

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. This is \$60. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Sherry. Hello, Ms. Sherry. How may I help you? I have a question. Uh, my husband, um, is doing paperwork for his insurance and we're trying to understand the difference between the plans. Can you explain it to me, between, um, the difference between the plans? Okay. What company is that? It's, um, MAU Kimberly-Clark. Okay. MAU. Give me a chance. Let me know while I download the information. Yes, ma'am. Thank you very much. You're welcome. Okay. MAU is offering... Okay. The first plan, the one you see, uh, on page number two under Stay Healthy, ME/C. Okay, let me get to that. Okay. Um, I'm on page two, uh-huh. Okay. It's under Stay Healthy, ME/C. Um, that plan is just preventative. That one will not cover any doctor visitations if you are sick or hospital indemnity. The information or what the, uh, the benefits that, uh, that plan covers are explained on page number nine. The summary of the benefits is on page number nine, for that plan. Okay. I'm going to it now. Page nine, right here. Okay. Okay. So you're gonna see, they cover the screenings, counseling, uh, supplement drugs and, um, immunizations. Um, the list for men and women are there. They will cover one physical yearly examination. They cover, um, Walmart Health Virtual Care, which is like video calls in case you're sick. Um, that's basically what they cover, but- Okay. ... just generally. You're gonna be... Okay, they're gonna cover for colonoscopies and for women, a Pap smear, mammographies. Um, for men, a colorectal cancer screenage- screenings, which is a colonoscopy. Mm-hmm. They cover vaccinations, um, um, screenings like HIV, tuberculosis, um, depression, diabetes. All that is 100%- Mm-hmm. ... covered. Uh, the only thing is they require network for that specific plan. If you- Okay. You said that this plan really doesn't cover that much, you said, at the beginning of the conversation? Or, or what did you say? It will, it will not cover any hospital indemnity or- Oh. ... ER or, um, like doctor visitations if you are sick, because this plan is just preventative. Oh, this plan is just preventive care. Yes, that one. The, the, the first one, the Stay Healthy, ME/C. Okay. No, I'm not interested in that one. Um... Okay. The next two, , the Ensure Plus and Ensure Plus Enhance, going back to page number two, I'm sorry. Which page? Number two, the one with the 200 bucks. Okay. Yes, ma'am. Okay. Um, under Ensure Plus and Ensure Plus Enhance, those are the two medicals. On the left side is the benefit and on the right side, under the names of the plans is how much they're gonna cover. Let me give you an example. Like for daily hospital confinement, Ensure Plus will cover \$50 per day and Ensure Plus Enhance will cover \$100 per day. Or for- Okay. ... like intensive care. Mm-hmm. Ensure Plus will cover \$200 per day and Ensure Plus Enhance will cover four- \$400 per day. What that means is the amount you see reflected here in the benefit guide is what they gonna cover, what the insurance is gonna cover. Any difference between the final bill and what the insurance covers, that's gonna be your responsibility. Oh. So it

actually really doesn't cover any, um, like medical? Okay. Like, um, a doctor- Outpatient sickness. Hmm? Yes, for outpa- for outpatient sickness, they, they both cover \$75. No, I mean like going to your primary, doing your preventive care. Those doesn't cover any of that? No, because preventive is, uh, the first plan is for preventative. But okay, there is another plan, uh, on the next page, page number three. It's called a Stay Healthy, ME/C Enhance. Right. Yes. Okay, that one will work different. This one works with copay. Like if you're going to do, to your primary care visit, uh, there is a \$10 copay for visit and you have four visits per year. Mm-hmm. For the Stay Healthy, it's \$50 copay for visit and four visits per year. Um, for the Urgent Care visits, \$60 copay for visit and you have four visits per year. Uh, this one includes a hospital indemnity and includes the preventive care as well. Okay. Mm-hmm. Uh, there's a group hospital which is like, like let's say that you was cooking and you cut your finger really bad and you need to go to the ER. It will cover a \$250 for that, um, um, ER visitation and... Well, that's just an example, because they have physician's office emergency, um, or group accident coverage, um, emergency dental work as well. So this is what that plan offers. The prices are on the bottom line for employee only. The weekly deduction will be \$24.89, but employee plus spouse would be \$48.51. Uh, you will get, uh, the preventive, the hospital indemnity, the group accident, uh, include on that same plan. Yes. Okay. That's what I was wonderin'. That's what I thought. Because when I was lookin' at the Stay Healthy Just... Um, which one was it? Um, it doesn't have any copays. The third one? Yeah, it doesn't have any copays. I was like, "Wait, that doesn't have any copays, so maybe that doesn't cover anything..." You know what I mean? Like you- You need Medicare. Right. You need the medical part as well, you know? You never know what may happen. And, you know, you're allowed to, to do this. Like, like if you wanted the Stay Healthy MEC and one of the InsurancePlus, you are allowed to do that, or just the Stay Healthy, or just the InsurancePlus, or the Stay Healthy MEC Enhanced. That, uh, that one is the, the last one I explained to you with copays. Mm-hmm. I'm going, we're gonna take that one. Okay. We're gonna take that one. Okay. But that's 40- So- ... 51. So would you like me to help you with enrollment? Uh, well, actually, he's doin' it. Uh, we're doin' his, um, paperwork now, and they- Okay, okay. ... have on here that... Yeah. I just wanted- This- ... to know the two different, the difference between them. I thought it was, but I wanted to get confirmation. I got you. Just remember, um, some of those plans that they're offering are under Section 125. That is an IRS regulation, and that means then you guys are not gonna be allowed to make any cancellations or upgrades unless your company has an open enrollment period- Right. ... or if you have a qualified life event. There is a couple that are not under 125, but just to be sure, uh, I will let you know. Yes. It did say that if he doesn't select a plan now, he wouldn't be considered for enrollment until next time, which normally be around October of next year. He has to wait. Exactly. Yes. Okay. Well, thank you for your help. You just, you gave great information. I wish everybody on the phone can do that. Oh, my pleasure, ma'am. If you need anything, just give us a call. We're here Monday through Friday, 8:00 AM until 8:00 PM. Okay. Thank you so much. Have a great night, ma'am. Um, great day. Still day. Yes, ma'am. Okay then. All right. Okay. Bye-bye. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. This is \$60. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Sherry. Hello, Ms. Sherry. How may I help you? I have a question. Uh, my husband, um, is doing paperwork for his insurance and we're trying to understand the difference between the plans. Can you explain it to me, between, um, the difference between the plans? Okay. What company is that? It's, um, MAU Kimberly-Clark. Okay. MAU. Give me a chance. Let me know while I download the information. Yes, ma'am. Thank you very much. You're welcome. Okay. MAU is offering... Okay. The first plan, the one you see, uh, on page number two under Stay Healthy, ME/C. Okay, let me get to that. Okay. Um, I'm on page two, uh-huh. Okay. It's under Stay Healthy, ME/C. Um, that plan is just preventative. That one will not cover any doctor visitations if you are sick or hospital indemnity. The information or what the, uh, the benefits that, uh, that plan covers are explained on page number nine. The summary of the benefits is on page number nine, for that plan. Okay. I'm going to it now. Page nine, right here. Okay. Okay. So you're gonna see, they cover the screenings, counseling, uh, supplement drugs and, um, immunizations. Um, the list for men and women are there. They will cover one physical yearly examination. They cover, um, Walmart Health Virtual Care, which is like video calls in case you're sick. Um, that's basically what they cover, but- Okay. ... just generally. You're gonna be... Okay, they're gonna cover for colonoscopies and for women, a Pap smear, mammographies. Um, for men, a colorectal cancer screening- screenings, which is a colonoscopy. Mm-hmm. They cover vaccinations, um, um, screenings like HIV, tuberculosis, um, depression, diabetes. All that is 100%- Mm-hmm. ... covered. Uh, the only thing is they require network for that specific plan. If you- Okay. You said that this plan really doesn't cover that much, you said, at the beginning of the conversation? Or, or what did you say? It will, it will not cover any hospital indemnity or- Oh. ... ER or, um, like doctor visitations if you are sick, because this plan is just preventative. Oh, this plan is just preventive care. Yes, that one. The, the, the first one, the Stay Healthy, ME/C. Okay. No, I'm not interested in that one. Um... Okay. The next two, , the Ensure Plus and Ensure Plus Enhance, going back to page number two, I'm sorry. Which page? Number two, the one with the 200 bucks. Okay. Yes, ma'am. Okay. Um, under Ensure Plus and Ensure Plus Enhance, those are the two medicals. On the left side is the benefit and on the right side, under the names of the plans is how much they're gonna cover. Let me give you an example. Like for daily hospital confinement, Ensure Plus will cover \$50 per day and Ensure Plus Enhance will cover \$100 per day. Or for- Okay. ... like intensive care. Mm-hmm. Ensure Plus will cover \$200 per day and Ensure Plus Enhance will cover four- \$400 per day. What that means is the amount you see reflected here in the benefit guide is what they gonna cover, what the insurance is gonna cover. Any difference between the final bill and what the insurance covers, that's gonna be your responsibility. Oh. So it actually really doesn't cover any, um, like medical? Okay. Like, um, a doctor- Outpatient sickness. Hmm? Yes, for outpa- for outpatient sickness, they, they both cover \$75. No, I mean like going to your primary, doing your preventive care. Those doesn't cover any of that? No, because preventive is, uh, the first plan is for preventative. But okay, there is another plan, uh, on the next page, page number three. It's called a Stay Healthy, ME/C Enhance. Right. Yes. Okay, that one will work different. This one works with copay. Like if you're going to do, to your primary care visit, uh, there is a \$10 copay for visit and you have four visits per year. Mm-hmm. For the Stay Healthy, it's \$50 copay for visit and four visits per year. Um, for the Urgent Care visits, \$60 copay for visit and you have four visits per year. Uh, this one includes

a hospital indemnity and includes the preventive care as well. Okay. Mm-hmm. Uh, there's a group hospital which is like, like let's say that you was cooking and you cut your finger really bad and you need to go to the ER. It will cover a \$250 for that, um, um, ER visitation and... Well, that's just an example, because they have physician's office emergency, um, or group accident coverage, um, emergency dental work as well. So this is what that plan offers. The prices are on the bottom line for employee only. The weekly deduction will be \$24.89, but employee plus spouse would be \$48.51. Uh, you will get, uh, the preventive, the hospital indemnity, the group accident, uh, include on that same plan. Yes. Okay. That's what I was wonderin'. That's what I thought. Because when I was lookin' at the Stay Healthy Just... Um, which one was it? Um, it doesn't have any copays. The third one? Yeah, it doesn't have any copays. I was like, "Wait, that doesn't have any copays, so maybe that doesn't cover anything..." You know what I mean? Like you- You need Medicare. Right. You need the medical part as well, you know? You never know what may happen. And, you know, you're allowed to, to do this. Like, like if you wanted the Stay Healthy MEC and one of the InsurancePlus, you are allowed to do that, or just the Stay Healthy, or just the InsurancePlus, or the Stay Healthy MEC Enhanced. That, uh, that one is the, the last one I explained to you with copays. Mm-hmm. I'm going, we're gonna take that one. Okay. We're gonna take that one. Okay. But that's 40- So- ... 51. So would you like me to help you with enrollment? Uh, well, actually, he's doin' it. Uh, we're doin' his, um, paperwork now, and they- Okay, okay. ... have on here that... Yeah. I just wanted- This- ... to know the two different, the difference between them. I thought it was, but I wanted to get confirmation. I got you. Just remember, um, some of those plans that they're offering are under Section 125. That is an IRS regulation, and that means then you guys are not gonna be allowed to make any cancellations or upgrades unless your company has an open enrollment period- Right. ... or if you have a qualified life event. There is a couple that are not under 125, but just to be sure, uh, I will let you know. Yes. It did say that if he doesn't select a plan now, he wouldn't be considered for enrollment until next time, which normally be around October of next year. He has to wait. Exactly. Yes. Okay. Well, thank you for your help. You just, you gave great information. I wish everybody on the phone can do that. Oh, my pleasure, ma'am. If you need anything, just give us a call. We're here Monday through Friday, 8:00 AM until 8:00 PM. Okay. Thank you so much. Have a great night, ma'am. Um, great day. Still day. Yes, ma'am. Okay then. All right. Okay. Bye-bye. Bye-bye.