

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, I'm a... I have my insurance through, uh, the company MAU and, uh, I was supposed to call here for the open enrollment. Okay. You're wanting to get enrolled? Yeah. That's what they said. I, uh, just to do the new open enrollment, I had to call this number. Okay. What's the last four of your Social? 5520. Your first and last name? Anthony Trujillo. T-R-U-J-I-L-L-O. Do you mind verifying your address and date of birth? Uh, December 9th, 1987, and, uh, I live in, uh, 1720 Belmont Street, Paris, Texas 75460. Phone number 817-798-7323? 23, yep. And then email is atony1287@gmail.com? Yes, ma'am. Okay. So, I actually see that you're already enrolled, um, into the Ensure Plus Enhanced, the group accident, dental, short-term disability, vision and the behavioral health for just yourself. Yeah. So there's no changes to the plan? It's gonna stay the same? Yeah. The open enrollment is just if you want to make changes. Otherwise it'll roll over into the new year. Well, what changes are available? Is there anything? Like if you wanted- They didn't, like, let us know anything or... like different changes and, like, plans that you could have, but they didn't give us any information. So this... The open enrollment is if you want to change or cancel the plans. Um, there's other benefits being offered, like, I think for the most part... so, for you, you can add on critical illness, 'cause that's also being offered. You can add on term life, behavioral health, the IDX Social Plus. You can change to a different medical plan, 'cause there's a few different medical plans being offered. Uh, what are the differences in the medical plans? So, what you currently have is the Ensure Plus Enhanced, which is, uh, one of our hospital indemnity plans. Basically, it does not cover preventative care, but it does provide coverage for things like being admitted to the hospital, if you have to go to the emergency room, or just regular physician's office, there's coverage for that. Oh, okay. Um, so you have the Ensure Plus Enhanced. There is a Ensure Plus, which is, like, a step down from what you have, but it essentially covers the same things, non-preventative care. Um, then we have the Stay Healthy MEC, which just covers your preventative health care, but it does cover that at 100% as long as you stay in network, so that's things like yearly physicals, vaccinations and preventative screenings. If I got that, could I... would I add it on to this other thing, or it would s- it would exchange them? You can get the Stay Healthy with what you currently have. How much would that add to my... like, to my- So the Stay Healthy MEC for employee only is \$9.46. For everything that you're currently enrolled into, you pay \$37.91. Oh, my gosh. So with adding that on, it would bring it up to \$47.37. And that's every check? Yes. Okay. Uh, let's do that. Let's add that on. Okay. Um, and then are you wanting to add anything else? Again, there's the term life benefit, the critical illness and the IDX first. Uh, no, ma'am, that'll be fine. Uh, can I ask you a question about, like, the current plan that I do have? So, like, my insurance card says that I should have virtual care

through the Walmart Health app. Like, th- their, uh, myhealth.com/mybiac, but they're not letting me get an appointment. They're saying that, that, uh, the company removed the- them as a virtual provider this year. Do you know anything about that? Yeah. It did switch. Did you say you're on the Walmart Virtual Care? Yeah. Okay. Uh, d- did we switch to a different company? Yes. It's... the website that you would go onto now is virtualcare.benefitsandcard.com. Oh, okay. Should th- should that have been put on a, like a, like a new insurance card or something that I should have received, or...? I can check and see if it's been updated on your ID card. Yeah. Um, let me ch- 'Cause my card was issued in, uh, 2023. Like a November of 2023. Okay. Let me try pulling that up and verifying that. Um, now, just to make sure before I process the change, you're just wanting to add on the Stay Healthy? Yes, ma'am. You're not wanting to cancel anything or add anything else on? No, ma'am. Okay. So, just to let you know, it, it does take about one to two weeks for the changes to be processed through your payroll. Okay. So you may not-You may not see the deduction come out of your check for that Stay Healthy until two weeks from now. Okay. Once you do, the coverage will start the following Monday. And then once the coverage is active, the ID card is made and sent to you, uh, by mail for that plan. Okay. Give me just a few more seconds, I'm still checking on the ID card for your current plan. Yeah, I don't see that we have an updated version of your ID card. I don't know why they haven't updated that. But if you have a pen and paper nearby, I can give you that website again. Yeah, let me, let me get something to write down right now. All right, ma'am. All right. So, it is going to be virtualcare.benefitsinacard.com. All right. Yep. So altogether it's virtualcare.benefitsinacard.com, and that's the website that you would use. All right. Thank you, ma'am. You're welcome. All right. Um, before I let you go, I still see that w- Oh, okay. So I still see we're missing a beneficiary. It looks like we do have to have a beneficiary for the group accident policy, so who did you want to name for that? Oh, I, I didn't... Uh, uh, it should have been my wife. Okay. What's your wife's name? Uh, Jennifer Trujillo. Same last name? Yes, ma'am. Okay. Maybe it just didn't carry over from when I made the changes. Huh. Yeah, it doesn't look like we ever had her on here, but I will go ahead and add her. And then just to make sure I'm spelling the first name correct, it's J-E-N-N, uh, I-F-E-R? Yes, ma'am. Okay. All right. You are all set. Did you have any other questions for me? Oh, no, that'll be it, ma'am. Thank you. You're welcome. Have a wonderful day. You too. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Uh, I'm a... I have my insurance through, uh, the company MAU and, uh, I was supposed to call here for the open enrollment.

Speaker speaker_1: Okay. You're wanting to get enrolled?

Speaker speaker_2: Yeah. That's what they said. I, uh, just to do the new open enrollment, I had to call this number.

Speaker speaker_1: Okay. What's the last four of your Social?

Speaker speaker_2: 5520.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Anthony Trujillo. T-R-U-J-I-L-L-O.

Speaker speaker_1: Do you mind verifying your address and date of birth?

Speaker speaker_2: Uh, December 9th, 1987, and, uh, I live in, uh, 1720 Belmont Street, Paris, Texas 75460.

Speaker speaker_1: Phone number 817-798-7323?

Speaker speaker_2: 23, yep.

Speaker speaker_1: And then email is atony1287@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. So, I actually see that you're already enrolled, um, into the Ensure Plus Enhanced, the group accident, dental, short-term disability, vision and the behavioral health for just yourself.

Speaker speaker_2: Yeah. So there's no changes to the plan? It's gonna stay the same?

Speaker speaker_1: Yeah. The open enrollment is just if you want to make changes. Otherwise it'll roll over into the new year.

Speaker speaker_2: Well, what changes are available? Is there anything?

Speaker speaker_1: Like if you wanted-

Speaker speaker_2: They didn't, like, let us know anything or... like different changes and, like, plans that you could have, but they didn't give us any information.

Speaker speaker_1: So this... The open enrollment is if you want to change or cancel the plans. Um, there's other benefits being offered, like, I think for the most part... so, for you, you can add on critical illness, 'cause that's also being offered. You can add on term life, behavioral health, the IDX Social Plus. You can change to a different medical plan, 'cause there's a few different medical plans being offered.

Speaker speaker_2: Uh, what are the d- differences in the medical plans?

Speaker speaker_1: So, what you currently have is the Ensure Plus Enhanced, which is, uh, one of our hospital indemnity plans. Basically, it does not cover preventative care, but it does provide coverage for things like being admitted to the hospital, if you have to go to the emergency room, or just regular physician's office, there's coverage for that.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Um, so you have the Ensure Plus Enhanced. There is a Ensure Plus, which is, like, a step down from what you have, but it essentially covers the same things, non-preventative care. Um, then we have the Stay Healthy MEC, which just covers your preventative health care, but it does cover that at 100% as long as you stay in network, so that's things like yearly physicals, vaccinations and preventative screenings.

Speaker speaker_2: If I got that, could I... would I add it on to this other thing, or it would s- it would exchange them?

Speaker speaker_1: You can get the Stay Healthy with what you currently have.

Speaker speaker_2: How much would that add to my... like, to my-

Speaker speaker_1: So the Stay Healthy MEC for employee only is \$9.46. For everything that you're currently enrolled into, you pay \$37.91.

Speaker speaker_2: Oh, my gosh.

Speaker speaker_1: So with adding that on, it would bring it up to \$47.37.

Speaker speaker_2: And that's every check?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. Uh, let's do that. Let's add that on.

Speaker speaker_1: Okay. Um, and then are you wanting to add anything else? Again, there's the term life benefit, the critical illness and the IDX first.

Speaker speaker_2: Uh, no, ma'am, that'll be fine. Uh, can I ask you a question about, like, the current plan that I do have? So, like, my insurance card says that I should have virtual care through the Walmart Health app. Like, th- their, uh, myhealth.com/mybiac, but they're not letting me get an appointment. They're saying that, that, uh, the company removed the- them as a virtual provider this year. Do you know anything about that?

Speaker speaker_1: Yeah. It did switch. Did you say you're on the Walmart Virtual Care?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, d- did we switch to a different company?

Speaker speaker_1: Yes. It's... the website that you would go onto now is virtualcare.benefitsandcard.com.

Speaker speaker_2: Oh, okay. Should th- should that have been put on a, like a, like a new insurance card or something that I should have received, or...?

Speaker speaker_1: I can check and see if it's been updated on your ID card.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, let me ch-

Speaker speaker_2: 'Cause my card was issued in, uh, 2023. Like a November of 2023.

Speaker speaker_1: Okay. Let me try pulling that up and verifying that. Um, now, just to make sure before I process the change, you're just wanting to add on the Stay Healthy?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: You're not wanting to cancel anything or add anything else on?

Speaker speaker_2: No, ma'am.

Speaker speaker_1: Okay. So, just to let you know, it, it does take about one to two weeks for the changes to be processed through your payroll.

Speaker speaker_2: Okay.

Speaker speaker_1: So you may not-You may not see the deduction come out of your check for that Stay Healthy until two weeks from now.

Speaker speaker_3: Okay.

Speaker speaker_1: Once you do, the coverage will start the following Monday. And then once the coverage is active, the ID card is made and sent to you, uh, by mail for that plan.

Speaker speaker_3: Okay.

Speaker speaker_1: Give me just a few more seconds, I'm still checking on the ID card for your current plan. Yeah, I don't see that we have an updated version of your ID card. I don't know why they haven't updated that. But if you have a pen and paper nearby, I can give you that website again.

Speaker speaker_3: Yeah, let me, let me get something to write down right now. All right, ma'am.

Speaker speaker_1: All right. So, it is going to be virtualcare.benefitsinacard.com.

Speaker speaker_3: All right.

Speaker speaker_1: Yep. So altogether it's virtualcare.benefitsinacard.com, and that's the website that you would use.

Speaker speaker_3: All right. Thank you, ma'am.

Speaker speaker_1: You're welcome.

Speaker speaker_3: All right.

Speaker speaker_1: Um, before I let you go, I still see that w- Oh, okay. So I still see we're missing a beneficiary. It looks like we do have to have a beneficiary for the group accident policy, so who did you want to name for that?

Speaker speaker_3: Oh, I, I didn't... Uh, uh, it should have been my wife.

Speaker speaker_1: Okay. What's your wife's name?

Speaker speaker_3: Uh, Jennifer Trujillo.

Speaker speaker_1: Same last name?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Okay. Maybe it just didn't carry over from when I made the changes. Huh. Yeah, it doesn't look like we ever had her on here, but I will go ahead and add her. And then just to make sure I'm spelling the first name correct, it's J-E-N-N, uh, I-F-E-R?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Okay. All righty. You are all set. Did you have any other questions for me?

Speaker speaker_3: Oh, no, that'll be it, ma'am. Thank you.

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

Speaker speaker_3: You too. Bye.

Speaker speaker_1: Bye-bye.