

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Donald Green. Hello, Mr. Gra- um, Mr. Green. How may I help you? Can I get some kind of enrollment for my benefits? Let me check that for you. May I have the name of the agency that you are working with and the last four of your Social? Partner Personnels. Okay. 6106. Okay, Mr. Donald Green. And just for security purposes, can you please verify your address and date of birth? 621 Hot Nick Drive, Spartanburg, South Carolina. 10/20/1979. Email dongreen197940@gmail.com? Yes. Phone number 864-535-1288? Yes. Thank you, sir. Yes. You're still under your personal open enrollment period. Um, did you know what plan would you like to be enrolled at? Uh, no I do not. Maybe, I don't, I don't see anything that I'm having to choose from. Okay. Um, first, will the coverage be for yourself only or somebody else at the family? For me. Just yourself. Okay. I'm going to tell you what they're offering and the prices, and then, um, depending on what, which one fits better for you, I will explain it to you. They have a Stay Healthy MEC TeleRx. That one is a preventive care plan. It will cost you \$16.80. They have three medical plans called a VIP Standard, \$17.66; a VIP Plus, \$31.61; and VIP Prime, \$43.28. All those are, uh, weekly deductions. They have a plan called a Stay Healthy MEC Enhanced which combines preventive care and medical. That one work with copays and it will cost you \$43.76. And, uh, then you have a short-term disability, three, \$3.94; critical illness with cancer benefits of \$2.51; dental, \$3.63; a 24-hour group accident, \$2.00; vision, \$2.15; term life and AD&D, \$2.11; a PreRx, which is prescription coverage, will cost you \$5.99. And they have the minimum value plan which is the, the major medical insurance. That one will cost you \$502.71 per month. That's what they're offering. So which one would you like me to explain to you? Um, how about the \$43 one, the VIP? Um... VIP Prime? That was the... Yes. That- Okay. ... that would allow me to, like, um, see specialists and, and everything like that, right? Okay. Let me next- I have problems with, with- Let me ex- Let me explain you how that works. This plan will cover a flat fee. You... This plan will not work like with a deductible or a percentage coverage after you reach deductible, no. This is just a flat-fee coverage. Like if you're going for the hospital, uh, admission, VIP Prime will cover \$1,000 per day one time. Or for a con- um, a hospital confinement, they will cover \$100 per day for 30 days. Or for intensive care unit, they will cover \$200 per day for 20 days. For surgery in hospital, they will cover \$2,000 per day for, for one day. For surgery in a physician's office, they will cover \$1,000 for one day, two times. For emergency room, they will cover \$150 per day two times. For urgent care facility, they will cover \$150 per day four times. Um, for a fi- physician's office visit, they will cover \$150 per day four times. Well, and they have more benefits, but these are, like, the most used. What that means is, any different between what the insurance cover and the final bill, that one will be the responsibility. The only- The other plan that we have that will

cover the specialists with a \$50 copay is the Stay Healthy MEC Enhanced- Enhanced, I'm sorry. Um, this one will cover \$50 copay for a specialist care visit and you have four visits per year; uh, for primary care visits, \$10 copay, and you have 10- um, four visits per year; and for urgent care visit, \$60 copay, and you have \$10- um, I mean, four visits per year. And this one for hospital admission will cover \$1,000 per day one time; for hospital confinement, \$100 per day for 30 days; for surgery in hospital, \$500 per day for one time; for emergency-... uh, surgery in a physician's office. \$125 for day one time. Includes group accident and includes, includes a preventive care plan. So, this one work with co-pays and the other one, the BIP Prime, will work with a flat fee coverage. And that'll sound about right . Okay. So, um, which one would you like? The first one or the second? I mean, the co-pay or the flat fee? The first one. The, the, the, um, co-pay. The co-pay. The right, uh, yes, the co-pay. Yes, that one is going to cost you \$43.76. It's gonna be, what, um, 50 cents, 48 cents more than the other one and includes preventive care. Okay. Okay, so you need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month, that's when your coverage became active. And you're going to receive your ID card by the end of the week, um, by the end of that week. Um, this plan is under Section 125. That is an IRS regulation, and that means then as you are allowed to, um, to pay for your plan with pre-tax dollars, uh, but you cannot make any changes or cancellations. Uh, if you are out of your personal open enrollment period or out of a company open enrollment period, you will need a qualified life event in order to do it. Okay. So, give me just a minute. All righty, sir. I think that's pretty much all. Is there anything else you want to get enrolled at, like dental, vision, anything or just the medical? A dental. Dental. You want dental. Okay. Dental will cost you \$3.63. If you're going for a preventive visitation, like a cleaning, there is no deductible needed and they will cover 100%. If you're going for a basic non-surgical extraction, a basic restoration, X-rays, they will cover 80% after a \$50 deductible. The annual maximum coverage will be \$500 but they won't cover any major procedure like root canals, dentures, um, brace, um, brace, brackets or, um, crowns. Uh, they don't cover those expensive treatments. Okay, I just need the cleaning. Yes, the cleaning they do. Okay, so we got MEC-Enhanced and dental for employee only. Um, anything else that I can help you with? I mean, any other plan that you would like to enroll at? That'll be all. All righty, sir. So please remember, your, your weekly deductions are gonna be \$47.39. That one includes the medical preventive care and dental. All righty. All righty, sir. So- And my card, and my card will be mailed out to my address, right? Yes, it's gonna be mailed to, uh, 621 Hardnet Drive. The dental and the preventive care ID cards are gonna be sent to that mailing address. Um, the medical is gonna be sent to your emails. They don't send that automatically to your mailing address, but if you want a hard copy, just give us a call once you see the first deduction. Uh, we can make, uh, I mean, we can request that ID card for, for you. Oh, so, so it'll be actually sent to my email? Yes, it's gonna be sent to your email. Okay. Okay. All righty, sir. Um, anything else that I can help you with? That'll be all. All righty, sir. So have a wonderful night, and thank you for calling Benefits in a Cart. Thank you. You're more than welcome. Bye, bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Donald Green. Hello, Mr. Gra- um, Mr. Green. How may I help you? Can I get some kind of enrollment for my benefits? Let me check that for you. May I have the name of the agency that you are working with and the last four of your Social? Partner Personnels. Okay. 6106. Okay, Mr. Donald Green. And just for security purposes, can you please verify your address and date of birth? 621 Hot Nick Drive, Spartanburg, South Carolina. 10/20/1979. Email dongreen197940@gmail.com? Yes. Phone number 864-535-1288? Yes. Thank you, sir. Yes. You're still under your personal open enrollment period. Um, did you know what plan would you like to be enrolled at? Uh, no I do not. Maybe, I don't, I don't see anything that I'm having to choose from. Okay. Um, first, will the coverage be for yourself only or somebody else at the family? For me. Just yourself. Okay. I'm going to tell you what they're offering and the prices, and then, um, depending on what, which one fits better for you, I will explain it to you. They have a Stay Healthy MEC TeleRx. That one is a preventive care plan. It will cost you \$16.80. They have three medical plans called a VIP Standard, \$17.66; a VIP Plus, \$31.61; and VIP Prime, \$43.28. All those are, uh, weekly deductions. They have a plan called a Stay Healthy MEC Enhanced which combines preventive care and medical. That one work with copays and it will cost you \$43.76. And, uh, then you have a short-term disability, three, \$3.94; critical illness with cancer benefits of \$2.51; dental, \$3.63; a 24-hour group accident, \$2.00; vision, \$2.15; term life and AD&D, \$2.11; a PreRx, which is prescription coverage, will cost you \$5.99. And they have the minimum value plan which is the, the major medical insurance. That one will cost you \$502.71 per month. That's what they're offering. So which one would you like me to explain to you? Um, how about the \$43 one, the VIP? Um... VIP Prime? That was the... Yes. That- Okay. ... that would allow me to, like, um, see specialists and, and everything like that, right? Okay. Let me next- I have problems with, with- Let me ex- Let me explain you how that works. This plan will cover a flat fee. You... This plan will not work like with a deductible or a percentage coverage after you reach deductible, no. This is just a flat-fee coverage. Like if you're going for the hospital, uh, admission, VIP Prime will cover \$1,000 per day one time. Or for a con- um, a hospital confinement, they will cover \$100 per day for 30 days. Or for intensive care unit, they will cover \$200 per day for 20 days. For surgery in hospital, they will cover \$2,000 per day for, for one day. For surgery in a physician's office, they will cover \$1,000 for one day, two times. For emergency room, they will cover \$150 per day two times. For urgent care facility, they will cover \$150 per day four times. Um, for a fi- physician's office visit, they will cover \$150 per day four times. Well, and they have more benefits, but these are, like, the most used. What that means is, any different between what the insurance cover and the final bill, that one will be the responsibility. The only- The other plan that we have that will cover the specialists with a \$50 copay is the Stay Healthy MEC Enhange- Enhanced, I'm sorry. Um, this one will cover \$50 copay for a specialist care visit and you have four visits per year; uh, for primary care visits, \$10 copay, and you have 10- um, four visits per year; and for urgent care visit, \$60 copay, and you have \$10- um, I mean, four visits per year. And this one for hospital admission will cover \$1,000 per day one time; for hospital confinement, \$100 per day for 30 days; for surgery in hospital, \$500 per day for one time; for emergency-... uh, surgery in a physician's office. \$125 for day one time. Includes group accident and includes, includes a preventive care plan. So, this one work with co-pays and the other one, the BIP Prime, will work with a flat fee coverage. And that'll sound about right . Okay. So, um, which

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