

Transcript: VICTORIA

Taylor-5491562083958784-5484903676690432

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. May I help you? Hello? Hello? Hello? Can you hear me? I can hear you now. How can I assist you? Um, yes. Um, I got a text from HG, um, saying to, uh, make changes before my window closes in 30 days. I'm trying to see what kind of changes... Okay. Well, this would be for their, their medical insurance, so it's just if you wanna get enrolled or if you're already enrolled and you're wanting to make changes to that enrollment, you can do so. Can I cancel it? Um, I'm pretty sure you can. It sounds like you might be within a, a personal open enrollment period. Let me pull up your file though. Okay. What's the last four of your social? 0917. Okay. And your first and last name? Terri Bailey. And do you mind verifying your address and date of birth? 224 West Nideah Place, Chicago, Illinois, 51889. And phone number is 773-805-4637? Yes. Okay. Yeah, I see that we've already spoken to someone here on the 1st of May and we declined their coverage. Okay, okay. So it is off? Yeah, you're not enrolled into anything. Okay, perfect. Um, do you all have... what... 'cause they said I had filled out a lot of them so I was like just cancel it, but I would like dental and, um, where I could go to the doctor, like for O-B-Y-N-G, just regular checkups. Those are the only two insurance that I would like. Okay, so there's multiple medical plans to choose from. Um, now as far as dental, there is a dental policy. Uh, what I know about it, it's, it's a very basic dental policy so it's not going to cover any major dental work, uh, examples like crowns and orthodontists, it's not going to cover that. But it does cover your preventative dental work at 100% and then, um, basic dental work like fillings and extractions at, uh, 80% once you meet the \$50 deductible. Now going back to medical, like I said, there's multiple medical plans to choose from. Do you know anything about what's being offered or what you might want to enroll into? No, I don't know anything. Okay. Um, so I can just go one by one then. Um, there's the Stay Healthy MEC TeleRx, which is exactly what it sounds like. It's just to k- you know, keep you healthy. It's a preventative plan, so it's going to cover things like yearly physicals, vaccinations and preventative screenings. Uh, the majority of the coverage you get with this is only for your preventative care. Now, you do get a virtual urgent care benefit, but it is virtual. Um, and then you also get a subscription to FreeRx, which is like a prescription plan. Then we have our hospital indemnity plans, the VIP Standard, the VIP Classic and the VIP Plus. None of the VIP plans are going to cover your preventative services like the Stay Healthy MEC TeleRx does. Uh, the coverage that they provide is more so for non-preventative. So if you get admitted to the hospital, if you have to go to the emergency room, urgent care or physician's office. Um, they do also have coverage for prescriptions under the, the VIP plans. Really, the only difference between the three VIP plans is the dollar amount that the insurance is going to pay, um, as well as, like, the set number of days that they'll cover for some of the benefits. Um, so it looks like essentially the VIP Plus would pay the most, and it looks like it's more specifically towards, like, hospitalization

benefits. Yeah, I don't need to be visited in the hospital when I don't have medical issues. Well, okay then. Um, is there any more? Um, as far as medical, there's one other plan. This plan works more like a major medical plan, so there is a deductible, uh, attached to it, and everything is subject to that deduc- to that deductible. So just to give you an example, if you're getting the minimum value plan for individual and you stay in network, the deductible is 6,500. Um, again, everything is going to be subject to that deductible. Now, your preventative care, if you stay in network, is 100% covered. Um, and then if you stay in network, you'll just have the co-pay for your primary care visits and the specialist care visits. And how much is that? So for the primary care visits the co-pay is \$15 and the specialist care is a \$30 co-pay. After the- And that's every month? I'm sorry. Go ahead. Is that every month? That it will be deducted? No, ma'am. Those are just co-pays. Oh, for the- So when I go there, I'll have to pay? Yeah, that's the co-pay for a primary care visit and a specialist care visit. Now, I can go over the pricing, but I just want to specify a little bit more about how the, the plan works. Now if you go- Okay. ... out of network, the deductible increases to 10,000 for individual and then pretty much everything is subject to that deductible as well. The coverage decreases to, uh, 50% after the deductible has been met. Rather, if you stay in network, once the deductible is met, every, you know, most of it would be 100% covered. Now this plan, you do pay for on a monthly basis whereas the MEC and the VIP plans you all pay for weekly. So if you get this plan- And how much is the monthly? Yes, ma'am. I was just about to get to that. Okay. Um, it actually looks like for the pricing you would have to contact your employer, HG- Okay. ... staffing directly because I don't believe that the pricing I have here is correct. Okay. Well, I will call you back tomorrow once I be able to contact HG because they're closed now, so. Okay. So I'll just call back tomorrow once I know the prices. That's fine. Uh, just to let you know, it looks like your personal open enrollment period is going to end on the 30th of May. Okay. So if you decide to enroll, um, into anything, just give us a call back before that time so that we can get you enrolled. Okay. Thank you so much. Yes, ma'am. You have a wonderful day. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. May I help you? Hello? Hello?

Speaker speaker_1: Hello? Can you hear me?

Speaker speaker_0: I can hear you now. How can I assist you?

Speaker speaker_1: Um, yes. Um, I got a text from HG, um, saying to, uh, make changes before my window closes in 30 days. I'm trying to see what kind of changes...

Speaker speaker_0: Okay. Well, this would be for their, their medical insurance, so it's just if you wanna get enrolled or if you're already enrolled and you're wanting to make changes to that enrollment, you can do so.

Speaker speaker_1: Can I cancel it?

Speaker speaker_0: Um, I'm pretty sure you can. It sounds like you might be within a, a personal open enrollment period. Let me pull up your file though.

Speaker speaker_1: Okay.

Speaker speaker_0: What's the last four of your social?

Speaker speaker_1: 0917.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Terri Bailey.

Speaker speaker_0: And do you mind verifying your address and date of birth?

Speaker speaker_1: 224 West Nideah Place, Chicago, Illinois, 51889.

Speaker speaker_0: And phone number is 773-805-4637?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Yeah, I see that we've already spoken to someone here on the 1st of May and we declined their coverage.

Speaker speaker_1: Okay, okay. So it is off?

Speaker speaker_0: Yeah, you're not enrolled into anything.

Speaker speaker_1: Okay, perfect. Um, do you all have... what... 'cause they said I had filled out a lot of them so I was like just cancel it, but I would like dental and, um, where I could go to the doctor, like for O-B-Y-N-G, just regular checkups. Those are the only two insurance that I would like.

Speaker speaker_0: Okay, so there's multiple medical plans to choose from. Um, now as far as dental, there is a dental policy. Uh, what I know about it, it's, it's a very basic dental policy so it's not going to cover any major dental work, uh, examples like crowns and orthodontists, it's not going to cover that. But it does cover your preventative dental work at 100% and then, um, basic dental work like fillings and extractions at, uh, 80% once you meet the \$50 deductible. Now going back to medical, like I said, there's multiple medical plans to choose from. Do you know anything about what's being offered or what you might want to enroll into?

Speaker speaker_1: No, I don't know anything.

Speaker speaker_0: Okay. Um, so I can just go one by one then. Um, there's the Stay Healthy MEC TeleRx, which is exactly what it sounds like. It's just to keep you healthy. It's a preventative plan, so it's going to cover things like yearly physicals, vaccinations and preventative screenings. Uh, the majority of the coverage you get with this is only for your preventative care. Now, you do get a virtual urgent care benefit, but it is virtual. Um, and then you also get a subscription to FreeRx, which is like a prescription plan. Then we have our hospital indemnity plans, the VIP Standard, the VIP Classic and the VIP Plus. None of the VIP plans are going to cover your preventative services like the Stay Healthy MEC TeleRx does. Uh, the coverage that they provide is more so for non-preventative. So if you get admitted to

the hospital, if you have to go to the emergency room, urgent care or physician's office. Um, they do also have coverage for prescriptions under the, the VIP plans. Really, the only difference between the three VIP plans is the dollar amount that the insurance is going to pay, um, as well as, like, the set number of days that they'll cover for some of the benefits. Um, so it looks like essentially the VIP Plus would pay the most, and it looks like it's more specifically towards, like, hospitalization benefits.

Speaker speaker_1: Yeah, I don't need to be visited in the hospital when I don't have medical issues. Well, okay then. Um, is there any more?

Speaker speaker_0: Um, as far as medical, there's one other plan. This plan works more like a major medical plan, so there is a deductible, uh, attached to it, and everything is subject to that deduc- to that deductible. So just to give you an example, if you're getting the minimum value plan for individual and you stay in network, the deductible is 6,500. Um, again, everything is going to be subject to that deductible. Now, your preventative care, if you stay in network, is 100% covered. Um, and then if you stay in network, you'll just have the co-pay for your primary care visits and the specialist care visits.

Speaker speaker_1: And how much is that?

Speaker speaker_0: So for the primary care visits the co-pay is \$15 and the specialist care is a \$30 co-pay. After the-

Speaker speaker_1: And that's every month?

Speaker speaker_0: I'm sorry. Go ahead.

Speaker speaker_1: Is that every month? That it will be deducted?

Speaker speaker_0: No, ma'am. Those are just co-pays. Oh, for the-

Speaker speaker_1: So when I go there, I'll have to pay?

Speaker speaker_0: Yeah, that's the co-pay for a primary care visit and a specialist care visit. Now, I can go over the pricing, but I just want to specify a little bit more about how the, the plan works. Now if you go-

Speaker speaker_1: Okay.

Speaker speaker_0: ... out of network, the deductible increases to 10,000 for individual and then pretty much everything is subject to that deductible as well. The coverage decreases to, uh, 50% after the deductible has been met. Rather, if you stay in network, once the deductible is met, every, you know, most of it would be 100% covered. Now this plan, you do pay for on a monthly basis whereas the MEC and the VIP plans you all pay for weekly. So if you get this plan-

Speaker speaker_1: And how much is the monthly?

Speaker speaker_0: Yes, ma'am. I was just about to get to that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, it actually looks like for the pricing you would have to contact your employer, HG-

Speaker speaker_1: Okay.

Speaker speaker_0: ... staffing directly because I don't believe that the pricing I have here is correct.

Speaker speaker_1: Okay. Well, I will call you back tomorrow once I be able to contact HG because they're closed now, so.

Speaker speaker_0: Okay.

Speaker speaker_1: So I'll just call back tomorrow once I know the prices.

Speaker speaker_0: That's fine. Uh, just to let you know, it looks like your personal open enrollment period is going to end on the 30th of May.

Speaker speaker_1: Okay.

Speaker speaker_0: So if you decide to enroll, um, into anything, just give us a call back before that time so that we can get you enrolled.

Speaker speaker_1: Okay. Thank you so much.

Speaker speaker_0: Yes, ma'am. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye.