

Transcript: VICTORIA

Taylor-5690293553250304-5823839051759616

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, I just got a text earlier. It was, like, last chance to change benefits or apply for benefits or something, and I was just seeing, um... just calling. It said call the number. I just dialed into it. Okay. Uh, what's the name of the agency that you work for? MAU. Okay. Let me pull up your file. What's the last four of your Social? 8703. Okay. And your first and last name? Kimberly Grimes. All right. Do you mind verifying your address and date of birth? Um, 6031 FM1500. Or is j- What address did I put? The mailing address or the physical address? I can't remember. It's either 819 17th or 6031 FM1500. Okay, yeah. I have 819 17th Street. I- is that a good mailing address? Uh, I'd rather the other one. That's the physical address. I'd rather use the other one as the mailing address. Okay. Because that's the physical address I- What is the other one again? 6031 FM1500, Paris, Texas 75460. Okay, so it was 6031... Farm Road 1500. Farm Road 1500? Yes, ma'am. Okay. So 6031 Farm Road 1500 Paris, Texas 75460. Yes, ma'am. Gotcha. And then phone number 832-665-5556? Yes, ma'am. And then email is gonna be B-E-T-P-E davis1908@hotmail. Yes, ma'am. Okay, give me one second. And I'm sorry, what is your date of birth? June 28, '73. Gotcha. All right, so yes. Your employer is in open enrollment up until the 31st of this month, so any changes that you're wanting to make to the enrollment, like cancellations or adding on, um, or even switching your plans, you can do so during this time. In what? Uh-huh. And do I do it now? Yeah, I can, I can help you with that over the phone, um- Oh, okay. Good- ... where are you wanting it to change? I, I don't, I don't even remember what I signed up for a couple months ago . It was, like, an orientation. I don't even remember. I have got a, uh... I haven't even activated it, I don't think, but, uh, optical card and a dental card, so far. I don't know. I, I guess, that's all I signed up for. I can't, I really, honestly, I can't remember. I, it might be. So, there's no need to activate it. It's... The way that it works is it's taken out of your, uh, once the first deduction is taken out of your check, it becomes active the following Monday. Um- Has that happened yet? ... it looks like your... I don't get- Yeah. I don't see the checks because I, I use the direct deposit. I have never seen a check yet . Okay. Yes, your coverage is currently active. Okay. It looks like you're enrolled into dental and vision for employee only. Yeah, I got those cards already. That's the thing. And what else was there that I enro- or that I need to enroll? That's all you're enrolled into is dental and vision for employee only. Okay. Is there anything else? Like, uh, um... I remember there was, uh, different stuff that I didn't enroll in everything because I didn't know if I was gonna even be working there very long and things before I started. You know what I mean? Yeah, there are a couple- And now I've, I've been there a while. ... of different things. Gotcha. Yeah, there's a couple different things. There's a few different medical plans. There's, um, short term disability, term life- critical illness, group accidents, um, behavioral health, and the ID experts. Uh, I don't know what all that is. What does the medical consist of? I'm sorry? The

medical, what does that consist of? I don't... I'm not worried about life insurance 'cause I have all that already. Um... So there's, there's a few different medical plans to choose from and they all work differently. It just depends on the plan you choose. Um, the, the first one would be the StayHealthy MEC, uh, which is a preventative medical plan. It just covers things like yearly physicals, vaccinations, and preventative screenings. Okay. And it covers that 100%. As long as you- How much you got? Uh- I'm sorry, as long as you what? Yeah, so let me just go ahead and run you through the different medical plans and I'll include the pricing as well. Okay. So, um, again, the StayHealthy MEC just covers your preventative healthcare, so yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the network. That plan, for our employee only, is \$9.46. Then we have our two, um, hospital, hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Now, neither one of these plans are gonna cover preventative care like the StayHealthy does. Um-Yeah, so the type of coverage you would get with them is like if you are admitted to the hospital, if you have to go to the emergency room or just a regular physician's office. Uh, there's coverage for prescriptions and there's also virtual urgent care, um, with these plans. The only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays a little bit more towards the hospitalization benefits. Um, so the price for the Ensure Plus is \$17.39 a week and the Ensure Plus Enhanced is \$24.69 a week. And that is- A week? Mm-hmm. That's a lot. Uh, those are for employee only as well. And then we have one other medical plan, the Stay Healthy MUC Enhanced, which, um, it does cover your preventative care at 100%. Of course, you do have to stay within the multi-plan network. Some of the benefits that come with this plan have a co-pay, um, that would be like your primary care visits. There's a \$10 co-pay per visit. Specialist care visits have a co-pay as well, which is \$50 per visit. Urgent care is a \$60 co-pay per visit. Um, and then the remainder of the benefits work like the other plans where the insurance is just gonna pay us that dollar amount for a certain amount of days and then you pay the remainder of the bill. So, it does have the hospitalization coverage, um, it also has coverage if you were to be admitted to the emergency room or you just have to go to a regular physician's office. Um... And it also has prescription coverage as well. This plan for employee only is \$23.13 a week. Okay. All right, um- And it looks like there's only one other medical plan to choose from. Now, this medical plan does work more like a major medical plan, so there is a deductible associated with it, which is pretty high. Um, so just to give you an example, if you stay in network and you just get the plan for yourself, you would have to meet the deductible of \$6,500. Oh, shit. No, no, no, no. Never mind. Okay. I won't go any further. That's impossible. Yeah, just wanted to offer that as an option, but, um, those are the five different medical plans that are being offered. Okay. I, uh... Let me think about it and ask, you said I have till the 31st? Yeah. Um- Yes. Do you have the benefits guide that kind of lays all of it out for you? If not- Uh, possibly. ... I can email you- Yeah, email that please. I'll look over that- Sure. ... as soon as I get home. Okay. And then, you know, if you see anything that you want to add on, uh, you just need to do so by the 31st and we can do that over the phone for you. Okay. And what time are you open today? Uh, we're open typically Monday through Friday, 8:00 AM to 8:00 PM Eastern Time. Okay. All right, cool. Thank you so much. You're welcome. 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. How can I help you?

Speaker speaker_1: Uh, I just got a text earlier. It was, like, last chance to change benefits or apply for benefits or something, and I was just seeing, um... just calling. It said call the number. I just dialed into it.

Speaker speaker_0: Okay. Uh, what's the name of the agency that you work for?

Speaker speaker_1: MAU.

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

Speaker speaker_1: 8703.

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

Speaker speaker_1: Kimberly Grimes.

Speaker speaker_0: All righty. Do you mind verifying your address and date of birth?

Speaker speaker_1: Um, 6031 FM1500. Or is j- What address did I put? The mailing address or the physical address? I can't remember. It's either 819 17th or 6031 FM1500.

Speaker speaker_0: Okay, yeah. I have 819 17th Street. I- is that a good mailing address?

Speaker speaker_1: Uh, I'd rather the other one. That's the physical address. I'd rather use the other one as the mailing address.

Speaker speaker_0: Okay.

Speaker speaker_1: Because that's the physical address I-

Speaker speaker_0: What is the other one again?

Speaker speaker_1: 6031 FM1500, Paris, Texas 75460.

Speaker speaker_0: Okay, so it was 6031...

Speaker speaker_1: Farm Road 1500.

Speaker speaker_0: Farm Road 1500?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So 6031 Farm Road 1500 Paris, Texas 75460.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Gotcha. And then phone number 832-665-5556?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then email is gonna be B-E-T-P-E davis1908@hotmail.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, give me one second. And I'm sorry, what is your date of birth?

Speaker speaker_1: June 28, '73.

Speaker speaker_0: Gotcha. All right, so yes. Your employer is in open enrollment up until the 31st of this month, so any changes that you're wanting to make to the enrollment, like cancellations or adding on, um, or even switching your plans, you can do so during this time.

Speaker speaker_1: In what? Uh-huh. And do I do it now?

Speaker speaker_0: Yeah, I can, I can help you with that over the phone, um-

Speaker speaker_1: Oh, okay. Good-

Speaker speaker_0: ... where are you wanting it to change?

Speaker speaker_1: I, I don't, I don't even remember what I signed up for a couple months ago . It was, like, an orientation. I don't even remember. I have got a, uh... I haven't even activated it, I don't think, but, uh, optical card and a dental card, so far. I don't know. I, I guess, that's all I signed up for. I can't, I really, honestly, I can't remember. I, it might be.

Speaker speaker_0: So, there's no need to activate it. It's... The way that it works is it's taken out of your, uh, once the first deduction is taken out of your check, it becomes active the following Monday. Um-

Speaker speaker_1: Has that happened yet?

Speaker speaker_0: ... it looks like your...

Speaker speaker_1: I don't get-

Speaker speaker_0: Yeah.

Speaker speaker_1: I don't see the checks because I, I use the direct deposit. I have never seen a check yet .

Speaker speaker_0: Okay. Yes, your coverage is currently active.

Speaker speaker_1: Okay.

Speaker speaker_0: It looks like you're enrolled into dental and vision for employee only.

Speaker speaker_1: Yeah, I got those cards already. That's the thing. And what else was there that I enro- or that I need to enroll?

Speaker speaker_0: That's all you're enrolled into is dental and vision for employee only.

Speaker speaker_1: Okay. Is there anything else? Like, uh, um... I remember there was, uh, different stuff that I didn't enroll in everything because I didn't know if I was gonna even be working there very long and things before I started. You know what I mean?

Speaker speaker_0: Yeah, there are a couple-

Speaker speaker_1: And now I've, I've been there a while.

Speaker speaker_0: ... of different things. Gotcha. Yeah, there's a couple different things. There's a few different medical plans. There's, um, short term disability, term life-

Speaker speaker_1: .

Speaker speaker_0: ... critical illness, group accidents, um, behavioral health, and the ID experts.

Speaker speaker_1: Uh, I don't know what all that is. What does the medical consist of?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: The medical, what does that consist of? I don't... I'm not worried about life insurance 'cause I have all that already. Um...

Speaker speaker_0: So there's, there's a few different medical plans to choose from and they all work differently. It just depends on the plan you choose. Um, the, the first one would be the StayHealthy MEC, uh, which is a preventative medical plan. It just covers things like yearly physicals, vaccinations, and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: And it covers that 100%. As long as you-

Speaker speaker_1: How much you got?

Speaker speaker_0: Uh-

Speaker speaker_1: I'm sorry, as long as you what?

Speaker speaker_0: Yeah, so let me just go ahead and run you through the different medical plans and I'll include the pricing as well.

Speaker speaker_1: Okay.

Speaker speaker_0: So, um, again, the StayHealthy MEC just covers your preventative healthcare, so yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the network. That plan, for our employee only, is \$9.46. Then we have our two, um, hospital, hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Now, neither one of these plans are gonna cover preventative care like the StayHealthy does. Um-Yeah, so the type of coverage you would get with them is like if you are admitted to the hospital, if you have to go to the emergency room or just a regular physician's office. Uh, there's coverage for prescriptions and there's also virtual urgent care, um, with these plans. The only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays a little bit more towards the hospitalization benefits. Um, so the price for the Ensure Plus is \$17.39 a week and the Ensure Plus Enhanced is \$24.69 a week. And that is-

Speaker speaker_2: A week?

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: That's a lot.

Speaker speaker_0: Uh, those are for employee only as well. And then we have one other medical plan, the Stay Healthy MUC Enhanced, which, um, it does cover your preventative care at 100%. Of course, you do have to stay within the multi-plan network. Some of the benefits that come with this plan have a co-pay, um, that would be like your primary care visits. There's a \$10 co-pay per visit. Specialist care visits have a co-pay as well, which is \$50 per visit. Urgent care is a \$60 co-pay per visit. Um, and then the remainder of the benefits work like the other plans where the insurance is just gonna pay us that dollar amount for a certain amount of days and then you pay the remainder of the bill. So, it does have the hospitalization coverage, um, it also has coverage if you were to be admitted to the emergency room or you just have to go to a regular physician's office. Um... And it also has prescription coverage as well. This plan for employee only is \$23.13 a week.

Speaker speaker_2: Okay. All right, um-

Speaker speaker_0: And it looks like there's only one other medical plan to choose from. Now, this medical plan does work more like a major medical plan, so there is a deductible associated with it, which is pretty high. Um, so just to give you an example, if you stay in network and you just get the plan for yourself, you would have to meet the deductible of \$6,500.

Speaker speaker_2: Oh, shit. No, no, no, no. Never mind.

Speaker speaker_0: Okay.

Speaker speaker_2: I won't go any further. That's impossible.

Speaker speaker_0: Yeah, just wanted to offer that as an option, but, um, those are the five different medical plans that are being offered.

Speaker speaker_2: Okay. I, uh... Let me think about it and ask, you said I have till the 31st?

Speaker speaker_0: Yeah. Um-

Speaker speaker_2: Yes.

Speaker speaker_0: Do you have the benefits guide that kind of lays all of it out for you? If not-

Speaker speaker_2: Uh, possibly.

Speaker speaker_0: ... I can email you-

Speaker speaker_2: Yeah, email that please. I'll look over that-

Speaker speaker_0: Sure.

Speaker speaker_2: ... as soon as I get home.

Speaker speaker_0: Okay. And then, you know, if you see anything that you want to add on, uh, you just need to do so by the 31st and we can do that over the phone for you.

Speaker speaker_2: Okay. And what time are you open today?

Speaker speaker_0: Uh, we're open typically Monday through Friday, 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_2: Okay. All right, cool. Thank you so much.

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

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_0: Bye-bye.