

Transcript: VICTORIA

Taylor-5693174443327488-5569342080466944

Full Transcript

Thank you for calling Benefits on a Card. This is 601... How can I help you? Yeah, hi, this is Sherry Hernandez and we're being told that you guys are gonna be our new insurance company on May 26th. Okay. What's the name of the agency you're working through? Uh, Cornerstone. Okay. Give me one second. Okay. All right, um, do you have questions or are... are... do you... Yeah, I have questions. ... are you wanting to enroll? Yeah, I have questions. Okay. Um, I know you guys put on the first... like, the second page that this is not a health insurance policy, and then I see, like, the 1-800 number for, like, the Obamacare. Would I be able to apply for the Obamacare since this is gonna be changing to you guys? 'Cause I want an actual health policy, I don't want just this indemnity thing. Okay, so I... I know that the disclaimer that this is not major medical insurance. Is that what it says? Uh, it just says, "This is a fixed indemnity policy, not health insurance." Okay, I see that. Um, you might just have to reach out to, um, uh, the Obamacare. I... I don't know if you'll be able to enroll into them or not. Um, we only do the benefits through Cornerstone, so I wouldn't know who's eligible for those or not. Okay. All right. Yeah, 'cause I'm thinking I can't enroll with Obamacare probably 'til open enrollment 'cause this is c- still considered insurance through the company. Yeah. Yeah, this is just the insurance that's being offered through Cornerstone. Like I said, unfortunately, I don't know anything about the insurance through, uh, Obam-... Obamacare and how to... the qualifications for that, unfortunately. Okay. All right. Um, and then... Okay, so then on this policy that you guys are taking from Cornerstone to O-... I mean, to us now, how do I... I mean, what information do you need from me if I have questions on the policy that you guys are offering? Yeah, so we would just pull up your file, and we do that by the last four of your Social, your name, we'll have you verify your date of birth, address, phone number, and email. Okay. All right. Um, my name is Sherry Hernandez. My address is 766 Tinley Drive, and that's in Aurora, Illinois, 60506, and then 3181 is my Social. Okay. And I'm sorry, you said the address is, uh, Tinley Drive? Yeah, T-I-N-L-E-Y. Right. And then phone number is 6303-uh, 3413077. Right, that's my cell. Right. And then email is hernandezsherry85@gmail. Yes, it is. Uh-huh. Okay. So I actually see a future enrollment here, um, for dental, the elite standard, and the MEC for employee only. Okay. What if I want to cancel the dental? Do I have to wait 'til May 26th, till my open enrollment is, or...? No, I can go ahead and take it off. So you're wanting to take off dental? Right, and then I have- Is that correct? Yes. Uh-huh. All right. Anything else you wanna change? And then... Yeah. And then what doctors do you guys use and what pharmacies do you guys use? Okay, so as far as pharmacies, I'm not aware of specific pharmacies that are... you have to stay within network for. Um, now medical... uh, the medical network is gonna be MultiPlan. So the way that you find out providers in network for that, you can either go onto the website multiplan.com, or you can call MultiPlan. Okay. cryptocurrencies- They can help you find a provider or verify if yours is in-network. Mm, is that

somewhere on these notes that were given to us? MultiPlan? Um, I'm not sure. Do you have the benefits guide? 'Cause I know it's in the benefits guide. There's just- Yeah, I think so. ... a lot of information on there. Yeah, it just says, "Benefits in a Card, specially designed for Cornerstone." Yeah, Benefits in a Card. So maybe I just need to go through this- Yeah. ... better then, I guess, 'cause it just shows- Yeah. ... like your plan benefits summaries and your additional- Yeah. ... benefit options. If you reach down... yeah, so it's gonna be on page numbered four, and you'll see MultiPlan Network. And then, so- Oh, yep. Okay. I have this. Yeah. Phone number and the website. Okay, so that'd be the pharmacies that you guys are asking to... for us to use if we keep your plan. No, that- that's for the network of the, uh, providers, like the... them, the doctors you go to. It has nothing to do with pharmacy. Oh, okay. Okay. Mm-hmm. And then the pharmacy, I think, is on the same page at the bottom, right? Yeah. Pharma Avail. So technically, you have two different medical plans. You have the MEC, which is, like, for your preventative services. The medications under the MEC is with MedInpac. Okay. Now, Pharma Avail is gonna be the prescriptions under the Elite Standard, which is the hospital indemnity, so that provides coverage more for, like, non-preventative. Okay. So, like, I have asthma, I have diabetes, I have high blood pressure, and I have thyroid. So is that underneath MEC or is that underneath a specialized? So that's a good question. Unfortunately, again, I'm just the administer, so I don't know- Okay. ... the coverages then. But... So any non-preventative medications, like any medications you're taking because of a preexisting condition or an illness, injury, I would think the medications for that would go through PharmaVeil. Okay. And then any preventative medications, such as birth control, um, I'm not aware of any other preventative medications, but anyways, preventative is through MedImpact. Okay, so this is preventative. Mm-hmm. So, like, my diabetes, my blood pressure, that would be, like, preventative, right? I would think that would be non-preventative- Non-preventative. ... 'cause you've already been di- diagnosed with those conditions and that's why you're taking the medication. Okay. But you can check with both in case I'm wrong. Okay. All right, yeah. Okay. Hmm, let's see. So do I have to sign up for, like you said, the Elite with you guys and also the other plan? Or is that gonna be automatically done for me? No, that's what you're, you're currently pending for. Okay. So you're pending for the MEC and the Elite Standard and the dental. I know you mentioned you wanted to go ahead and take off the dental, so I'm gonna go ahead and change that for you. Okay. Is there anything that you're wanting to add on that, or anything else you wanna change to this enrollment? Um, I don't know what else is offered here. I guess I should have did more research on that. 'Cause I have the Indemnity Plan with a different carrier with Cornerstone and it's just caused me a lot of headaches, so that's why I'm trying to make sure I got all my bases covered here 'cause... Mm-hmm. Okay. Now do you wanna wait to make changes? 'Cause any time we make a change to the enrollment, it takes about one to two weeks to be processed through payroll. Yeah, we can wait. We can wait then and I'll do some more research on with the paperwork that we got and then see if I need to sign up for something else- Okay. ... until I can go to the Obamacare. So let me tell you, um, it looks like you have... Are you a, uh, you're not a new hire with Cornerstone are you? No, I've been with them a couple years. Okay. Give me one second. Okay. So it looks like your employer is actually gonna have a open enrollment, um, and it looks like that hasn't even started yet, so I probably wouldn't be bl- be able to even make these changes right now. Um, so it starts Monday the 19th. Okay. And then it's gonna end on the, the 30th of June. The 30th? Yes. Okay. Mm-hmm.

Okay. So then- So- ... I have time to research this and then see if I need something else from you guys, and then cancel my con- my dental if that's what I wanna do at that time. Yeah. Yep. Okay. All right, all right. I'll do some more research then and see if there's something else that you guys are offering that I can add on here that, in case I need something. All righty. Well, thank you for your help. I appreciate it. Yes, ma'am. You have a wonderful day. You too. Bye-bye. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is 601... How can I help you?

Speaker speaker_1: Yeah, hi, this is Sherry Hernandez and we're being told that you guys are gonna be our new insurance company on May 26th.

Speaker speaker_0: Okay. What's the name of the agency you're working through?

Speaker speaker_1: Uh, Cornerstone.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, um, do you have questions or are... are... do you...

Speaker speaker_1: Yeah, I have questions.

Speaker speaker_0: ... are you wanting to enroll?

Speaker speaker_1: Yeah, I have questions.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, I know you guys put on the first... like, the second page that this is not a health insurance policy, and then I see, like, the 1-800 number for, like, the Obamacare. Would I be able to apply for the Obamacare since this is gonna be changing to you guys? 'Cause I want an actual health policy, I don't want just this indemnity thing.

Speaker speaker_0: Okay, so I... I know that the disclaimer that this is not major medical insurance. Is that what it says?

Speaker speaker_1: Uh, it just says, "This is a fixed indemnity policy, not health insurance."

Speaker speaker_0: Okay, I see that. Um, you might just have to reach out to, um, uh, the Obamacare. I... I don't know if you'll be able to enroll into them or not. Um, we only do the benefits through Cornerstone, so I wouldn't know who's eligible for those or not.

Speaker speaker_1: Okay. All right. Yeah, 'cause I'm thinking I can't enroll with Obamacare probably 'til open enrollment 'cause this is c- still considered insurance through the company.

Speaker speaker_0: Yeah. Yeah, this is just the insurance that's being offered through Cornerstone. Like I said, unfortunately, I don't know anything about the insurance through, uh, Obam-... Obamacare and how to... the qualifications for that, unfortunately.

Speaker speaker_1: Okay. All right. Um, and then... Okay, so then on this policy that you guys are taking from Cornerstone to O-... I mean, to us now, how do I... I mean, what information do you need from me if I have questions on the policy that you guys are offering?

Speaker speaker_0: Yeah, so we would just pull up your file, and we do that by the last four of your Social, your name, we'll have you verify your date of birth, address, phone number, and email.

Speaker speaker_1: Okay. All right. Um, my name is Sherry Hernandez. My address is 766 Tinley Drive, and that's in Aurora, Illinois, 60506, and then 3181 is my Social.

Speaker speaker_0: Okay. And I'm sorry, you said the address is, uh, Tinley Drive?

Speaker speaker_1: Yeah, T-I-N-L-E-Y.

Speaker speaker_0: Right. And then phone number is 6303- uh, 3413077.

Speaker speaker_1: Right, that's my cell. Right.

Speaker speaker_0: And then email is hernandezsherry85@gmail.

Speaker speaker_1: Yes, it is. Uh-huh.

Speaker speaker_0: Okay. So I actually see a future enrollment here, um, for dental, the elite standard, and the MEC for employee only.

Speaker speaker_1: Okay. What if I want to cancel the dental? Do I have to wait 'til May 26th, till my open enrollment is, or...?

Speaker speaker_0: No, I can go ahead and take it off. So you're wanting to take off dental?

Speaker speaker_1: Right, and then I have-

Speaker speaker_0: Is that correct?

Speaker speaker_1: Yes. Uh-huh.

Speaker speaker_0: All right. Anything else you wanna change?

Speaker speaker_1: And then... Yeah. And then what doctors do you guys use and what pharmacies do you guys use?

Speaker speaker_0: Okay, so as far as pharmacies, I'm not aware of specific pharmacies that are... you have to stay within network for. Um, now medical... uh, the medical network is gonna be MultiPlan. So the way that you find out providers in network for that, you can either go onto the website multiplan.com, or you can call MultiPlan.

Speaker speaker_1: Okay. cryptocurrencies-

Speaker speaker_0: They can help you find a provider or verify if yours is in-network.

Speaker speaker_1: Mm, is that somewhere on these notes that were given to us? MultiPlan?

Speaker speaker_0: Um, I'm not sure. Do you have the benefits guide? 'Cause I know it's in the benefits guide. There's just-

Speaker speaker_1: Yeah, I think so.

Speaker speaker_0: ... a lot of information on there.

Speaker speaker_1: Yeah, it just says, "Benefits in a Card, specially designed for Cornerstone." Yeah, Benefits in a Card. So maybe I just need to go through this-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... better then, I guess, 'cause it just shows-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... like your plan benefits summaries and your additional-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... benefit options.

Speaker speaker_0: If you reach down... yeah, so it's gonna be on page numbered four, and you'll see MultiPlan Network. And then, so-

Speaker speaker_1: Oh, yep. Okay. I have this.

Speaker speaker_0: Yeah. Phone number and the website.

Speaker speaker_1: Okay, so that'd be the pharmacies that you guys are asking to... for us to use if we keep your plan.

Speaker speaker_0: No, that- that's for the network of the, uh, providers, like the... them, the doctors you go to. It has nothing to do with pharmacy.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then the pharmacy, I think, is on the same page at the bottom, right?

Speaker speaker_0: Yeah.

Speaker speaker_1: Pharma Avail.

Speaker speaker_0: So technically, you have two different medical plans. You have the MEC, which is, like, for your preventative services. The medications under the MEC is with MedInpac.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, Pharma Avail is gonna be the prescriptions under the Elite Standard, which is the hospital indemnity, so that provides coverage more for, like,

non-preventative.

Speaker speaker_1: Okay. So, like, I have asthma, I have diabetes, I have high blood pressure, and I have thyroid. So is that underneath MEC or is that underneath a specialized?

Speaker speaker_0: So tha- that's a good question. Unfortunately, again, I'm just the administer, so I don't know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the coverages then. But... So any non-preventative medications, like any medications you're taking because of a preexisting condition or an illness, injury, I would think the medications for that would go through PharmaVeil.

Speaker speaker_1: Okay.

Speaker speaker_0: And then any preventative medications, such as birth control, um, I'm not aware of any other preventative medications, but anyways, preventative is through MedImpact.

Speaker speaker_1: Okay, so this is preventative.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, like, my diabetes, my blood pressure, that would be, like, preventative, right?

Speaker speaker_0: I would think that would be non-preventative-

Speaker speaker_1: Non-preventative.

Speaker speaker_0: ... 'cause you've already been di- diagnosed with those conditions and that's why you're taking the medication.

Speaker speaker_1: Okay.

Speaker speaker_0: But you can check with both in case I'm wrong.

Speaker speaker_1: Okay. All right, yeah. Okay. Hmm, let's see. So do I have to sign up for, like you said, the Elite with you guys and also the other plan? Or is that gonna be automatically done for me?

Speaker speaker_0: No, that's what you're, you're currently pending for.

Speaker speaker_1: Okay.

Speaker speaker_0: So you're pending for the MEC and the Elite Standard and the dental. I know you mentioned you wanted to go ahead and take off the dental, so I'm gonna go ahead and change that for you.

Speaker speaker_1: Okay.

Speaker speaker_0: Is there anything that you're wanting to add on that, or anything else you wanna change to this enrollment?

Speaker speaker_1: Um, I don't know what else is offered here. I guess I should have did more research on that. 'Cause I have the Indemnity Plan with a different carrier with Cornerstone and it's just caused me a lot of headaches, so that's why I'm trying to make sure I got all my bases covered here 'cause... Mm-hmm.

Speaker speaker_0: Okay. Now do you wanna wait to make changes? 'Cause any time we make a change to the enrollment, it takes about one to two weeks to be processed through payroll.

Speaker speaker_1: Yeah, we can wait. We can wait then and I'll do some more research on with the paperwork that we got and then see if I need to sign up for something else-

Speaker speaker_0: Okay.

Speaker speaker_1: ... until I can go to the Obamacare.

Speaker speaker_0: So let me tell you, um, it looks like you have... Are you a, uh, you're not a new hire with Cornerstone are you?

Speaker speaker_1: No, I've been with them a couple years.

Speaker speaker_0: Okay. Give me one second. Okay. So it looks like your employer is actually gonna have a open enrollment, um, and it looks like that hasn't even started yet, so I probably wouldn't be bl- be able to even make these changes right now. Um, so it starts Monday the 19th.

Speaker speaker_1: Okay.

Speaker speaker_0: And then it's gonna end on the, the 30th of June.

Speaker speaker_1: The 30th?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. So then-

Speaker speaker_0: So-

Speaker speaker_1: ... I have time to research this and then see if I need something else from you guys, and then cancel my con- my dental if that's what I wanna do at that time.

Speaker speaker_0: Yeah. Yep.

Speaker speaker_1: Okay. All right, all right. I'll do some more research then and see if there's something else that you guys are offering that I can add on here that, in case I need something.

Speaker speaker_0: All righty.

Speaker speaker_1: Well, thank you for your help. I appreciate it.

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

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye. Bye-bye.