at Oxford, so maybe. Um, Alberto. Last name? Gallegos. Okay. Yes. I see. So for security purposes, can you verify your address and date of birth for me? Um, 16 Nant- Nantucket Trail. Uh, that's in Sandwich, MA 02563. And your date of birth? Uh, 10/18/96. Thank you. So like a phone number, 774-205-0994? Yes. And the email is alberto.gallegos55@yahoo.com? Yep. Correct. All right, so I do have your account pulled up. Doesn't look like you're enrolled in anything yet. Okay. They're not starting open enrollment until the 19th. Um- Oh, till the 19th. Okay. So- Okay. So let me see. You... And you are in your personal open enrollment window, but you still, you don't even have to worry about open enrollment 'cause you have until the 22nd of this month since you're just within your first 30 days of getting- Right. Okay. Let me look at this benefits guide. You're saying you don't see anything about the virtual care? If you go to- No, I don't see anything. Like honestly, I mean, I'm, you know, um, nobody hopes to get like injured or sick or anything, but so like, if anything, we would be going to urgent care, um, 'cause there's one like right down the road from us. But, you know, like I said, the insurance that we have through Health Connector, um, they, you know, I, you know, we're paying \$1,000 a month for it and we, like none of the services that we- that we went for were covered. So we, we have a \$2,000 deductible. Um, so that's kind of what I'm wondering, like if I switch to this, my benefits would be, or my premium will be, you know, a third. 'Cause I think it would be probably about 300 bucks maybe, uh, a month. Um, but is it worth switching? Like would I still have to pay, you know, like all the amounts? So let me see. Uh, yeah, so like, I'm- I'm looking at the, uh, additional products and, um, now I'm looking at the Insure Plus and the Enhanced. Mm-hmm. And I'm not seeing like urgent care stuff. Okay, so there, so last being an inten- with the Insure Plus and Insure Plus Enhanced, those cover doctors, hospitals and prescriptions. I see daily hospital confinement, intensive care/coronary care unit, annual first

occurrence with the hospital surgical. Yeah. The anesthesia- Right. ... benefit, outpatient sickness. Are you- are you... Is this what you're seeing too? Yeah. So I guess would- would, uh, would outpatient sickness be considered like urgent care? I guess so. Let's see. Hospital emergency room, intensive care unit. So if you go down to page four, you- you should be on page two. If you go to page four, it'll tell you about the ur- the virtual urgent care that's included with the Stay Healthy NEC. Oh, okay. Oh, but it's, that would be virtual. All right. All right. All right then. Um, yeah, I think I'm gonna... So I got that answer, but yeah, I'm gonna give a call to, um... You said Sandra was the name of the first one, and who did you say the- the name of the second one was? Delicia. Delicia. Thank you. Yes. D-E-L-I-C-I-A. Yeah. Is that a F like in fox or a D like in dog? D as in dog, E as in elephant- D as in dog. ... L as in Lima. Okay. I as in igloo, C as in cat, I as in igloo, A as in apple. Yeah. I, yeah, I just needed the first one. All right. Thank you. All right. Um, well thank you, Malcolm. Appreciate your help. No problem, Mr. Alberto. Was there anything else I can help you with today? Uh, no, no, that's about it. If there's nothing else, thanks for calling Benefits in the Card. Hope you have a great weekend and just for your- I will. ... information, we are, we are open until 8:00 PM Eastern Time if you need more questions or got any more questions. Okay, cool. Thank you. No problem. Appreciate it. Bye. Bye.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker_2: Yes sir, welcome. Um, I'm a, um, a new, uh, employee for Oxford, um, Staffing, and I had some questions about the benefits.

Speaker speaker_1: Okay. I- I don't

Speaker speaker_3: Have...

Speaker speaker_2: ... know which plan. I haven't enrolled or anything yet. Oh, okay. So, I'm looking at the, um, well, um, I don't know if it's just like standard or whatever, but we're offered the StayHealthy MEC TeleRx, and then we have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... like optional Insure, yeah, yeah. Um, so looking at the premiums, um, they're, it will come out to about like, whatever, \$77 if we do the, um, the TeleRx and then, and we add that, like the Insure Enhanced, um, which is about a third of what I'm doing now through like the Health Connector here in Mass. Um, so I guess I'm a little confused as to what's covered, what isn't. Like, it seems to, like a pretty good deal, but I don't know what the, um, what the full details are. And I've kind of-

Speaker speaker_1: So do you have-

Speaker speaker_2: ... you know, looked over it, but I'm a-

Speaker speaker_1: ... do you have a Benefits Guide?

Speaker speaker_2: Do I have a what?

Speaker speaker_1: Do you have a Benefits Guide in front of you?

Speaker speaker_2: Yes, I do.

Speaker speaker_1: Yeah. So that, the information on the Benefits Guide is the same information that I will be able to provide. If you wanted like more detailed information, I can give you a, a phone number at American Public Life and they are, they're the ones that cover the Insure Plus plan, and they'll be able to give you more detailed information if what's on the Benefits Guide wasn't clear enough.

Speaker speaker_2: Yeah. Actually, that would probably be super helpful.

Speaker speaker_1: Okay. So whenever you're ready, I can give you their phone number.

Speaker speaker_2: Yep. I'm ready.

Speaker speaker_1: All right. So her name is Sandra. She's with American Public Life. Her phone number is 601-936-3287.

Speaker speaker_2: 936-

Speaker speaker_1: And that's-

Speaker speaker_2: ... 3287?

Speaker speaker_1: Yes, sir. 601-936-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... 3287. And then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if she doesn't answer, there's one more. Her name's Delicia. Her phone number is 601-936-3290.

Speaker speaker_2: Awesome. Oh, okay.

Speaker speaker_1: And they cover, so American Public Life, they cover the critical illness, the dental, group accident, the Insure Plus, short-term disability, and the life insurance.

Speaker speaker_2: Okay. So for like routine stuff, I guess maybe that's kind of more what, what I was looking at. Um...

Speaker speaker_1: You mean like some of the-

Speaker speaker_2: Is that something that you would be-

Speaker speaker_1: ... physicals?

Speaker speaker_2: I'm sorry?

Speaker speaker_1: What do you mean like routine stuff, you mean like wellness checks, physicals, like-

Speaker speaker_2: Yeah, yeah. So yeah, so like the, so just looking at the StayHealthy TeleRx for now, is that only through teleconference or is that, uh, would I be able to go in person with that?

Speaker speaker_1: So with the MEC TeleRx, that's good for any preventative services, like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative services, and it also includes FreeRx which gives you access to virtual urgent care, if that's what you were referring to.

Speaker speaker_2: Okay. Okay. All right. Um, all right. Yeah, I don't know.

Speaker speaker_1: Yeah. Uh-

Speaker speaker_2: Would you be okay-

Speaker speaker_1: Go ahead.

Speaker speaker_2: So here's the, yeah, so here's the thing. So, um, this is what I'm trying to avoid because I, I don't really want to have to pay, you know, exorbitant amount of money for like a routine thing. So, um, and I'll give you an example and I'll see if you'd be able to answer this. Um, about a month ago, my daughter was sick. Um, we have like a standard, you know, a, a health connector plan through Mass. Um, we went to urgent care. They did like, you know, whatever, like a screening, they did an x-ray, you know, blah, blah, blah. Um, there was no copay. We didn't have to pay at the time, but then I just got the bill for 600 bucks. Um, and apparently I have a \$2,000 deductible for every, uh, member of my house.

Speaker speaker_1: Right. So-

Speaker speaker_2: Um, if the same thing were to happen there, wh- what would be my, like, would I be on the hook for the same 600 or I'm not, would this even be covered at all? It wasn't a, uh, a routine, you know, screen-

Speaker speaker_4: Yeah.

Speaker speaker_2: ... uh, you know, screen or anything. You know, this was, you know, she was six, you know, we had to go in.

Speaker speaker_1: Yes, sir. So none of these plans, um, the only plan that I know of that has a deductible is the dental, and it's a \$50 d- deductible or it's \$150 per family. But outside of that, none of these plans have deductibles because they're n- none of these plans are PPO plans. And what that means is all these, they're all limited benefits plans. So what that means is the doctor and the member sends the claims, the insurers carry and the carrier pays towards the claim up to a, to a set, to a set dollar amount, which is on the Benefits Guide. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

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Speaker speaker_2: Y- um, yes, but no at the same time. Um-Yeah, okay. So it's, it's essentially, um, like services would be... Either would be covered or not at all, and then I'm- I'm on the hook to pay whatever's not covered, essentially. So, um, 'cause like I'm- I'm looking here at the list of stuff and I don't really see like a urgent care thing. I mean, I just see like hospital, ER. You know, um, hospital, uh, admission.

Speaker speaker_1: What's the la- what's the last four of your social?

Speaker speaker_2: Uh, 3786. I'm not enrolled there, just- just FYI. I- I- I'm not in the hospital.

Speaker speaker_1: Are you an assistant?

Speaker speaker_2: I don't know. I mean, I'm-

Speaker speaker_1: First name?

Speaker speaker_2: ... I'm a- I'm at Oxford, so maybe. Um, Alberto.

Speaker speaker_1: Last name?

Speaker speaker_2: Gallegos.

Speaker speaker_1: Okay. Yes. I see. So for security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Um, 16 Nant- Nantucket Trail. Uh, that's in Sandwich, MA 02563.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: Uh, 10/18/96.

Speaker speaker_1: Thank you. So like a phone number, 774-205-0994?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email is alberto.gallegos55@yahoo.com?

Speaker speaker_2: Yep. Correct.

Speaker speaker_1: All right, so I do have your account pulled up. Doesn't look like you're enrolled in anything yet.

Speaker speaker_2: Okay.

Speaker speaker_1: They're not starting open enrollment until the 19th. Um-

Speaker speaker_2: Oh, till the 19th. Okay.

Speaker speaker_1: So-

Speaker speaker_2: Okay.

Speaker speaker_1: So let me see. You... And you are in your personal open enrollment window, but you still, you don't even have to worry about open enrollment 'cause you have until the 22nd of this month since you're just within your first 30 days of getting-

Speaker speaker_2: Right. Okay.

Speaker speaker_1: Let me look at this benefits guide. You're saying you don't see anything about the virtual care? If you go to-

Speaker speaker_2: No, I don't see anything. Like honestly, I mean, I'm, you know, um, nobody hopes to get like injured or sick or anything, but so like, if anything, we would be going to urgent care, um, 'cause there's one like right down the road from us. But, you know, like I said, the insurance that we have through Health Connector, um, they, you know, I, you know, we're paying \$1,000 a month for it and we, like none of the services that we- that we went for were covered. So we, we have a \$2,000 deductible. Um, so that's kind of what I'm wondering, like if I switch to this, my benefits would be, or my premium will be, you know, a third. 'Cause I think it would be probably about 300 bucks maybe, uh, a month. Um, but is it worth switching? Like would I still have to pay, you know, like all the amounts?

Speaker speaker_1: So let me see.

Speaker speaker_2: Uh, yeah, so like, I'm- I'm looking at the, uh, additional products and, um, now I'm looking at the Insure Plus and the Enhanced.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I'm not seeing like urgent care stuff.

Speaker speaker_1: Okay, so there, so last being an inten- with the Insure Plus and Insure Plus Enhanced, those cover doctors, hospitals and prescriptions. I see daily hospital confinement, intensive care/coronary care unit, annual first occurrence with the hospital surgical.

Speaker speaker_2: Yeah.

Speaker speaker_1: The anesthesia-

Speaker speaker_2: Right.

Speaker speaker_1: ... benefit, outpatient sickness. Are you- are you... Is this what you're seeing too?

Speaker speaker_2: Yeah. So I guess would- would, uh, would outpatient sickness be considered like urgent care?

Speaker speaker_1: I guess so. Let's see. Hospital emergency room, intensive care unit. So if you go down to page four, you- you should be on page two. If you go to page four, it'll tell you about the ur- the virtual urgent care that's included with the Stay Healthy NEC.

Speaker speaker_2: Oh, okay. Oh, but it's, that would be virtual. All right. All right. All right. All right then. Um, yeah, I think I'm gonna... So I got that answer, but yeah, I'm gonna give a call

to, um... You said Sandra was the name of the first one, and who did you say the- the name of the second one was?

Speaker speaker_1: Delicia.

Speaker speaker_2: Delicia. Thank you.

Speaker speaker_1: Yes. D-E-L-I-C-I-A.

Speaker speaker_2: Yeah. Is that a F like in fox or a D like in dog?

Speaker speaker_1: D as in dog, E as in elephant-

Speaker speaker_2: D as in dog.

Speaker speaker_1: ... L as in Lima.

Speaker speaker_2: Okay.

Speaker speaker_1: I as in igloo, C as in cat, I as in igloo, A as in apple.

Speaker speaker_2: Yeah. I, yeah, I just needed the first one. All right. Thank you. All right. Um, well thank you, Malcolm. Appreciate your help.

Speaker speaker_1: No problem, Mr. Alberto. Was there anything else I can help you with today?

Speaker speaker_2: Uh, no, no, that's about it.

Speaker speaker_1: If there's nothing else, thanks for calling Benefits in the Card. Hope you have a great weekend and just for your-

Speaker speaker_2: I will.

Speaker speaker_1: ... information, we are, we are open until 8:00 PM Eastern Time if you need more questions or got any more questions.

Speaker speaker_2: Okay, cool. Thank you.

Speaker speaker_1: No problem.

Speaker speaker_2: Appreciate it. Bye.

Speaker speaker_1: Bye.