

Transcript: Sara

Marulanda-4712093071884288-6618790870827008

Full Transcript

Thank you for calling Benefits... Thank you for calling Benefits and Yeah. ... in-Card. My name is Sarah. May I have your name, please? Corin Rider Gray. Good morning, ma'am. How may I help you? Um, I just wanted to- uh, to enroll in insurance for work. Sure, I can help you with that. May I have, please, the name of the agency that you are working with, and the last four digits of your Social Security number? Bosch and ■... Bosch and Albion, and 4260. Okay. Um, I think Bosch is where you're going to be assigned to work. What I need is the name of the staffing company. MAU. MAU. Okay, perfect. Thank you very much and, uh, just for security purposes, can you please verify your address and date of birth? Um, I don't know if it's the same address, but 1860 Raleigh Avenue- Yeah. ... Southeast. Kentville, Indiana, and then 03136. And the zip code? 467- 55. 55. Okay, and is your email corinmrider@icloud.com? Yep. And your phone number is 330-8173? Yep. Okay. Just to verify, you say 1860 Raleigh Avenue Southeast? Yep. Oh, okay. Let me add that to the system. We were missing that. Mm-hmm. Okay, ma'am. Um, did you already know what you would like to enroll at? What? Did you already know what you would like to enroll at, like what plans you would like to be enrolled at? I've never done it, so I'm not sure. Okay. So let me explain you this. Uh, your company, MAU, is offering, uh, one, two, three, four, five different plans. I'm gonna start from the m- one the less, uh, I mean, and is less expensive, and then we're gonna finish with the more expensive. Uh, the first one is called Stay Healthy MEC. That one is, uh, Affordable Care Act compliant, uh, that one Requires Network, include multi-plan network, and it's just a preventive care plan. That one will cover for one physical yearly examination, blood pressure screenings, aortic and aneurysm screenings, cholesterol, colorectal cancer, which is a colonoscopy, uh, depression, diabetes, hepatitis, uh, cervical cancer, which is the Pap smear, um, tuberculosis, lung cancer, domestic violence. All those screenings are 100% covered. And it will give you counseling on breastfeeding and domestic violence, prevention of STIs. It will cover, um, FDA-approved contraceptive methods, uh, aspirin, breast cancer preventatives, uh, and it will cover immunizations like influenza, tetanus, diphtheria, HPV, varicella, rubella, pneumococcal, meningococcal, hepatitis A and B. All- all these are covered 100%, uh, but they require a network, so you would have to go with your doctors that are on their network with the labs as well. And that pa-... Is that gonna be for yourself only or somebody else at the family? Just myself. Okay. That plan will cost you \$9.46 for a week. Okay. Just- I see the most expensive one. The MVP? What? The Insurance Plus Enhanced. Oh. M- b-... Okay. That's the most expensive on, uh, only medical, because that one doesn't include preventive care. Uh, oh, but go ahead. What is your question about that one? What? What- what question do you have about the Insurance Plus Enhanced? I just want the one that will cover the most. Okay. Insurance Plus Enhanced will cover the most just for medical. If you go to the next page, number three, that one is called Stay Healthy MEC Enhanced. That

one will include preventive care and medical, uh, but the difference with the other one is that the medical will- will be covered, um... They- they cover copays. Uh, they... This one works with copay. Like, primary care visit is \$10 copay. The Insurance Plus Enhanced does not have a copay. They will cover a flat fee of \$75 for outpatient sickness. Did you see the difference there? Can you repeat that? Okay. Insurance Plus Enhanced will cover a flat fee. Like, if you're going for outpatient sickness, like to see a doctor because you have a headache or a stomachache, that one will cover \$75 per appointment. If there is any difference between the final bill and the \$75, you are responsible for that. But the other plan, the Stay Healthy MEC Enhanced, that one has a primary care visit copay of \$10. Once you pay the copay, you don't have to make any other payment. You have a limit of four visits per year for primary care visit-For the specialist, you have four visits per year and the copay is \$50. And for urgent care visits, you have four visits per year and the copay's \$60. Can you see the difference between those two plans? Ehm... And then... Okay. So I understand that I have a copay with the Stay Healthy one. The Stay Healthy means enhanced, yes. And that one includes, uh, the preventive care. So if I were to get... What... So I won't have a copay if I got the InsurancePlus Enhanced? No. Mm-mm. There will be no copay, but your... They're going to cover \$75 for your appointment. Even if it's \$100 or if it's \$200, they're going to cover \$75. The difference between the final bill and what the InsurancePlus covers is going to be your responsibility. Thank you, Mm-hmm. Because the InsurancePlus work with, mm, with a flat fee. They don't work with the copays or deductibles. No. They just cover a fl- a flat fee. I just want the one that will cover the most and I won't have as much to pay for. I mean, yes, it comes out of my check and it's the most expensive, but I want one that covers the most. Okay. Both are really good, but d- the thing is that, uh, I don't know what is your priority. If pay more for doctor appointments or, um... Okay. If you pay more for doctor appointments, but you will get a more coverage for hospital, uh, confinement or in case of a surgery. But the other plan will, you will pay less for doctor appointments, but, uh, you will get less coverage for hospital indemnity, like a surgery or hospitalization. But I could only go four times a year with that 10... With the... Yes, with the one with \$10 copay. Yes. The other one has unlimited visits, but they cover only \$75 per visit. Okay. I'll just do the InsurancePlus Enhanced. Okay. Just remember, that one will not include preventive care. Okay? Yep. Okay. And that's for employee only, right? Yep. Okay. Give me just a minute. I'm waiting for my system. Other than InsurancePlus Enhanced, is there anything else that you would like to enroll at, at this moment? No. Okay. Just remember, this plan is under Section 125, which is an IRS, eh, regulation. What that means is that you are not allowed to make any cancellations unless your company has an open enrollment period or if you have a qualified life event. The total weekly deductions are gonna be \$24.69. You need to allow one to two weeks for your employee MAU to start making deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active. And you're going to receive your ID cards by the end of that same week. If you have not received them by that Friday, please give us a call. We can send you virtual copies while you wait for the hard copies to arrive on the mail. Okay. Other than that, Ms. Ryder, is there anything else that I can help you with? Nope. Okay, ma'am. So thank you for calling Benefits in a Cup. Wish you too have a wonderful day. Thank you. You too. Thank you. Mm, bye. Bye.

Conversation Format

Speaker None: Thank you for calling Benefits... Thank you for calling Benefits and Yeah. ... in-Card. My name is Sarah. May I have your name, please? Corin Rider Gray. Good morning, ma'am. How may I help you? Um, I just wanted t- uh, to enroll in insurance for work. Sure, I can help you with that. May I have, please, the name of the agency that you are working with, and the last four digits of your Social Security number? Bosch and ■... Bosch and Albion, and 4260. Okay. Um, I think Bosch is where you're going to be assigned to work. What I need is the name of the staffing company. MAU. MAU. Okay, perfect. Thank you very much and, uh, just for security purposes, can you please verify your address and date of birth? Um, I don't know if it's the same address, but 1860 Raleigh Avenue- Yeah. ... Southeast. Kentville, Indiana, and then 03136. And the zip code? 467- 55. 55. Okay, and is your email corinm rider@icloud.com? Yep. And your phone number is 330-8173? Yep. Okay. Just to verify, you say 1860 Raleigh Avenue Southeast? Yep. Oh, okay. Let me add that to the system. We were missing that. Mm-hmm. Okay, ma'am. Um, did you already know what you would like to enroll at? What? Did you already know what you would like to enroll at, like what plans you would like to be enrolled at? I've never done it, so I'm not sure. Okay. So let me explain you this. Uh, your company, MAU, is offering, uh, one, two, three, four, five different plans. I'm gonna start from the m- one the less, uh, I mean, and is less expensive, and then we're gonna finish with the more expensive. Uh, the first one is called Stay Healthy MEC. That one is, uh, Affordable Care Act compliant, uh, that one Requires Network, include multi-plan network, and it's just a preventive care plan. That one will cover for one physical yearly examination, blood pressure screenings, aortic and aneurysm screenings, cholesterol, colorectal cancer, which is a colonoscopy, uh, depression, diabetes, hepatitis, uh, cervical cancer, which is the Pap smear, um, tuberculosis, lung cancer, domestic violence. All those screenings are 100% covered. And it will give you counseling on breastfeeding and domestic violence, prevention of STIs. It will cover, um, FDA-approved contraceptive methods, uh, aspirin, breast cancer preventatives, uh, and it will cover immunizations like influenza, tetanus, diphtheria, HPV, varicella, rubella, pneumococcal, meningococcal, hepatitis A and B. All- all these are covered 100%, uh, but they require a network, so you would have to go with your doctors that are on their network with the labs as well. And that pa-... Is that gonna be for yourself only or somebody else at the family? Just myself. Okay. That plan will cost you \$9.46 for a week. Okay. Just- I see the most expensive one. The MVP? What? The Insurance Plus Enhanced. Oh. M- b-... Okay. That's the most expensive on, uh, only medical, because that one doesn't include preventive care. Uh, oh, but go ahead. What is your question about that one? What? What- what question do you have about the Insurance Plus Enhanced? I just want the one that will cover the most. Okay. Insurance Plus Enhanced will cover the most just for medical. If you go to the next page, number three, that one is called Stay Healthy MEC Enhanced. That one will include preventive care and medical, uh, but the difference with the other one is that the medical will- will be covered, um... They- they cover copays. Uh, they... This one works with copay. Like, primary care visit is \$10 copay. The Insurance Plus Enhanced does not have a copay. They will cover a flat fee of \$75 for outpatient sickness. Did you see the difference there? Can you repeat that? Okay. Insurance Plus Enhanced will cover a flat fee. Like, if you're going for outpatient sickness, like to see a doctor because you have a headache or a stomachache, that one will cover \$75 per appointment. If there is any

difference between the final bill and the \$75, you are responsible for that. But the other plan, the Stay Healthy MEC Enhanced, that one has a primary care visit copay of \$10. Once you pay the copay, you don't have to make any other payment. You have a limit of four visits per year for primary care visit-For the specialist, you have four visits per year and the copay is \$50. And for urgent care visits, you have four visits per year and the copay's \$60. Can you see the difference between those two plans? Ehm... And then... Okay. So I understand that I have a copay with the Stay Healthy one. The Stay Healthy means enhanced, yes. And that one includes, uh, the preventive care. So if I were to get... What... So I won't have a copay if I got the InsurancePlus Enhanced? No. Mm-mm. There will be no copay, but your... They're going to cover \$75 for your appointment. Even if it's \$100 or if it's \$200, they're going to cover \$75. The difference between the final bill and what the InsurancePlus covers is going to be your responsibility. Thank you, Mm-hmm. Because the InsurancePlus work with, mm, with a flat fee. They don't work with the copays or deductibles. No. They just cover a fl- a flat fee. I just want the one that will cover the most and I won't have as much to pay for. I mean, yes, it comes out of my check and it's the most expensive, but I want one that covers the most. Okay. Both are really good, but d- the thing is that, uh, I don't know what is your priority. If pay more for doctor appointments or, um... Okay. If you pay more for doctor appointments, but you will get a more coverage for hospital, uh, confinement or in case of a surgery. But the other plan will, you will pay less for doctor appointments, but, uh, you will get less coverage for hospital indemnity, like a surgery or hospitalization. But I could only go four times a year with that 10... With the... Yes, with the one with \$10 copay. Yes. The other one has unlimited visits, but they cover only \$75 per visit. Okay. I'll just do the InsurancePlus Enhanced. Okay. Just remember, that one will not include preventive care. Okay? Yep. Okay. And that's for employee only, right? Yep. Okay. Give me just a minute. I'm waiting for my system. Other than InsurancePlus Enhanced, is there anything else that you would like to enroll at, at this moment? No. Okay. Just remember, this plan is under Section 125, which is an IRS, eh, regulation. What that means is that you are not allowed to make any cancellations unless your company has an open enrollment period or if you have a qualified life event. The total weekly deductions are gonna be \$24.69. You need to allow one to two weeks for your employee MAU to start making deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active. And you're going to receive your ID cards by the end of that same week. If you have not received them by that Friday, please give us a call. We can send you virtual copies while you wait for the hard copies to arrive on the mail. Okay. Other than that, Ms. Ryder, is there anything else that I can help you with? Nope. Okay, ma'am. So thank you for calling Benefits in a Cup. Wish you too have a wonderful day. Thank you. You too. Thank you. Mm, bye. Bye.