

Transcript: VICTORIA

Taylor-4739081895460864-5156755519619072

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hey, is this Ms. Russell? It is. Hey, Ms. Russell. This is Victoria again. Uh, just giving you a call back to let you know the QLE was approved. Um, so you are able to get enrolled into benefits. Um, it looks like you have until the 28th of February to do so. Okay. I need to do it so they do the... What, how, like how soon will it kick in? Like... So once you enroll, it takes about one to two weeks for the enrollment to be processed through payroll. And then once you see that first deduction come out of your check for the coverage, the coverage starts the following Monday. So I would say about- Oh, okay, so I need to go ahead and go on to do it right now? 'Cause it, two weeks will be, this February 30th, 'cause it, you know what I'm saying? To be safe. Well, I mean, yeah, you have until the 28th to enroll, but if you're wanting the coverage to become active sooner than that, then yeah, you might want to go ahead and get enrolled. Yeah. Um, do you know what plans you're wanting? I don't. She's... I, I was sent something, and I couldn't get it. So... Hold on. Hold on. Where is this? Hold on. Let me go back. I'm putting up my email now so I can, um... I saw... Hold on. I saw that it said different plans, but then it just, like I saw MultiPlan and MetLife. But then it said, "And other plans." So I was kinda lost on the quiz. Okay. The plan- Yeah, there's a lot of different information on there. So, um, MultiPlan is the name of the network that you would have to stay within for the medical plans. Okay. MetLife is the name of the insurance carrier for vision. Oh, okay. Okay. Um, let's see. QLE should have come through. I could find it. Nope, it's not coming up. Um, now that I'm looking for it, I can't even find it here. Okay, I can, um, resend the... Are you looking for like the benefits guide? Yes, ma'am. Give me one second. I'll resend that to you. Thank you. You're welcome. I just sent that to you. It should come here in a few seconds. Okay. Info. Okay. So like filling out paperwork, do I like... Hold on. Sorry. Mm-hmm. Okay, so... Okay, I see one that said, "This is not major medical insurance." So not that. Well, none of our plans are major medical insurance. Oh, okay. Hmm. Yeah, I think I may need to, um... 'Cause it's saying the only thing basically covered is, uh, preventative medicine. That's specifically for the Stay Healthy MEC TeleRx. So the Stay Healthy MEC TeleRx just covers your preventative healthcare. Now it does cover that at 100% as long as you stay in network. Um, so that's things like yearly physicals, vaccinations and preventative screenings. That plan does also come with, um, a subscription to FreeRx, which is like a prescription plan. Most of the medications covered under that plan are free. If it's not a free medication, it would be at least discounted. It's just depending on the medication itself. That plan also does come with, uh, virtual urgent care. Other than that, the benefits for that plan would be preventative care. Mm-mm. I ha- I have a- a heart specialist that I have to see. Okay. Mm-hmm. Okay. We do have two other medical plans being, uh, offered. They're our hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Now, neither one of these plans cover

preventative care like the Stay Healthy does- Okay. ... but they provide coverage more for like non-preventative care. So, if you were to be admitted to the hospital, if you have to go to the emergency room or a, uh, physician's office, there's coverage for that. Um, the way that the Ensure Plus plans work is there's no co-pays, no deductibles. Um, basically, the insurance is gonna pay a set dollar amount, uh, for the different benefits and then you pay the remainder of the bill. And the only difference between the Ensure Plus versus the Ensure Plus Enhanced is it looks like the Ensure Plus Enhanced pays just a little bit more towards the hospitalization benefits. Gotcha. Mm-hmm. Um, yeah, I might just have to do vision and dental. Mm. You c- Now, I'm gonna go through them and look and read them to see. Okay. Yeah, that's 2020. C- 'Cause you can't, like, have two, like the Stay Healthy and Ensure Plus? You have to have one or the other, correct? No, you can combine the Stay Healthy with one of the En- Ensure Plus plans. Now, you would just have to c- combine the cost of both. Okay. So, you would have to pay the, let's say... Well, you're only approved to get into- enrolled into benefits for employee only. So, um, for the Stay Healthy, it's \$16.11 for employee only. The Ensure Plus en- uh, or the Ensuran- Goodness gracious, I can't speak. The Ensure Plus- Mm-hmm. ... for, um, employee only is \$18 a week, and then the Ensure Plus Enhanced is \$25.17, uh, and 17 cents a week. Gotchu. Okay. Yeah. So, if you decide to do the Stay Healthy with one of the Ensure Plus plans, you would just have to, you know, combine the cost of both. Okay, that'll work. Yeah. And then, um, like when I get ready to enroll, just call back and... Yeah, this same phone number- Okay. ... um, we'll pull you up and we can get you enrolled over the phone. Okay, that'll work. Alrighty. Thank you so much. And just keep in mind, like I said, um, the deadline to get you enrolled would be the 28th of February. Okay. Alrighty. That will work. All right, thank you so much. You're welcome. Have a good day. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hey, is this Ms. Russell?

Speaker speaker_2: It is.

Speaker speaker_1: Hey, Ms. Russell. This is Victoria again. Uh, just giving you a call back to let you know the QLE was approved. Um, so you are able to get enrolled into benefits. Um, it looks like you have until the 28th of February to do so.

Speaker speaker_2: Okay. I need to do it so they do the... What, how, like how soon will it kick in? Like...

Speaker speaker_1: So once you enroll, it takes about one to two weeks for the enrollment to be processed through payroll. And then once you see that first deduction come out of your check for the coverage, the coverage starts the following Monday. So I would say about-

Speaker speaker_2: Oh, okay, so I need to go ahead and go on to do it right now? 'Cause it, two weeks will be, this February 30th, 'cause it, you know what I'm saying? To be safe.

Speaker speaker_1: Well, I mean, yeah, you have until the 28th to enroll, but if you're wanting the coverage to become active sooner than that, then yeah, you might want to go ahead and get enrolled.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, do you know what plans you're wanting?

Speaker speaker_2: I don't. She's... I, I was sent something, and I couldn't get it. So... Hold on. Hold on. Where is this? Hold on. Let me go back. I'm putting up my email now so I can, um... I saw... Hold on. I saw that it said different plans, but then it just, like I saw MultiPlan and MetLife. But then it said, "And other plans." So I was kinda lost on the quiz.

Speaker speaker_1: Okay.

Speaker speaker_2: The plan-

Speaker speaker_1: Yeah, there's a lot of different information on there. So, um, MultiPlan is the name of the network that you would have to stay within for the medical plans.

Speaker speaker_2: Okay.

Speaker speaker_1: MetLife is the name of the insurance carrier for vision.

Speaker speaker_2: Oh, okay. Okay. Um, let's see. QLE should have come through. I could find it. Nope, it's not coming up. Um, now that I'm looking for it, I can't even find it here.

Speaker speaker_1: Okay, I can, um, resend the... Are you looking for like the benefits guide?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Give me one second. I'll resend that to you.

Speaker speaker_2: Thank you.

Speaker speaker_1: You're welcome. I just sent that to you. It should come here in a few seconds.

Speaker speaker_2: Okay. Info. Okay. So like filling out paperwork, do I like... Hold on. Sorry. Mm-hmm. Okay, so... Okay, I see one that said, "This is not major medical insurance." So not that.

Speaker speaker_1: Well, none of our plans are major medical insurance.

Speaker speaker_2: Oh, okay. Hmm. Yeah, I think I may need to, um... 'Cause it's saying the only thing basically covered is, uh, preventative medicine.

Speaker speaker_1: That's specifically for the Stay Healthy MEC TeleRx. So the Stay Healthy MEC TeleRx just covers your preventative healthcare. Now it does cover that at 100% as long as you stay in network. Um, so that's things like yearly physicals, vaccinations and preventative screenings. That plan does also come with, um, a subscription to FreeRx, which is like a prescription plan. Most of the medications covered under that plan are free. If it's not a free medication, it would be at least discounted. It's just depending on the medication

itself. That plan also does come with, uh, virtual urgent care. Other than that, the benefits for that plan would be preventative care.

Speaker speaker_2: Mm-mm. I ha- I have a- a heart specialist that I have to see.

Speaker speaker_1: Okay.

Speaker speaker_2: Mm-hmm. Okay.

Speaker speaker_1: We do have two other medical plans being, uh, offered. They're our hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Now, neither one of these plans cover preventative care like the Stay Healthy does-

Speaker speaker_2: Okay.

Speaker speaker_1: ... but they provide coverage more for like non-preventative care. So, if you were to be admitted to the hospital, if you have to go to the emergency room or a, uh, physician's office, there's coverage for that. Um, the way that the Ensure Plus plans work is there's no co-pays, no deductibles. Um, basically, the insurance is gonna pay a set dollar amount, uh, for the different benefits and then you pay the remainder of the bill. And the only difference between the Ensure Plus versus the Ensure Plus Enhanced is it looks like the Ensure Plus Enhanced pays just a little bit more towards the hospitalization benefits.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, yeah, I might just have to do vision and dental. Mm. You c- Now, I'm gonna go through them and look and read them to see.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah, that's 2020. C- 'Cause you can't, like, have two, like the Stay Healthy and Ensure Plus? You have to have one or the other, correct?

Speaker speaker_1: No, you can combine the Stay Healthy with one of the En- Ensure Plus plans. Now, you would just have to c- combine the cost of both.

Speaker speaker_2: Okay.

Speaker speaker_1: So, you would have to pay the, let's say... Well, you're only approved to get into- enrolled into benefits for employee only. So, um, for the Stay Healthy, it's \$16.11 for employee only. The Ensure Plus en- uh, or the Ensuran- Goodness gracious, I can't speak. The Ensure Plus-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for, um, employee only is \$18 a week, and then the Ensure Plus Enhanced is \$25.17, uh, and 17 cents a week.

Speaker speaker_2: Gotchu. Okay.

Speaker speaker_1: Yeah. So, if you decide to do the Stay Healthy with one of the Ensure Plus plans, you would just have to, you know, combine the cost of both.

Speaker speaker_2: Okay, that'll work.

Speaker speaker_1: Yeah.

Speaker speaker_2: And then, um, like when I get ready to enroll, just call back and...

Speaker speaker_1: Yeah, this same phone number-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, we'll pull you up and we can get you enrolled over the phone.

Speaker speaker_2: Okay, that'll work.

Speaker speaker_1: Alrighty.

Speaker speaker_2: Thank you so much.

Speaker speaker_1: And just keep in mind, like I said, um, the deadline to get you enrolled would be the 28th of February.

Speaker speaker_2: Okay.

Speaker speaker_1: Alrighty.

Speaker speaker_2: That will work. All right, thank you so much.

Speaker speaker_1: You're welcome. Have a good day.

Speaker speaker_2: You too.

Speaker speaker_1: Thank you.

Speaker speaker_2: Bye-bye.