

## Transcript: Sara

**Marulanda-5289228573786112-5667961172312064**

### Full Transcript

Thank you for calling ... card. My name is Sarah. May I have your name, please? Hey, Sarah, this is Wendy Roth, R-O-T-H. Hello, Ms. Wendy. How may I help you? Um, I was calling to make sure that I am not enrolled in any insurance with, um, Megaforce. Okay. Let me check that for you. May I have, please, the last four digits of your Social Security number? 0073. And you said Megaforce, right? Yes, ma'am. Okay, ma'am. Give me just one minute, please. Sorry, I got a tickle in my throat. Hey, it's okay. Hope there's no choke in your ear. Don't worry about it. You're good. Okay, Ms. Roth and just for security purposes, can you please verify your address and date of birth? Yes, ma'am. I live at 6009 Dahlgren Avenue, Fayetteville, North Carolina 28314 and my birth date's August 20th, 1970. Okay. And is your em-... Well, we don't have email here for you. Okay. Is your phone number 910-... Yes, please. If you would like to, uh, provide us with that information- Okay. ... it will be great. Okay. So my email is my name, Wendy Roth, the number two, @icloud. Okay. Thank you very much and is your phone number 910-309-8940? Correct. All righty, ma'am. Thank you very much. Okay, Ms. Wendy. No, you did, uh, decline the auto enrollment already. I mean, it was declined, uh, probably. Okay. You fill out the document there, but, um, no, there is no enrollment for you and you're not going to be enrolled. Okay? Okay. I appreciate it 'cause it's not Major Medical. It's like an indemnity plan, correct? Yes, ma'am. You're correct. Okay. Uh, can you tell me what the percentage would be for that? Or how much would that come out if I was to do that? Okay, let me tell you that. They, they have different plans, but, um, okay, the Insure Plus or Insure Plus Enhanced which are the two, um, Hospital Indemnity, will cover for outpatient sickness, \$75 each one. Uh, for daily hospital, Insure Plus will cover \$50 per day and i- the Enhanced will cover \$100 per day. They just cover that flat fee. Any difference between the, um, the final bill and, uh- Oh, that's not covered. Yeah. ... insurance coverage, that would be your responsibility. And the Insure Plus for yourself only will be \$16.33 per week and the Enhanced will be \$22.98 per week. And yes, they have different plans. Another one that, uh, put, uh, another one that is preventive and medical and stuff like that. This, this other plan, the Enhanced, that one has a \$10 copay for, um, primary care visits and you have four visits per year. \$50 copay for- Okay, so wait a minute. So, so, so I got a question on that. So how much would that be for preventative and sickness visits? Uh, okay, for yourself only will be \$42.68 per week. 42. Okay. And that one include- And I only have till... Okay, I'm sorry. Go ahead. I'm sorry. Oh, this one will include medical, uh, preventive care, group hospital and group accident. Okay. And if you- So if I go, if I go for my annual exam, what is my responsibility on the preventative? Zero, as long as you go with the in-network providers. Okay. And which... Um, how long do I have to enroll in that? Is it today my last day since it's a one-month today? Hmm. No, ma'am. The last day will be, let me tell you when that's going to be. Let me make a mark . Mm-hmm. April 17 and we have 30 days. It's going to be May the 17th, um, online, until

the 17th or by phone until the 16th because we're closed on the 17th, the Saturday. Okay. So you still have two, one and a half weeks. Ten days. Yeah. Okay. Yeah. Now is there any way that you can send me some... Can you email me some information on the, um, preventative plan? Sure, ma'am. Uh, let me send you the benefit guide. Okay. And so- Yeah. And what network does it need to be in? Multiplan. Multiplan network. Okay. Okay. So, so it's not really an indemnity because you do pay for my preventative care. They just have to be in-network. That's what I say. You have different plans. Uh, there's two that are Hospital Indemnity. The preventative will cover 100%, which is not really- Okay. ... indemnity. That one is under, um, okay, is a Affordable Care Act compliant. Okay. So you have different, different plans there and some good to choose from. Okay, I'm send- Okay. I'm working on the email. Give me just one more minute, please. Okay. And so and then sick visits, is that covered under that plan too or no? Yes. Okay, um, let me finish with this and I can explain you what to do for tonight. Okay. Okay. Oh my goodness, taking forever. I'm sorry. No problem. Yeah, I just sent it. Okay, uh, when you receive it, um, you're going to receive an email from [info@benefitsinacard](mailto:info@benefitsinacard). The information you're looking for is on page number three. Not the third page- Huh. ... because they, they leave, like, one or two blank at the beginning. Okay. It's the one with the number three on the bottom. Three. Uh, okay. That one is the, the place that, uh, you need to look at, and, um, you're going to see- Okay. ... there, the name is the Stay Healthy MEC Enhance. Stay Healthy, okay. And that- And you said that would be about \$43 coming out of my check? Yes, \$42 and 68 cents per week. Yes. It's... Is that the- That's per week. Is that the only plan? It's, yeah, that's fine. And that's just, is that the only plan option you have for the, um, preventative and the sick visits? Or no? This is the only plan that covers both, uh, plans, the Medicare- Okay. ... and the preventative. The other two plans don't pay- Okay. Okay, go ahead, I'm sorry. They're for hospital indemnity and all that. Yeah, I don't need that. Yes. So, so if I go for my annual exam and have my mammogram, and they take the multi-plan, I would pay zero. Is that correct? Yes. You're correct. And if I have a sick visit. If I have a sick visit, like I have to go 'cause I have, mm, I don't know, a cold or the flu, how much is my special, uh, my primary doc, doctor's copay? Do you know? Copay, \$10. Okay, and what about the rest of us? And you have four visits per year. And you have four visits per year, a specialist, \$50, four visits per year and urgent care visit, \$60 and four visits per year. Okay. Is that calendar year? Um... I think it's the year from the beginning, from the time you, you- Okay. ... you have your coverage. Okay, so plan year. Okay. Yes. So I have four primary, four PCP doctor visits for \$10 each, four specialists for \$50 each, and then urgent care is \$60 and I can do that four times. Is that correct? Yes, ma'am. You're correct. What about medicines? Does it cover any prescriptions? Okay, it says, uh, generic drugs, \$5 copayment, um, brand name drugs, oh, well, they're not covered. Uh, oh, well, you have the pharmacy option, 30-day supply, generic drugs, \$5 copay in network providers only and a mail order option which is 90-day supply. Generic drugs, \$15 copayment and brand name drugs are not covered. So no brand name, only generic? Yes, ma'am. Well, um, no, no- And that's covered under the whole... No, you do have a coverage under Pharma Bill prescription. Yes, sir. The copay will be 10, 20 or \$30, well, generics as well. Yes, 10, 20 or 30 for generic and non-generic is not included. Yes, I, I was giving you- Okay. ... the, the option for the m- day, the preventive care. Uh, these other- Okay. ... the 10, 20 or 30 is for the regular medication. Okay. All right, and that's included in that Stay Healthy thing, correct? Yes, ma'am. Uh, this plan includes a group- Okay, and if I say... Go ahead, I'm sorry. I- I'm sorry, go ahead. It

includes a what? It in- includes the group hospital indemnity and the group accident. Okay. So I just want the Stay Healthy thing, so my primary doctor and no dental or vision on this. Is that correct? No, no, those are additional benefits. Okay, so this is just medical. Medical for- Yes. ... sick and for well. Okay. Yes, ma'am. Yes. Um, and multi-plan. If I say yes to this, what do I need to do? Just fill out something that's on that paper, on the email? No. Or what is... No, you just need to let me know and I will involve you. Okay. Uh, let me look at this email when I get home tonight. And let's see here. I've not received it yet. And you sent it to wendyroth2@icloud, is that correct? Okay. W-E-N-D-Y-R-O-T-H-2@iclou... Ah. Mm-hmm. Okay. Okay. I see a mistake here. Okay, let me send that again. I'm so sorry, my bad. Okay. Thanks for clarifying that with me. You're fine. Okay, I sent it again and I already fixed this one. Oh, okay. Can you check that now? I think- Yeah. ... you're going to receive an email from Info at Benefits in a Cart. Ah. Nothing as of yet. W-E-N-D-Y-R-O-T-H 2 @icloud.com. Yes. And the number, you put the number 2, correct? Yes, ma'am. Just 2. Yeah, okay. It, it, I mean, it might not be. It just might be lagging on my part, but okay. So I can call back and say, "Yes, I want this," and then the following week that would come out of my paycheck. Is that correct? Uh, you need to allow one to two weeks. Usually, yes. Okay. One to two weeks. Yes. Okay. So 5- And I need to call my doctors and see if they're on the multi-plan, which is through Private Healthcare Systems, right? Yes. Yes, ma'am. You're correct. Okay. All right. Well, Sarah, you were great. Thank you. And I might, I might be calling you back saying, "Yes, go ahead and give me that for \$43 a week." I mean... My pleasure, ma'am. If you need any more help or if you want to talk with me, just ask for me, Sarah. Okay. So are you the only one there that works... you're, you're the only Sarah there, I'm guessing? I'm the only one, Sarah. Yes, I'm the only Sarah. Okay. Okay. And how late... what are your hours there? Uh, 8:00 AM until 5:00 PM Monday through Friday. Eastern Time. Eight to five, okay. Okay. All right. That sounds great. Thank you very much, ma'am. All righty, ma'am. My pleasure. Have a wonderful day and thank you for calling Benefits in a Cart. ... Now, if I don't get that email... Hold on, I'm trying to see what this is that's just coming through. If I don't get that email... Here it goes. In-Info Benefits Guide. I got it. Yes. Thank you very much. I was going to see if there's a website, but... Okay, Thank you. All righty, ma'am. You're welcome. Have a great day. Bye-bye. Thank you. Bye-bye. Thank you. Bye.

## Conversation Format

Speaker None: Thank you for calling ... card. My name is Sarah. May I have your name, please? Hey, Sarah, this is Wendy Roth, R-O-T-H. Hello, Ms. Wendy. How may I help you? Um, I was calling to make sure that I am not enrolled in any insurance with, um, Megaforce. Okay. Let me check that for you. May I have, please, the last four digits of your Social Security number? 0073. And you said Megaforce, right? Yes, ma'am. Okay, ma'am. Give me just one minute, please. Sorry, I got a tickle in my throat. Hey, it's okay. Hope there's no choke in your ear. Don't worry about it. You're good. Okay, Ms. Roth and just for security purposes, can you please verify your address and date of birth? Yes, ma'am. I live at 6009 Dahlgren Avenue, Fayetteville, North Carolina 28314 and my birth date's August 20th, 1970. Okay. And is your em-... Well, we don't have email here for you. Okay. Is your phone number 910-... Yes, please. If you would like to, uh, provide us with that information- Okay. ... it will be great. Okay.

So my email is my name, Wendy Roth, the number two, @icloud. Okay. Thank you very much and is your phone number 910-309-8940? Correct. All righty, ma'am. Thank you very much. Okay, Ms. Wendy. No, you did, uh, decline the auto enrollment already. I mean, it was declined, uh, probably. Okay. You fill out the document there, but, um, no, there is no enrollment for you and you're not going to be enrolled. Okay? Okay. I appreciate it 'cause it's not Major Medical. It's like an indemnity plan, correct? Yes, ma'am. You're correct. Okay. Uh, can you tell me what the percentage would be for that? Or how much would that come out if I was to do that? Okay, let me tell you that. They, they have different plans, but, um, okay, the Insure Plus or Insure Plus Enhanced which are the two, um, Hospital Indemnity, will cover for outpatient sickness, \$75 each one. Uh, for daily hospital, Insure Plus will cover \$50 per day and i- the Enhanced will cover \$100 per day. They just cover that flat fee. Any difference between the, um, the final bill and, uh- Oh, that's not covered. Yeah. ... insurance coverage, that would be your responsibility. And the Insure Plus for yourself only will be \$16.33 per week and the Enhanced will be \$22.98 per week. And yes, they have different plans. Another one that, uh, put, uh, another one that is preventive and medical and stuff like that. This, this other plan, the Enhanced, that one has a \$10 copay for, um, primary care visits and you have four visits per year. \$50 copay for- Okay, so wait a minute. So, so, so I got a question on that. So how much would that be for preventative and sickness visits? Uh, okay, for yourself only will be \$42.68 per week. 42. Okay. And that one include- And I only have till... Okay, I'm sorry. Go ahead. I'm sorry. Oh, this one will include medical, uh, preventive care, group hospital and group accident. Okay. And if you- So if I go, if I go for my annual exam, what is my responsibility on the preventative? Zero, as long as you go with the in-network providers. Okay. And which... Um, how long do I have to enroll in that? Is it today my last day since it's a one-month today? Hmm. No, ma'am. The last day will be, let me tell you when that's going to be. Let me make a mark . Mm-hmm. April 17 and we have 30 days. It's going to be May the 17th, um, online, until the 17th or by phone until the 16th because we're closed on the 17th, the Saturday. Okay. So you still have two, one and a half weeks. Ten days. Yeah. Okay. Yeah. Now is there any way that you can send me some... Can you email me some information on the, um, preventative plan? Sure, ma'am. Uh, let me send you the benefit guide. Okay. And so- Yeah. And what network does it need to be in? Multiplan. Multiplan network. Okay. Okay. So, so it's not really an indemnity because you do pay for my preventative care. They just have to be in-network. That's what I say. You have different plans. Uh, there's two that are Hospital Indemnity. The preventative will cover 100%, which is not really- Okay. ... indemnity. That one is under, um, okay, is a Affordable Care Act compliant. Okay. So you have different, different plans there and some good to choose from. Okay, I'm send- Okay. I'm working on the email. Give me just one more minute, please. Okay. And so and then sick visits, is that covered under that plan too or no? Yes. Okay, um, let me finish with this and I can explain you what to do for tonight. Okay. Okay. Oh my goodness, taking forever. I'm sorry. No problem. Yeah, I just sent it. Okay, uh, when you receive it, um, you're going to receive an email from info@benefitsinacard. The information you're looking for is on page number three. Not the third page- Huh. ... because they, they leave, like, one or two blank at the beginning. Okay. It's the one with the number three on the bottom. Three. Uh, okay. That one is the, the place that, uh, you need to look at, and, um, you're going to see- Okay. ... there, the name is the Stay Healthy MEC Enhance. Stay Healthy, okay. And that- And you said that would be about \$43 coming out of my check? Yes, \$42 and 68 cents per

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