

Transcript: Sara

Marulanda-6027961829867520-5872116861157376

Full Transcript

Hello. Thank you for calling Benefits in a Card. This is Sarah. Who do I am speaking with? Hey, Sarah. It's Wendy Ross. How are you doing? Doing okay. Thank you. Uh, how may I help you, Ms. Ross? Okay. We spoke a couple of weeks ago and you told me about the wellness plan. And I called back yesterday, and I got somebody else, and she gave me the phone numbers for the wellness plan and all that. Um, I do have a question. Uh, today's the last day I can sign up for my insurance through the Megaforce. Okay. Um, looking at the email that you had sent me, the dental for \$3.38, what does that cover? Okay. You say Megaforce. Let me download that information. Yep. Give me just a minute, please. Okay. Megaforce. Uh, d- yeah, okay. I'm going to check or review the, the, the, your, uh, open enrollment. Um, may I have the last four of your Social? 0073. And let me walk out to the car and get my notes from when we spoke the first time. Sorry. Sure. Excuse me. Okay, dental plan. Yeah, 'cause I already found that for my gynecologist. Oh. It's not on the, um, list and I never signed up for plan. Okay. This is what the plan, uh, will cover for dental. If you're going to the, um, preventive visitation, like a clean... over 100%. Yep. If you're going for the basic... section. Um, sorry. Basic restoration. Ma'am, I'm sorry. Ho- hold, hold on one second. You're breaking up. Let me get back in the house. I don't know why it's breaking up out here so bad. Sure, sure. Take your time. Okay, so you said dental cleaning is 100% covered. You were saying? Okay, if, if you're going for a cleaning, 100% coverage. If you're going for a basic non-surgical extraction, basic restoration like a regular fillings, X-rays, they will cover 80% of the \$50 deductible for individual. The maximum coverage will be \$500 annually. Uh, but they won't cover any major procedure like a root canal, dentures, braces, um, crowns. Yeah. Those are not covered. Okay. And is it... What insurance, what dental insurance is this? This is APL, American Public Life. APL. I'm sorry. Um, and that... Well, okay. And for the vision, what, what's included in the vision? Okay. The cop- the copay for eye exam will be \$10. Copay for lenses and frames \$25. And you will get a frames allowance of \$130. Okay. So \$10 when I go get my eyes examined, and a frame allowance of \$130, and I pay \$25 for the lenses. Is that correct? Yes, ma'am. That's what it says. "Copay for lenses and frames, \$25." Okay. Now, do you know if I order my stuff offline, can I just submit that receipt and... Do you know anything about that? No. About the vision? Yes. Okay. What I know is... Okay, hold on. It's not working. Okay. What I know- I don't get my glasses where I get my eyes examined. I order mine offline. Okay. I don't know about that. I haven't, uh... Okay, I'm trying to review that information here. Give me just a minute. Yep. Okay. I'm reading, reading. Hold on one second. I'm going to try to check somebody at my dentist office. Sure. So do you have to be in network with APL at a dentist office to use that? Or is that kind of like Delta Dental where... No, you, you can go to any dental... to any dentist. Um, they basically go with the Carr- Carrington network, but Carrington is super wide. So that, that's not a problem. You said Carrington network? Yes.

Even if you have to pay with your... I mean, if you paid, you just, uh, contact APL and make a claim for it to, uh, cover the- Okay. ... parts they should cover. And about the med, um, you- Okay. So if I have... So if I... So if I have to go pay in full, I just submit my receipt along with my EOB to APL, and they'll just reimburse me? They will reimburse the part they want, they'll, they will cover. Yes, ma'am. Okay. All right. And about the vision, um, they don't mention anything here about, um, mail..... last quarter. But I can or either transfer your code or provide you with a MetLife phone number. They're the ones in charge of it. Okay, th- that's fine. Okay, so now got a question. If I enroll today, if I say, um, hold on, that I want this insurance, when does that start coming out of my check? You need to allow one to two weeks for your employer to start making deductions. And once you see the first deduction, we receive it the following Monday. That's when the, uh, the coverage became active and you will receive your ID cards by the end of that week. But you need to see the doctor or dentist before you receive the ID cards- Oh, okay. ... back while you... Oh. Okay. So are you saying I would not be covered until June? Does that sound legitimate? No, I haven't s-... Well, I don't know. That depends on your company. They usually takes one to two weeks and we are on, yeah, probably early June. Okay. Well, I mean, because... And the reason I'm asking and, and not to put too much business out there, I'm not going to be at work two days that last week of the month and I really don't need 50 extra dollars coming out of my paycheck. I got you. You know, um... Um, well, I don't know how that will work in that case. Yeah. Yes, ma'am. I'm sorry. Um, so at least a week. So if we sign up today, next week nothing extra is going to be coming out of my check. But the following- No. ... highly possible. It usually takes one to two weeks, but let me review my information on it, just to give you the correct information. Give me a minute, please. Yes. We got to make a force. Okay. Okay. I'm sorry. And I just- You're fine. You're talking too fast. Thank you. There's so much information. It is a lot of information here, I'm sorry. You're fine. Thank you. Yes, ma'am, it is one to two weeks. I'm sorry. And today is the last day I can sign up for this insurance, is that correct? Let me make the math. Because, you know, one day will make a difference, so let me check that. We got percent and... Tomorrow will be the last day, May 17th. But I have to do it online on the 17th, is that correct? Yes, online tomorrow and today by phone until 6:00, 8:00 PM eastern time. Okay. And tomorrow anytime on the computer? Yes, until, uh, midnight. Oh. But yeah, remember do either enroll or decline because other way, after tomorrow, they're going to auto-enroll you. After tomorrow what? After tomorrow, they're going to auto-enroll you on MEC, which is a preventive care plan. Remember your company has auto-enrollment. Okay. And that, that preventative plan, that's the one that I'm, that's the one I'm looking at, right? The 40 something dollar a week. No, the preventative care is the one that will cover for one physical yearly examination, mammography, uh, colonoscopy, Pap smear, uh, vaccinations. But that plan will not cover any doctor visitations if you are 50 or hospi- Okay, but- ... any hospital indemnity. That's just to mention. Okay. So that's not the one with the four \$10 visits, four \$50 visits and four \$60 visits. Mm-hmm. Is that correct? No, the... No, the one with the... Ah, excuse me. The one with the four \$10 basics, which is a- Yes. ... called..... is Stay Healthy MEC Enhance, is, is another one. You won't be able to go- Okay, so wait a minute, wait a minute. So, so go back to, go back to the other thing. The other one, the preventative one, the one Pap smear, one colonoscopy, one whatever the other thing was. How much is that one? That one alone will be \$14.90 for yourself only. Okay. And that only covers routine stuff, a mammogram, a Pap? Yes, prevention. Colonoscopy, yeah. And that's only at one doctor? Because when I called

yesterday and I got... Hold on, I gotta flip my pages here, sorry. Um, when I called the 90% place- Mm-hmm. ... that I would be able to have both, so you know, your primary doctor does a wellness visit and your OBGYN does a wellness visit, and she said it covers both of them. Is that a different plan? The Stay Healthy MEC Enhance, the one that is \$42.68, that one is the one that covers- Okay, that, that one? Okay, okay. All right. Um, so the \$14.97 one only covers the- Prevention. ... Pap, the mammogram, the colonoscopy, right? And just one time? Just one time. Yes, ma'am. Okay. So you can only have one per year, so if I'm with this company, say, five months, that's a lot. I mean, I'm paying... Does it also cover lab work? If it's preventative, which I don't know how they decide which one is prevention or not. Okay. That, that would be, like, a 90degrees question. Okay. All right. Um... Okay, give me just one second. I looked at that stuff that you sent me. Um, now, okay, so with the... Okay. So for the Stay Healthy plan, the 42 whatever one, that's four \$10 copays for my primary doctor. Is that correct? Yes, correct. Four 10- And four... Oh, \$50 for the specialist. Yeah. And four, another \$50 for, um, uh, urgent care. Urgent care. Right, okay. Um, now... I'm trying to understand- I'm sorry, prevention. Right, right, and w- you said that wellness is covered at 100%- Yes. ... for that? Yes, ma'am. Okay. Um, now, if I go to, and, and this might not be in your realm, and just, if I go for a sick visit and they do lab work, is that covered under my \$10 copay? Hmm, I'm sorry, same as well, that has to be 90degrees information. Okay, so 90degrees only was telling me about wellness stuff. No, 90degrees covers wellness and the doctor visitations. Okay. The only part that is covered under APL is the hospital indemnity, like, uh, hospitalization- Right, right. ... surgery. I know what that is. Yeah. Yes. Yeah. Okay. All right, so let me call them back really quick. How late are you going to be there, Sarah? I'm going to be until 8:00. I'm just going to be out of the phones from 4:00 to 5:00 for my lunch, but 5:00 to 8:00, I'm going to be here. Okay. Um, is there any way you can call me back when you come back from lunch? Is that a possibility? Yes, sure. Uh, let me get your phone number. Ms., which, Ms. Wendy, 910-309-8940? That's correct. Okay then, yes. I will give you a call back, what, 5:10? Is that okay with you? Yeah, that's fine. That, that works. And I will call, um... Insurance. I'm programming you in my phone so it rings, so there's that. Um, nope, apparently not. Cancel. Um, yes, I'm going to call preventative, the f- the 90degree thing and that's the same number, the 800-833-4296. Okay, the 90degrees you say, right? D-D-D-D-D-D-D. Oh my God, I'm almost blind. I'm sorry. Okay, eh- Are you there? Yes. Can you hear me? I can now, yes, ma'am. Okay. Yes, the number is 800- and... Oh, it's not working, 833-4296. Okay, so I'm going to call and basically- And Wendy- ... about lab work, you know, with it not being preventative- Wendy. ... if I, if I have to go for something sick. I just don't want to be stuck with a whole bunch of stuff. And after I exhaust those benefits, um, and not saying that I will, but I've used my four \$10 ones, my four \$50 ones. I don't think I've used the urgent care one. Um, I can not cancel my insurance until I'm terminated from employment. Is that correct? No, that's not correct. You are allowed to cancel anytime. Okay. Is there a fee for canceling? Nope, not a fee. You just give us a call. Okay. Uh, request the cancellation. Cancellation takes between seven to ten business days, so you may see one or two more deductions after you request the cancellation, and that's it. Right. Okay. Well, then that makes it... Um, yeah, so I will definitely sign up with you then. Um, just since it's so close to your lunch, go ahead and just call me when you come back from your lunch and I'll call- Sure. ... the 90degrees place. Sure, no problem. Okay? There is no problem. All right, thanks for helping me. 10- Yes, I'm going to be giving you a call back then. Okay, have a good day. Okay, I'll talk to you soon. Talk to you

later. Thank you. Okay. Bye-bye. Bye-bye.

Conversation Format

Speaker None: Hello. Thank you for calling Benefits in a Card. This is Sarah. Who do I am speaking with? Hey, Sarah. It's Wendy Ross. How are you doing? Doing okay. Thank you. Uh, how may I help you, Ms. Ross? Okay. We spoke a couple of weeks ago and you told me about the wellness plan. And I called back yesterday, and I got somebody else, and she gave me the phone numbers for the wellness plan and all that. Um, I do have a question. Uh, today's the last day I can sign up for my insurance through the Megaforce. Okay. Um, looking at the email that you had sent me, the dental for \$3.38, what does that cover? Okay. You say Megaforce. Let me download that information. Yep. Give me just a minute, please. Okay. Megaforce. Uh, d- yeah, okay. I'm going to check or review the, the, the, your, uh, open enrollment. Um, may I have the last four of your Social? 0073. And let me walk out to the car and get my notes from when we spoke the first time. Sorry. Sure. Excuse me. Okay, dental plan. Yeah, 'cause I already found that for my gynecologist. Oh. It's not on the, um, list and I never signed up for plan. Okay. This is what the plan, uh, will cover for dental. If you're going to the, um, preventive visitation, like a clean... over 100%. Yep. If you're going for the basic... section. Um, sorry. Basic restoration. Ma'am, I'm sorry. Ho- hold, hold on one second. You're breaking up. Let me get back in the house. I don't know why it's breaking up out here so bad. Sure, sure. Take your time. Okay, so you said dental cleaning is 100% covered. You were saying? Okay, if, if you're going for a cleaning, 100% coverage. If you're going for a basic non-surgical extraction, basic restoration like a regular fillings, X-rays, they will cover 80% of the \$50 deductible for individual. The maximum coverage will be \$500 annually. Uh, but they won't cover any major procedure like a root canal, dentures, braces, um, crowns. Yeah. Those are not covered. Okay. And is it... What insurance, what dental insurance is this? This is APL, American Public Life. APL. I'm sorry. Um, and that... Well, okay. And for the vision, what, what's included in the vision? Okay. The cop- the copay for eye exam will be \$10. Copay for lenses and frames \$25. And you will get a frames allowance of \$130. Okay. So \$10 when I go get my eyes examined, and a frame allowance of \$130, and I pay \$25 for the lenses. Is that correct? Yes, ma'am. That's what it says. "Copay for lenses and frames, \$25." Okay. Now, do you know if I order my stuff offline, can I just submit that receipt and... Do you know anything about that? No. About the vision? Yes. Okay. What I know is... Okay, hold on. It's not working. Okay. What I know- I don't get my glasses where I get my eyes examined. I order mine offline. Okay. I don't know about that. I haven't, uh... Okay, I'm trying to review that information here. Give me just a minute. Yep. Okay. I'm reading, reading. Hold on one second. I'm going to try to check somebody at my dentist office. Sure. So do you have to be in network with APL at a dentist office to use that? Or is that kind of like Delta Dental where... No, you, you can go to any dental... to any dentist. Um, they basically go with the Carr-Carrington network, but Carrington is super wide. So that, that's not a problem. You said Carrington network? Yes. Even if you have to pay with your... I mean, if you paid, you just, uh, contact APL and make a claim for it to, uh, cover the- Okay. ... parts they should cover. And about the med, um, you- Okay. So if I have... So if I... So if I have to go pay in full, I just submit my receipt along with my EOB to APL, and they'll just reimburse me? They will reimburse the

part they want, they'll, they will cover. Yes, ma'am. Okay. All right. And about the vision, um, they don't mention anything here about, um, mail..... last quarter. But I can or either transfer your code or provide you with a MetLife phone number. They're the ones in charge of it. Okay, th- that's fine. Okay, so now got a question. If I enroll today, if I say, um, hold on, that I want this insurance, when does that start coming out of my check? You need to allow one to two weeks for your employer to start making deductions. And once you see the first deduction, we receive it the following Monday. That's when the, uh, the coverage became active and you will receive your ID cards by the end of that week. But you need to see the doctor or dentist before you receive the ID cards- Oh, okay. ... back while you... Oh. Okay. So are you saying I would not be covered until June? Does that sound legitimate? No, I haven't s-... Well, I don't know. That depends on your company. They usually takes one to two weeks and we are on, yeah, probably early June. Okay. Well, I mean, because... And the reason I'm asking and, and not to put too much business out there, I'm not going to be at work two days that last week of the month and I really don't need 50 extra dollars coming out of my paycheck. I got you. You know, um... Um, well, I don't know how that will work in that case. Yeah. Yes, ma'am. I'm sorry. Um, so at least a week. So if we sign up today, next week nothing extra is going to be coming out of my check. But the following- No. ... highly possible. It usually takes one to two weeks, but let me review my information on it, just to give you the correct information. Give me a minute, please. Yes. We got to make a force. Okay. Okay. I'm sorry. And I just- You're fine. You're talking too fast. Thank you. There's so much information. It is a lot of information here, I'm sorry. You're fine. Thank you. Yes, ma'am, it is one to two weeks. I'm sorry. And today is the last day I can sign up for this insurance, is that correct? Let me make the math. Because, you know, one day will make a difference, so let me check that. We got percent and... Tomorrow will be the last day, May 17th. But I have to do it online on the 17th, is that correct? Yes, online tomorrow and today by phone until 6:00, 8:00 PM eastern time. Okay. And tomorrow anytime on the computer? Yes, until, uh, midnight. Oh. But yeah, remember do either enroll or decline because other way, after tomorrow, they're going to auto-enroll you. After tomorrow what? After tomorrow, they're going to auto-enroll you on MEC, which is a preventive care plan. Remember your company has auto-enrollment. Okay. And that, that preventative plan, that's the one that I'm, that's the one I'm looking at, right? The 40 something dollar a week. No, the preventative care is the one that will cover for one physical yearly examination, mammography, uh, colonoscopy, Pap smear, uh, vaccinations. But that plan will not cover any doctor visitations if you are 50 or hospi- Okay, but- ... any hospital indemnity. That's just to mention. Okay. So that's not the one with the four \$10 visits, four \$50 visits and four \$60 visits. Mm-hmm. Is that correct? No, the... No, the one with the... Ah, excuse me. The one with the four \$10 basics, which is a- Yes. ... called..... is Stay Healthy MEC Enhance, is, is another one. You won't be able to go- Okay, so wait a minute, wait a minute. So, so go back to, go back to the other thing. The other one, the preventative one, the one Pap smear, one colonoscopy, one whatever the other thing was. How much is that one? That one alone will be \$14.90 for yourself only. Okay. And that only covers routine stuff, a mammogram, a Pap? Yes, prevention. Colonoscopy, yeah. And that's only at one doctor? Because when I called yesterday and I got... Hold on, I gotta flip my pages here, sorry. Um, when I called the 90% place- Mm-hmm. ... that I would be able to have both, so you know, your primary doctor does a wellness visit and your OBGYN does a wellness visit, and she said it covers both of them. Is that a different plan? The Stay Healthy MEC Enhance, the one that is \$42.68, that one is the

one that covers- Okay, that, that one? Okay, okay. All right. Um, so the \$14.97 one only covers the- Prevention. ... Pap, the mammogram, the colonoscopy, right? And just one time? Just one time. Yes, ma'am. Okay. So you can only have one per year, so if I'm with this company, say, five months, that's a lot. I mean, I'm paying... Does it also cover lab work? If it's preventative, which I don't know how they decide which one is prevention or not. Okay. That, that would be, like, a 90degrees question. Okay. All right. Um... Okay, give me just one second. I looked at that stuff that you sent me. Um, now, okay, so with the... Okay. So for the Stay Healthy plan, the 42 whatever one, that's four \$10 copays for my primary doctor. Is that correct? Yes, correct. Four 10- And four... Oh, \$50 for the specialist. Yeah. And four, another \$50 for, um, uh, urgent care. Urgent care. Right, okay. Um, now... I'm trying to understand- I'm sorry, prevention. Right, right, and w- you said that wellness is covered at 100%- Yes. ... for that? Yes, ma'am. Okay. Um, now, if I go to, and, and this might not be in your realm, and just, if I go for a sick visit and they do lab work, is that covered under my \$10 copay? Hmm, I'm sorry, same as well, that has to be 90degrees information. Okay, so 90degrees only was telling me about wellness stuff. No, 90degrees covers wellness and the doctor visitations. Okay. The only part that is covered under APL is the hospital indemnity, like, uh, hospitalization- Right, right. ... surgery. I know what that is. Yeah. Yes. Yeah. Okay. All right, so let me call them back really quick. How late are you going to be there, Sarah? I'm going to be until 8:00. I'm just going to be out of the phones from 4:00 to 5:00 for my lunch, but 5:00 to 8:00, I'm going to be here. Okay. Um, is there any way you can call me back when you come back from lunch? Is that a possibility? Yes, sure. Uh, let me get your phone number. Ms., which, Ms. Wendy, 910-309-8940? That's correct. Okay then, yes. I will give you a call back, what, 5:10? Is that okay with you? Yeah, that's fine. That, that works. And I will call, um... Insurance. I'm programming you in my phone so it rings, so there's that. Um, nope, apparently not. Cancel. Um, yes, I'm going to call preventative, the f- the 90degree thing and that's the same number, the 800-833-4296. Okay, the 90degrees you say, right? D-D-D-D-D-D-D. Oh my God, I'm almost blind. I'm sorry. Okay, eh- Are you there? Yes. Can you hear me? I can now, yes, ma'am. Okay. Yes, the number is 800- and... Oh, it's not working, 833-4296. Okay, so I'm going to call and basically- And Wendy- ... about lab work, you know, with it not being preventative- Wendy. ... if I, if I have to go for something sick. I just don't want to be stuck with a whole bunch of stuff. And after I exhaust those benefits, um, and not saying that I will, but I've used my four \$10 ones, my four \$50 ones. I don't think I've used the urgent care one. Um, I can not cancel my insurance until I'm terminated from employment. Is that correct? No, that's not correct. You are allowed to cancel anytime. Okay. Is there a fee for canceling? Nope, not a fee. You just give us a call. Okay. Uh, request the cancellation. Cancellation takes between seven to ten business days, so you may see one or two more deductions after you request the cancellation, and that's it. Right. Okay. Well, then that makes it... Um, yeah, so I will definitely sign up with you then. Um, just since it's so close to your lunch, go ahead and just call me when you come back from your lunch and I'll call- Sure. ... the 90degrees place. Sure, no problem. Okay? There is no problem. All right, thanks for helping me. 10- Yes, I'm going to be giving you a call back then. Okay, have a good day. Okay, I'll talk to you soon. Talk to you later. Thank you. Okay. Bye-bye. Bye-bye.