

## **Transcript: Sara**

**Marulanda-4757186274607104-6398058716151808**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Lonya. Hello, Ms. Lonya. How may I- Lonya 66. I'm calling because I'd like to register for, um, medical insurance. Sure, I can help you with that. Ma'am, may I have please the name of the agency that you are working with and the last four of your Social? I work for, um, HSS. Okay. And my Social is- Just the last four. ... six, seven Oh, just last four? 4933. Thank you very much. And just for security purposes, can you please verify your address and date of birth? Address is 36 Convent Avenue, Norwich, Connecticut 06360. Date of birth is March 23rd, 1964. And is your email sant- santoslonya@gmail.com? Yes. And is your phone number 860-334-4926? Yes. Thank you very much, ma'am. And, uh, did you already know what you would like to enroll at? No. Wha- what... Um, did, did, um, did you guys send me the options in the email? I will send them to you, of course. Give me just one minute. Let me see. I'm sending you... I, I'm working on it right now. Give me just a moment. Okay, no problem. Sure, ma'am. Thank you. Hospitalities. I just sent it to you. Okay, I'm gonna open it up now. Sure. Have you received it, ma'am? It's gonna be an email from Info at Benefits in a Card. Yes, I received it. I'm ope- I'm opening it up so I can see, um, the, um, options. How many options... How many choices are there? Sorry. Okay. You have one preventive, which is the Stay Healthy, MEC Tele, er, TeleRx. We ha- uh, you have one medical, which is VIP Standard. I'm sorry. Uh, you have one more, which is the Stay Healthy MEC Enhance. That one work with copays and include a preventive care and medical. And then you have the additional benefit options, el- like short-term disability, 24-hour group accident, critical illness, vision, dental, et cetera. You have the Free Rx option and va- Virtual Primary Care as well. Um, and you have the MVP, which is the, m- the only major, major medical insurance. Eh, they call it a Minimum Value Plan. That one will cover all their benefits or the benefits they're offering 100% after you reach a deductible, which is kind of, well, expensive. Eh, in-network deductible for employee only is gonna be \$6,500. Eh, for employee plus family, \$14,000. 1400, 700. \$14,700, I'm sorry. The ded- the deductibles are... The deda- the deductibles are high. For this plan, yes. The other plans, they don't require a deductible. The VIP Standard only, that one, that one will, will cover a flat fee. The amounts there reflected there on the benefit guide as those are the flat fee the insurance will cover. Any big difference between what they covers and the final bill, that one will be your responsibility. The only one that works with copay is the Stay Healthy MEC Enhance, the one that includes preventive and medical. The copay for doctor visitations is \$10 per visit, and you have four visits per year. The next one is a specialist care visit.... and the copay will be \$50, four visits per year. And for urgent care, the limit is four, four visits per year, and the copay will be \$60. So, okay, so you guys, let me see to un- better understand this. Sure, ma'am. So how... So there's let me see this. So there's four options? Four options, yes,

ma'am. Four opt- four options. Then the additional benefit options, like dental, which is the dental, vision, term life- So which one of these insurance plans allows you to go see, um, a specialist? Um, the Stay Healthy MEC Enhanced will have a \$50 copay for specialist, and you are allow... You have a limit of four visits per year. Oh, four visits per year? Okay. All right, well- For the Stay Healthy. So is the Stay Healthy, this is weekly deduction of, what, \$16? Which is... Uh, okay, the Stay Healthy, which is the preventive care, is six- uh, \$15.65 per week. Yeah. Each... All the deductions are weekly, unless the, the MVP, the measured medical, that one is monthly. Which one is common for people to get out of, um, out of these insurance plans? Well, usually they get the Stay Healthy MEC Enhanced because of the copay, because they have hospital indemnity group, accident include, and they have, uh, preventive care as well. The one on page number three, if you see the bottom of the page. Y- yes. So that's, so that's, that's the one that most people get? Yes. 40, 40 times... 40 times \$43, almost \$43 times four, 160. Three, three, three and... 160 plus 12, \$172 per month about. Yes. But then there- All right, so I'll get that one. You get this one? Okay. And you s- and that, this one, you could go to see a specialist four times a year? Yes, ma'am. And then after four times a year, you gotta pay out of pocket? Yes, ma'am. Okay. So I'll get- So MEC Enhanced. Would you like to be enrolled on any other plan, like dental, vision, term life? Anything like that or no? Just medical? Oh, what's the other things? Okay, if you want to be enrolled on dental or vision or- Oh yeah, I... Yeah, everything. So I need... So this is the medical. Yes. The other ones are additional. Like the dental will cost you \$3.38 per week. Uh, vision will cost you \$1.99 per week. Yeah, so please, please add those, the dental and, um, the, um, the, um, dental and vision. And vision. Okay, vision and dental. So the total weekly deduction is gonna be \$47.98. Um, please allow one to two... Okay, now hold on because we're going under company open enrollment. Just a minute, please. I'm, I'm waiting for the system to download. Okay, no problem. Okay, for this plan, the effective date is gonna be... okay, you need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when the coverage became active. And you're gonna receive four ID cards, one dental, one vision, one preventive care, and one, uh, hospital indemnity. Okay. Okay. If you have not received your ID cards by the end of that week after the first deduction, please give us a call. We can send you virtual copies while you wait for the hard copies to arrive on the mail. And just keep in mind, the medical, the hospital indemnity is gonna be sent to your mailing address. They don't send that- Oh. ... automatically to the... I mean, I'm sorry, it's gonna be sent to your email address. They don't send that automatically to your mailing address. But we can request a, a, like the card to be sent to your mailing address once your coverage became active, as you request. Okay, so once I get coverage then they'll send me a hard copy? Yes. You, you gonna have a hard copy of dental, vision and the preventive care, but if you want that, the hard copy for the hospital indemnity, you need to let us know once you see the first deduction. Oh, okay. Yeah, no problem. Yes, ma'am. No problem. All right. Thank you. Yeah, I cannot do that now because we don't have the policy numbers. Oh, okay. No problem. All right, ma'am. All right, thank you. You're more than welcome, uh, Miss Entails. Thank you for calling Benefits in a Car. Have a wonderful day, ma'am. All right, bye. Bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please?

Lonya. Hello, Ms. Lonya. How may I- Lonya 66. I'm calling because I'd like to register for, um, medical insurance. Sure, I can help you with that. Ma'am, may I have please the name of the agency that you are working with and the last four of your Social? I work for, um, HSS. Okay. And my Social is- Just the last four. ... six, seven Oh, just last four? 4933. Thank you very much. And just for security purposes, can you please verify your address and date of birth? Address is 36 Convent Avenue, Norwich, Connecticut 06360. Date of birth is March 23rd, 1964. And is your email sant- santoslonya@gmail.com? Yes. And is your phone number 860-334-4926? Yes. Thank you very much, ma'am. And, uh, did you already know what you would like to enroll at? No. Wha- what... Um, did, did, um, did you guys send me the options in the email? I will send them to you, of course. Give me just one minute. Let me see. I'm sending you... I, I'm working on it right now. Give me just a moment. Okay, no problem. Sure, ma'am. Thank you. Hospitalities. I just sent it to you. Okay, I'm gonna open it up now. Sure. Have you received it, ma'am? It's gonna be an email from Info at Benefits in a Card. Yes, I received it. I'm ope- I'm opening it up so I can see, um, the, um, options. How many options... How many choices are there? Sorry. Okay. You have one preventive, which is the Stay Healthy, MEC Tele, er, TeleRx. We ha- uh, you have one medical, which is VIP Standard. I'm sorry. Uh, you have one more, which is the Stay Healthy MEC Enhance. That one work with copays and include a preventive care and medical. And then you have the additional benefit options, el- like short-term disability, 24-hour group accident, critical illness, vision, dental, et cetera. You have the Free Rx option and va- Virtual Primary Care as well. Um, and you have the MVP, which is the, m- the only major, major medical insurance. Eh, they call it a Minimum Value Plan. That one will cover all their benefits or the benefits they're offering 100% after you reach a deductible, which is kind of, well, expensive. Eh, in-network deductible for employee only is gonna be \$6,500. Eh, for employee plus family, \$14,000. 1400, 700. \$14,700, I'm sorry. The ded- the deductibles are... The deda- the deductibles are high. For this plan, yes. The other plans, they don't require a deductible. The VIP Standard only, that one, that one will, will cover a flat fee. The amounts there reflected there on the benefit guide as those are the flat fee the insurance will cover. Any big difference between what they covers and the final bill, that one will be your responsibility. The only one that works with copay is the Stay Healthy MEC Enhance, the one that includes preventive and medical. The copay for doctor visitations is \$10 per visit, and you have four visits per year. The next one is a specialist care visit... and the copay will be \$50, four visits per year. And for urgent care, the limit is four, four visits per year, and the copay will be \$60. So, okay, so you guys, let me see to un- better understand this. Sure, ma'am. So how... So there's let me see this. So there's four options? Four options, yes, ma'am. Four opt- four options. Then the additional benefit options, like dental, which is the dental, vision, term life- So which one of these insurance plans allows you to go see, um, a specialist? Um, the Stay Healthy MEC Enhanced will have a \$50 copay for specialist, and you are allow... You have a limit of four visits per year. Oh, four visits per year? Okay. All right, well- For the Stay Healthy. So is the Stay Healthy, this is weekly deduction of, what, \$16? Which is... Uh, okay, the Stay Healthy, which is the preventive care, is six- uh, \$15.65 per week. Yeah. Each... All the deductions are weekly, unless the, the MVP, the measured

medical, that one is monthly. Which one is common for people to get out of, um, out of these insurance plans? Well, usually they get the Stay Healthy MEC Enhanced because of the copay, because they have hospital indemnity group, accident include, and they have, uh, preventive care as well. The one on page number three, if you see the bottom of the page. Y-yes. So that's, so that's, that's the one that most people get? Yes. 40, 40 times... 40 times \$43, almost \$43 times four, 160. Three, three, three and... 160 plus 12, \$172 per month about. Yes. But then there- All right, so I'll get that one. You get this one? Okay. And you s-and that, this one, you could go to see a specialist four times a year? Yes, ma'am. And then after four times a year, you gotta pay out of pocket? Yes, ma'am. Okay. So I'll get- So MEC Enhanced. Would you like to be enrolled on any other plan, like dental, vision, term life? Anything like that or no? Just medical? Oh, what's the other things? Okay, if you want to be enrolled on dental or vision or- Oh yeah, I... Yeah, everything. So I need... So this is the medical. Yes. The other ones are additional. Like the dental will cost you \$3.38 per week. Uh, vision will cost you \$1.99 per week. Yeah, so please, please add those, the dental and, um, the, um, the, um, dental and vision. And vision. Okay, vision and dental. So the total weekly deduction is gonna be \$47.98. Um, please allow one to two... Okay, now hold on because we're going under company open enrollment. Just a minute, please. I'm, I'm waiting for the system to download. Okay, no problem. Okay, for this plan, the effective date is gonna be... okay, you need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when the coverage became active. And you're gonna receive four ID cards, one dental, one vision, one preventive care, and one, uh, hospital indemnity. Okay. Okay. If you have not received your ID cards by the end of that week after the first deduction, please give us a call. We can send you virtual copies while you wait for the hard copies to arrive on the mail. And just keep in mind, the medical, the hospital indemnity is gonna be sent to your mailing address. They don't send that- Oh. ... automatically to the... I mean, I'm sorry, it's gonna be sent to your email address. They don't send that automatically to your mailing address. But we can request a, a, like the card to be sent to your mailing address once your coverage became active, as you request. Okay, so once I get coverage then they'll send me a hard copy? Yes. You, you gonna have a hard copy of dental, vision and the preventive care, but if you want that, the hard copy for the hospital indemnity, you need to let us know once you see the first deduction. Oh, okay. Yeah, no problem. Yes, ma'am. No problem. All right. Thank you. Yeah, I cannot do that now because we don't have the policy numbers. Oh, okay. No problem. All right, ma'am. All right, thank you. You're more than welcome, uh, Miss Entails. Thank you for calling Benefits in a Car. Have a wonderful day, ma'am. All right, bye. Bye.