

Transcript: Sara

Marulanda-5320706127511552-5733350177193984

Full Transcript

Your call may be monitored- Hello? ... or recorded for quality assurance purposes. Can you see this? This is a route for 10. Hello, may I speak with Sheryl McKelvey? Who is this? This is BeneFit Senecare calling on behalf of MAU Staffing. Okay. Hi, ma'am. I didn't mean... Hey. Okay. We are process- I didn't mean to, I didn't mean to do that. I've been getting so many spam calls from different numbers. It's okay. It's okay. Don't worry about it, ma'am. Mm-hmm. Okay. We're processing the enrollment forms for healthcare coverage. On your enrollment form, you request a preventive care medical enrollment, but at the same time, you choose not to participate. So, at this moment, we just need to verify if you want to be enrolled on healthcare coverage through MAU or not. I do. How much is it just for me? Okay. In this case, what you choose was the MEC, which is the preventive care. Give me a minute. Mm-hmm. On the Issued Plus Basics, uh, that will be \$27.66 per week. And that's just for medical or what? It will be medical and preventive care. What is, what is preventive care? What is that? Preven- preventive care will cover for your, um, one physical exam examination, blood pressure screenings, vaccinations. Uh, okay, let me get over there. Okay. It will cover, uh, blood pressure screenings, um, mammographies, po- pap smear, uh, cholesterol, colorectal cancer, uh, screenings, uh, depression, diabetes, gonorrhea, hepatitis, HIV, lung cancer, tuberculosis, all those screenings. It will cover your immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, mumps, like mumps, rubella, pneumococcal, meningococcal, hepatitis A and B. It will cover aspirins, breast cancer preventatives, folic acid, um, FDA-approved contraceptive methods and it will cover Walmart Health virtual care, like video calls with the doctor in case you need, um, a doctor for a headache or anything. You will have right to video calls. Um, and that plan is ACA compliant, uh, Affordable Care Act compliant. Okay, so you don't have it for vision and dental? Vision and dental are additional benefit options. Vision will cost you \$2.15. The co-pay for eye, eye exam will be \$10. Uh, the co-pay for lenses and frames will be \$25, and you will get a friends allowance of \$130. And the dental will cost you \$3.51. If you go for a preventive visitation, there is no deductible needed and they will cover 100% of that visitation. If you go for a basic non-surgical extraction, basic restoration, X-rays, you will, they will cover 80% after \$50 deductibles. The annual maximum coverage will be \$500, but they won't cover any major procedure like, uh, root canals, dentures, braces, crowns. Those are not covered. Oh, okay. Yeah, I basically just... That's what I was wanting, the vision. I just need- If you- Something plain for me. You know, like for a yearly checkup, mammogram. Okay. That one will be your, um, the MEC, the, uh, MEC preventive care. That one will cost you \$10.27. The plan will cover for prevention, but it won't cover any, like, like, if you're sick and you need to see a doctor physically, see a doctor, it's not gonna cover it, or any ER visitations. It will cover video calls, like virtual care. Hmm. So if I get that and the, I mean, the first that you were saying, the vision and eye, how

much will that be a week? Okay. If you get the preventive care and the vision and what else? Dental and vision. Dental and vision. It will be \$15.93. 15? Yes. 1-5-93 cents per week. Uh... So that would be the first one that you was telling me about? The first medical? No, this, this, this will be the, the one I just explained to you. The one physical exam examination, pap smear, mammography, um, vaccinations, virtual care. So is this not the one that you said if I go to the doctor, if I just have to go to the doctor, I have to pay that full? Yes. Yes, because this plan will not cover any doctor visitations if you are sick. It will cover just prevention. The only thing that is gonna cover if you are not feeling okay is the virtual care, like video calls with the doctor. Hmm. No, I don't th- I, I don't think I'm gonna get that because I need it in case if I get sick, I can go to the doctor, you know, or something like that. If the, if the plan that you decide, um..... on your enrollment form. You choose the Insure Plus. Okay, hold on. Let me get over there. Give me just a minute please. Okay. You choose Insure Plus Basics and the preventive care. I already explained you the preventive care. The Insure Plus will cover for outpatient sickness, \$75, for daily hospital confinement, \$50, for intensive care or coronary care unit, \$200 per day, uh, for annual first occurrence in hospitals, \$500. For surgical, it would cover up to \$1,000 based on surgical schedule. For, um, hospital emergency room, it will cover \$250. The amounts I'm giving you or the ones I'm telling you is what the insurance will cover. Any difference between what the insurance covers and the final bill, that will be your responsibility. Mm-hmm. Hmm, I need dental and vision. Okay, if I do that one and dental and vision, how much will that be? Will the preventive care include or not? Yes. Okay, so the medical, dental, vision and the preventive care all together is going to be \$33.32 per week. Okay. That's what you want? Yeah, I guess I can afford that. Okay. So please allow one to two weeks for your employer to start making those deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active and you're gonna receive the ID cards by the end of that week. Just remember, the medical ID card is not gonna be sent to your, uh, mailing address, just through your email. If you want to receive a hard copy, just give us a call once you see the first deduction. We can request that for you. Um- Okay, yeah. I'm definitely gonna need a hard copy. Yeah, just give us a call once you see the first deduction. I cannot make the, the request now because we don't have any policy number. Okay. So well, that's one. And the other thing is just remember, uh, the plans that you request to be enrolled at are under Section 125. That is an IRS regulation and what that means is that you are not allowed to make any cancellations or upgrades unless your company has an open enrollment period or if you have a qualified life event. Okay. Okay. Um, other than that, ma'am, is there anything else that I can help you with? No, that's all. All righty, ma'am. So thank you for answering our call from Benefits Center Card. We wish you too have a wonderful day. All right. Mm-hmm. Okay, bye-bye.

Conversation Format

Speaker None: Your call may be monitored- Hello? ... or recorded for quality assurance purposes. Can you see this? This is a route for 10. Hello, may I speak with Sheryl McKelvey? Who is this? This is BeneFit Senecare calling on behalf of MAU Staffing. Okay. Hi, ma'am. I didn't mean... Hey. Okay. We are process- I didn't mean to, I didn't mean to do that. I've been getting so many spam calls from different numbers. It's okay. It's okay. Don't worry about it,

ma'am. Mm-hmm. Okay. We're processing the enrollment forms for healthcare coverage. On your enrollment form, you request a preventive care medical enrollment, but at the same time, you choose not to participate. So, at this moment, we just need to verify if you want to be enrolled on healthcare coverage through MAU or not. I do. How much is it just for me? Okay. In this case, what you choose was the MEC, which is the preventive care. Give me a minute. Mm-hmm. On the Insure Plus Basics, uh, that will be \$27.66 per week. And that's just for medical or what? It will be medical and preventive care. What is, what is preventive care? What is that? Preventive care will cover for your, um, one physical exam examination, blood pressure screenings, vaccinations. Uh, okay, let me get over there. Okay. It will cover, uh, blood pressure screenings, um, mammographies, po- pap smear, uh, cholesterol, colorectal cancer, uh, screenings, uh, depression, diabetes, gonorrhea, hepatitis, HIV, lung cancer, tuberculosis, all those screenings. It will cover your immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, mumps, like mumps, rubella, pneumococcal, meningococcal, hepatitis A and B. It will cover aspirins, breast cancer preventatives, folic acid, um, FDA-approved contraceptive methods and it will cover Walmart Health virtual care, like video calls with the doctor in case you need, um, a doctor for a headache or anything. You will have right to video calls. Um, and that plan is ACA compliant, uh, Affordable Care Act compliant. Okay, so you don't have it for vision and dental? Vision and dental are additional benefit options. Vision will cost you \$2.15. The co-pay for eye, eye exam will be \$10. Uh, the co-pay for lenses and frames will be \$25, and you will get a friends allowance of \$130. And the dental will cost you \$3.51. If you go for a preventive visitation, there is no deductible needed and they will cover 100% of that visitation. If you go for a basic non-surgical extraction, basic restoration, X-rays, you will, they will cover 80% after \$50 deductibles. The annual maximum coverage will be \$500, but they won't cover any major procedure like, uh, root canals, dentures, braces, crowns. Those are not covered. Oh, okay. Yeah, I basically just... That's what I was wanting, the vision. I just need- If you- Something plain for me. You know, like for a yearly checkup, mammogram. Okay. That one will be your, um, the MEC, the, uh, MEC preventive care. That one will cost you \$10.27. The plan will cover for prevention, but it won't cover any, like, like, if you're sick and you need to see a doctor physically, see a doctor, it's not gonna cover it, or any ER visitations. It will cover video calls, like virtual care. Hmm. So if I get that and the, I mean, the first that you were saying, the vision and eye, how much will that be a week? Okay. If you get the preventive care and the vision and what else? Dental and vision. Dental and vision. It will be \$15.93. 15? Yes. 1-5-93 cents per week. Uh... So that would be the first one that you was telling me about? The first medical? No, this, this, this will be the, the one I just explained to you. The one physical exam examination, pap smear, mammography, um, vaccinations, virtual care. So is this not the one that you said if I go to the doctor, if I just have to go to the doctor, I have to pay that full? Yes. Yes, because this plan will not cover any doctor visitations if you are sick. It will cover just prevention. The only thing that is gonna cover if you are not feeling okay is the virtual care, like video calls with the doctor. Hmm. No, I don't th- I, I don't think I'm gonna get that because I need it in case if I get sick, I can go to the doctor, you know, or something like that. If the, if the plan that you decide, um..... on your enrollment form. You choose the Insure Plus. Okay, hold on. Let me get over there. Give me just a minute please. Okay. You choose Insure Plus Basics and the preventive care. I already explained you the preventive care. The Insure Plus will cover for outpatient sickness, \$75, for daily hospital confinement, \$50, for intensive care or

coronary care unit, \$200 per day, uh, for annual first occurrence in hospitals, \$500. For surgical, it would cover up to \$1,000 based on surgical schedule. For, um, hospital emergency room, it will cover \$250. The amounts I'm giving you or the ones I'm telling you is what the insurance will cover. Any difference between what the insurance covers and the final bill, that will be your responsibility. Mm-hmm. Hmm, I need dental and vision. Okay, if I do that one and dental and vision, how much will that be? Will the preventive care include or not? Yes. Okay, so the medical, dental, vision and the preventive care all together is going to be \$33.32 per week. Okay. That's what you want? Yeah, I guess I can afford that. Okay. So please allow one to two weeks for your employer to start making those deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active and you're gonna receive the ID cards by the end of that week. Just remember, the medical ID card is not gonna be sent to your, uh, mailing address, just through your email. If you want to receive a hard copy, just give us a call once you see the first deduction. We can request that for you. Um- Okay, yeah. I'm definitely gonna need a hard copy. Yeah, just give us a call once you see the first deduction. I cannot make the, the request now because we don't have any policy number. Okay. So well, that's one. And the other thing is just remember, uh, the plans that you request to be enrolled at are under Section 125. That is an IRS regulation and what that means is that you are not allowed to make any cancellations or upgrades unless your company has an open enrollment period or if you have a qualified life event. Okay. Okay. Um, other than that, ma'am, is there anything else that I can help you with? No, that's all. All righty, ma'am. So thank you for answering our call from Benefits Center Card. We wish you too have a wonderful day. All right. Mm-hmm. Okay, bye-bye.