

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Faye Toria. How can I help you? Yes, I was calling, um, I'm with a company, MAU, and I was just calling to see could I get benefits... get some benefits started with you guys. Okay. Um, let me pull up your file. What's the last four of your Social? 8925. And, uh, your first and last name? Mariah Morris. Okay. Uh, and if you'll verify your address and date of birth. Yes, my address is 114 Trinity Drive, Vicksburg, South Carolina 29006 and my date of birth is 03/23/06. Okay. Phone number is 803-430-3283? Yes, ma'am. Okay. And then email is, uh, last name, first name 08 at gmail.com? Yes, ma'am. Okay. Um, so you are still eligible to enroll on the... Unfortunate thing is, is that your enrollment period is coming up so it looks like you only have until this Friday, the 16th, to get enrolled, so do you know, like, what plans exactly you want to enroll into? Um, I know that I wanted something for dental and, um, uh, which one would it be for, like, um, to get, like, birth control pills? So that's kind of hard for me to answer- Okay. ... because we're just your administrators, so I don't know... Basically- Okay. ... what we do is we get you enrolled, but I don't know the specific medications that are going to be covered under the plan. Okay. Um, I'm trying to look at a book. I'm sorry. You're fine. Now, I know, like- So do they have, like, different, um, like, um, plans or do we just, like, if I want dental, if I want vision, all combined together? Yes, so dent- things like dental and vision are going to be separate from medical. Okay. Well, yes, I know for sure that I want dental and medical. Okay. So if you're looking at the benefits guide, you're going to want to look at pages number two and three, where it says Plan Benefit Summaries up the top. Okay, I'm looking at that now. And then there's also another medical plan further down, but I'll just kind of start from the beginning. So the first one there is the StayHealthy MEC. This plan is exactly what it sounds like. It's for your preventative care, and that's pretty much all it covers. So that's, like, your yearly physicals, your vaccinations and your preventative screenings. Now, it is covered at 100%, but you have to stay within the network, which would be MultiPlan. Um, then we have our two Hospital Indemnity Plans, the EnsurePlus and the EnsurePlus Enhanced. Neither one of these are going to cover preventative like the StayHealthy does, but they do provide coverage for things like being admitted to the hospital, having to go to a physician's office, emergency room. Um, so they cover more of, like, the non-preventative medical. The only difference between the EnsurePlus and the EnsurePlus Enhanced is the Enhanced looks like it pays just a little bit more towards your hospitalization benefits. And then if you look at the page over, um, the next page, you'll see the StayHealthy MEC Enhanced. And this is pretty much, uh, a combination of your preventative and your non-preventative benefits. Um, plus it looks like it also covers primary care, specialist care and urgent care. So it has those three benefits. Um, let's see. And then the last medical plan is going to be a couple pages down. You're going to go past the Additional Benefit Options. Um, you're going to go past the next page where it talks about

MultiPlan Farmville. Should say at the top of the page Minimum Value Plan Schedule of Benefits. Okay, I see that. Okay. So this plan works differently than all the other medical plans being offered. So for one thing, rather than paying weekly, um, I believe... Well, maybe... It looks like you might still pay weekly for this plan. Let's see. Okay. Would have to contact a different number for the specific pricing on this plan, because it looks like you're... There's, there's something to do with, um, pricing. So that phone number where it says 844-886-5373- Okay. ... where you would call for the pricing on this plan. So this... It, it works more like a major medical plan, so there is a deductible associated with it. Just to give you an example, if you stay in network and you get this plan for yourself, the deductible is \$6,500. Uh, 40 of the benefits are going to be subject to that deductible. The only thing that's going to be 100% covered before that deductible is met is your preventative care, and that's if you stay in network. Um, it does look like for, like, your office primary care and specialist care visits, there's a, a small copay. So that's not necessarily subject to the deductible. Again, that's only if you stay in network. If you go out- Okay. ... it looks like pretty much everything is going to be subject to the deductible, and it does increase to \$10,000 for individual. Um... Okay. So like I said, the, the main difference between this plan versus all the other plans is basically that deductible that is associated with the plan. The other plans do not have a deductible. Hmm. Okay. I'm just closing that door. I'm sorry. That's fine. And like I said, I mean, you do have until this Friday to get enrolled. Okay. Well, I'm going to sit and think about it, and I'll just give you a call back, um, before Friday. Okay. Um, just to let you know, we're open Monday through Friday, 8:00 AM to 8:00 PM. Okay. Thank you. You're welcome. You have a wonderful day. Mm-hmm.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Faye Toria. How can I help you?

Speaker speaker_1: Yes, I was calling, um, I'm with a company, MAU, and I was just calling to see could I get benefits... get some benefits started with you guys.

Speaker speaker_0: Okay. Um, let me pull up your file. What's the last four of your Social?

Speaker speaker_1: 8925.

Speaker speaker_0: And, uh, your first and last name?

Speaker speaker_1: Mariah Morris.

Speaker speaker_0: Okay. Uh, and if you'll verify your address and date of birth.

Speaker speaker_1: Yes, my address is 114 Trinity Drive, Vicksburg, South Carolina 29006 and my date of birth is 03/23/06.

Speaker speaker_0: Okay. Phone number is 803-430-3283?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then email is, uh, last name, first name 08 at gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Um, so you are still eligible to enroll on the... Unfortunate thing is, is that your enrollment period is coming up so it looks like you only have until this Friday, the 16th, to get enrolled, so do you know, like, what plans exactly you want to enroll into?

Speaker speaker_1: Um, I know that I wanted something for dental and, um, uh, which one would it be for, like, um, to get, like, birth control pills?

Speaker speaker_0: So that's kind of hard for me to answer-

Speaker speaker_1: Okay.

Speaker speaker_0: ... because we're just your administrators, so I don't know... Basically-

Speaker speaker_1: Okay.

Speaker speaker_0: ... what we do is we get you enrolled, but I don't know the specific medications that are going to be covered under the plan.

Speaker speaker_1: Okay. Um, I'm trying to look at a book. I'm sorry.

Speaker speaker_0: You're fine. Now, I know, like-

Speaker speaker_1: So do they have, like, different, um, like, um, plans or do we just, like, if I want dental, if I want vision, all combined together?

Speaker speaker_0: Yes, so dent- things like dental and vision are going to be separate from medical.

Speaker speaker_1: Okay. Well, yes, I know for sure that I want dental and medical.

Speaker speaker_0: Okay. So if you're looking at the benefits guide, you're going to want to look at pages number two and three, where it says Plan Benefit Summaries up the top.

Speaker speaker_1: Okay, I'm looking at that now.

Speaker speaker_0: And then there's also another medical plan further down, but I'll just kind of start from the beginning. So the first one there is the StayHealthy MEC. This plan is exactly what it sounds like. It's for your preventative care, and that's pretty much all it covers. So that's, like, your yearly physicals, your vaccinations and your preventative screenings. Now, it is covered at 100%, but you have to stay within the network, which would be MultiPlan. Um, then we have our two Hospital Indemnity Plans, the EnsurePlus and the EnsurePlus Enhanced. Neither one of these are going to cover preventative like the StayHealthy does, but they do provide coverage for things like being admitted to the hospital, having to go to a physician's office, emergency room. Um, so they cover more of, like, the non-preventative medical. The only difference between the EnsurePlus and the EnsurePlus Enhanced is the Enhanced looks like it pays just a little bit more towards your hospitalization benefits. And then if you look at the page over, um, the next page, you'll see the StayHealthy MEC Enhanced. And this is pretty much, uh, a combination of your preventative and your non-preventative

benefits. Um, plus it looks like it also covers primary care, specialist care and urgent care. So it has those three benefits. Um, let's see. And then the last medical plan is going to be a couple pages down. You're going to go past the Additional Benefit Options. Um, you're going to go past the next page where it talks about MultiPlan Farmville. Should say at the top of the page Minimum Value Plan Schedule of Benefits.

Speaker speaker_1: Okay, I see that.

Speaker speaker_0: Okay. So this plan works differently than all the other medical plans being offered. So for one thing, rather than paying weekly, um, I believe... Well, maybe... It looks like you might still pay weekly for this plan. Let's see.

Speaker speaker_1: Okay.

Speaker speaker_0: Would have to contact a different number for the specific pricing on this plan, because it looks like you're... There's, there's something to do with, um, pricing. So that phone number where it says 844-886-5373-

Speaker speaker_1: Okay.

Speaker speaker_0: ... where you would call for the pricing on this plan. So this... It, it works more like a major medical plan, so there is a deductible associated with it. Just to give you an example, if you stay in network and you get this plan for yourself, the deductible is \$6,500. Uh, 40 of the benefits are going to be subject to that deductible. The only thing that's going to be 100% covered before that deductible is met is your preventative care, and that's if you stay in network. Um, it does look like for, like, your office primary care and specialist care visits, there's a, a small copay. So that's not necessarily subject to the deductible. Again, that's only if you stay in network. If you go out-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it looks like pretty much everything is going to be subject to the deductible, and it does increase to \$10,000 for individual. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: So like I said, the, the main difference between this plan versus all the other plans is basically that deductible that is associated with the plan. The other plans do not have a deductible.

Speaker speaker_1: Hmm. Okay. I'm just closing that door. I'm sorry.

Speaker speaker_0: That's fine. And like I said, I mean, you do have until this Friday to get enrolled.

Speaker speaker_1: Okay. Well, I'm going to sit and think about it, and I'll just give you a call back, um, before Friday.

Speaker speaker_0: Okay. Um, just to let you know, we're open Monday through Friday, 8:00 AM to 8:00 PM.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: Mm-hmm.