

Transcript: Sara

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Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name Archie Reid. Hello, sir. How may I help you? Yeah, I was trying to, um, get some benefits through MAU. Okay. May I have your last four digits of your Social Security number? 6039. Uh, can you please repeat your first and last name for me? My first name is Archie Reid. Uh, first name Archie, last name Reid. R-E-I-D. A-R-C-H-I-E, first name. Archie Reid. Okay, sir. And just for security purposes, can you please verify your address and date of birth? 5008 White Horse Road, Apartment R8, Greenville, South Carolina, 29605. 11/15/1963. And is your email archiereid63@gmail.com? Correct. Archiereid63@gmail.com. Correct. Okay. And is your phone number 864-337-2153? Correct. Oh, okay. So you say Apartment R as Romeo and then the number eight? Correct. Oh, okay. Give me one second. Greenville, South Carolina. 29605. 29605. Thank you very much. Okay, sir. You're welcome. And, uh, did you already know what you would like to enroll at? What plan? Uh, no. I mean, could you tell me about them, about it? Yes, sir, sure. Um, okay, give me a minute please. I'm downloading the information. Okay. Um, MAU is offering one plan called Preventive Care. Okay. First, is that gonna be for yourself only or somebody else of the family? Myself. Okay. So there is one preventative plan, Preventive Care. That one will cover one physical exam examination, vaccinations, colonoscopy. Um, okay, let me see what else. Um, colonoscopies, vaccinations, uh... Hold on. Give me just a minute. It's opening. Okay, blood pressure screenings, aortic and aneurysm screenings, uh, cholesterol, depression, diabetes. It will cover aspirins and immunizations like influenza, tetanus, diptheria, shingles, measles. Um, and then one physical yearly exam, and that one will cost you \$9.46 per week. That one will not cover any doctor visitations if you are sick. There is two other plan- Will this- No, it won't. It's just preventative. Okay. Now the Insure Plus and Insure Plus Enhanced, those are the ones that covers doctor visitations if you are sick. They will cover a flat fee, and you will be responsible for the difference. Like if you're going for outpatient sickness, the, they will cover \$75 per visit. Um, if you are going for a daily hospital confinement, the Insure Plus will cover \$50 per day and the Insure Plus Enhanced will cover \$100 per day. Or for intensive coronary or coronary care unit, Insure Plus will cover \$200 per day and Insure Plus Enhanced will cover \$400 per day. For surgical, Insure Plus will cover up to \$1,000 based on surgical schedule and Insure Plus Enhanced will cover up to \$2,000 based, uh, on surgical schedules. That, those plans include, uh, group accident as well. Um, they include virtual urgent care. Uh, prescriptions, they will cover... Well, the copay for prescriptions will be \$10, \$20, or \$30, or \$30 for generic prescriptions and you will get a discount on non-genetic prescriptions. Insure Plus will cost you \$17.39 per week and Insure Plus Enhanced will cost you \$24.69 per week. There is a third plan called Stay Healthy MEC Enhance that one will include preventive and medical. This one works a little bit different. Uh, this one works with copay, but not deductible. Like if

you're going for a primary care visit, the copay will be \$10 per visit and you will have four visits per year. Uh, for a specialist, the copay will be \$50 per visit and there will be four visits per year. And for urgent care visits the copay will be \$60 per visit and four visits per year. Hmm, for the prescriptions, the copay... Okay, for generic drugs, for in-network providers only, the prescription will be \$5 copay. Um, brand name, brand name drugs are not covered. Uh, this plan will include the group hospital indemnity, and it will include a group accident as well. Uh, for the hospital indemnity, for, uh, the hospital admission, it will cover \$1,000 per day one time.... for hospital confinement. It will cover the \$100 per day for 30 days. For surgery in hospital, it will cover \$500 per day one time. And remember, this plan will include the preventive care as well, and the weekly deductions for this one will be \$23.13. Then you- Okay. Um... Pardon me? Um, so you got, you got another one with everything to it? Well, I, I think this is the one that is mo- th- this is the one that, uh, covers preventive and medical. There is another one that will cover almost everything 100% after you reach the deductible, but the in-network deductible will be \$6,500 and the out-of-network deductible will be \$10,000, and that plan will cost you \$112.50 per week. Oh, so the best one would be the \$24 one? Yeah, I mean, out of the Stay Healthy, MEC Enhance, the VIP or minimum value plan, um, BMP, MVP or minimum value plan is the one that most covers. But as I say, um, the deductible is very high. Um- But what about, what about if I just want dental? I want dental and vision. Oh, okay. Let me get over there. Those are called additional benefit options. Each one has a different price, and you are allowed to add whatever plans you need. Like short-term disability will be \$4.02 per week. Critical illness with cancer benefits, it will be \$2.56 per week. Vision, \$2.15 per week. IDA Social Plus, \$1.98. Uh, behavioral health, \$1.50. Uh, 24-hour group accident, two, two home, \$2.04. Dental, \$3.51. And term life and AD&D, \$2.11. So you, you can, um... you're allowed to get the, the, the plans that you need, and you can enroll marching band music So you said term life? Term life? Yes, the, the term life, yes, is, uh, \$2.11. That one will cover employee to age 64 to up to 20, \$20,000. That's the coverage. Oh, oh, for life insurance? Yes, sir. Okay, um, this what I want, like, have vision and dental and a life insurance. Could I get it that way? Yeah, sure. Okay, so we got a vision- So how much, h- h- how much, h- I'm... So how much life insurance I can get? Okay, the, the maximum they're going to cover is \$20,000. 20,000? On that one. Yes, \$20,000 if... Uh, how old are you? I'm sorry to ask you. I'm 61. Okay, up to 64 it's going to cover you for \$20,000. So how much the cover be for now? I mean, if you're 61, \$20,000. Okay, well, that's the one I want. And I like to have, um, the dental, the dental and vision. Okay, so we got dental, vision and term life. The total is going to be \$7.77 per week. Just remember, vision and dental are under Section 125. That means that you are not allowed to make any cancellations unless your company has an open enrollment period or if you have a qualified life event. Mm-hmm. Okay? But I was trying to, um... So listen, if I get the \$24 plan, the \$24 medical plan, so you think that that's the best one to get right there? That... Well, it depends on what you need. I cannot tell you this one will be the best or not. I mean, this one is very complete. It has a preventative and medical, uh, hospital indemnity and group accident. Group accident. And this one is the one \$23.13, and that one works- \$23. This one works with copays. But the copay won't be... \$10. Oh, \$10 is the copay? \$10 for primary care visit, and you have four visits per year. For a specialist, \$50 copay and four visits per year. And for the urgent care, \$60 copay, and you have four visits per year. And I have to pay the difference? No, not in this one. Oh, okay. In this one, you pay the copay and the insurance will take care of the rest. With

the other plan... Oh, so... Oh, so I have to pay this \$60 to go to urgent care... Exactly. ... and they'll pay the... Oh, that's it? For the \$24 one? Yes, sir. Yes, sir. Well you, the, well, just add, um, let me get that, that, and, um, vision and dental and life- And term life. ... all together. Okay. What, what... Your term life. What, what would that run me? That would be \$30, \$30.90 per week. Well, yeah, that's what I want then. Okay, so you authorize MAU staffing to make a deduction of \$30.90 every week to cover your healthcare, uh, plan? Okay. Okay? Uh, remember the medical, the MEC-Enhanced is under Section 125 as well, the one that, uh, does not allow you to make cancellations unless your company has an open enrollment period, or if you have a qualified life event. Now, because- Oh, so, so what you're saying, I can't, I can't cancel a, cancel it till enrollment time come up again or something like that, right? Yes, as long as you have with, um, with MAU you cannot cancel unless, uh, your company or MAU has the open enrollment period. Okay, I got you. Mm-hmm. Okay. Now, for the term life, who would you like to receive the term life benefit in case something happened to you? Um, Royrica, Royrica Buntin. Okay. Can, can you spell that for me please? R-O-Y-R-I-C-A, last name, B-U-T, B-U-N-T-I-N. Royrica, that's R-O-Y-R-I-C-A, and last name B-U-N-T-I-N? T-I-N, yeah. That should do it. Okay. Um, what is your relationship with Royrica? Uh, Royrica is my fiancée. Fiancée, okay, perfect. Okay. I already add her as the beneficiary. Uh, please 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 your coverage became active. And you're gonna receive your ID cards by the end of that week. The medical ID card is gonna be sent to your email address. If you want a hard copy of that ID card, please give us a call once you see the first deduction just to make the request. Um, we will send you that. They don't send that automatically to your home. So, so what is... W- w- what, um... So what it's gonna say, uh, uh, in my email, what it would be? MAU Insurance? Um, I think it will say, or APL or info. Either one. I'm not pretty much sure. Info. Uh, yeah. Info? Mm-hmm. Okay. Okay, sir. Um, Mr. Reed, other than that is there anything else that I can help you with? You have been helpful, thank you very much. My pleasure, sir. Have a wonderful day and thank you for calling Benefits in a Card. Okay, thank you. Okay. You're welcome. Bye-bye. Mm-hmm.

Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name Archie Reid. Hello, sir. How may I help you? Yeah, I was trying to, um, get some benefits through MAU. Okay. May I have your last four digits of your Social Security number? 6039. Uh, can you please repeat your first and last name for me? My first name is Archie Reid. Uh, first name Archie, last name Reid. R-E-I-D. A-R-C-H-I-E, first name. Archie Reid. Okay, sir. And just for security purposes, can you please verify your address and date of birth? 5008 White Horse Road, Apartment R8, Greenville, South Carolina, 29605. 11/15/1963. And is your email archiereid63@gmail.com? Correct. Archiereid63@gmail.com. Correct. Okay. And is your phone number 864-337-2153? Correct. Oh, okay. So you say Apartment R as Romeo and then the number eight? Correct. Oh, okay. Give me one second. Greenville, South Carolina. 29605. 29605. Thank you very much. Okay, sir. You're welcome. And, uh, did you already know what you would like to enroll at? What plan? Uh, no. I mean, could you tell me about them, about it? Yes, sir, sure. Um, okay, give me a minute please. I'm

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automatically to your home. So, so what is... W- w- what, um... So what it's gonna say, uh, uh, in my email, what it would be? MAU Insurance? Um, I think it will say, or APL or info. Either one. I'm not pretty much sure. Info. Uh, yeah. Info? Mm-hmm. Okay. Okay, sir. Um, Mr. Reed, other than that is there anything else that I can help you with? You have been helpful, thank you very much. My pleasure, sir. Have a wonderful day and thank you for calling Benefits in a Cart. Okay, thank you. Okay. You're welcome. Bye-bye. Mm-hmm.