

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria with you. Yeah, ma'am, um, I just got this insurance- Mm-hmm. ... and I'm trying to, through in MAU, I'm trying to figure out what my coverage is and it's very confusing here. Um, uh, I'm just trying to figure out like, I've been talking to, like, three people this morning, but w- w- like if we go into the hospital, and, and, and, and what's the deductible, and, you know, what's the out of pocket, and then what's the cap or anything like that. The last time I called this number they sent me to somebody else and they said that was just a subsidiary, like, little insurance. It wasn't Major Medical. So I'm still trying to figure out what I have. Okay. Um, let me pull up your file. What's the last four- Okay. ... of your social? 5955. Okay, let's see. 5955. And your first and last name? Christopher Cooper. Okay. Um, do you mind verifying your address and date of birth? It's 302 Crestwood Drive, Summerville, South Carolina 29483 and it's May 6th, 1967. And then phone number is 843-324-4643? Yep. Okay. And then email is just gonna be first and last name at yahoo.com? Yes. Okay. Um, so the medical plan that you have is a, um, combination of two different insurance companies. So you have preventative coverage, um, which is like things like yearly physicals, vaccinations, and preventative screenings. That would be covered at 100% as long as you stay in the MultiPlan network. All of that is through 90 Degree Benefits. Mm-hmm. Then you have non-preventative coverage through American Public Life. Um, so that would provide coverage for, like, hospitalization, um, you know, if you have to go to the emergency room, um, you know, things of that nature. Now... Okay. Because this is not a preventative medical plan, there is no deductible associated. Oh. The way that your plan works is some things have a copay associated with them, like the primary care visits, specialist care and urgent care. Those three things do have a copay, but the rest of the benefits, the insurance will pay a set dollar amount towards the benefit and you just pay the remainder of the bill. Hmm. Okay, so let me just give you a scenario. Say I have a heart attack today. I'm in the hospital for two months. W- w- what's my benefits? Okay. So what I know about hospitalization, they'll cover \$1,000 a day with a max of one day. Um, there is the hospital confinement benefit, which they cover \$100 a day with a max of 30 days. Surgery in hospital, hospital outpatient facility or freestanding outpatient surgery center, they'll pay \$500 a day with a max of one day. Um, there's things like coverage for medical imaging, which they'll pay \$100 a day with a max of two day. Um, advanced study and follow-up tests, there's coverage for that, which is \$25 with, uh, a day with a max of one day. Yeah. And when I went to that other place, they basically told me that same stuff. So, uh, it's, um, I mean, don't mean to be nasty or nothing, but that's just horrible insurance to me, you know? I mean- And so again, the, the coverage that you're getting through MAU is not Major Medical, so it is not going to cover a large portion of the medical bill. Yeah, they didn't tell me that. See, right now I'm on, um, I've been working a couple years. I, I started back working. I thought I was gonna

retire, but the wife didn't let me. Anyway, that's my story. So I've got, um, the government marketplace, Blue Cross Blue Shield, and they're like, it's like \$18,000, you know, out of pocket and then unlimited if you go in the hospital for a long time, you know? So I guess I have none of that here with this. Yeah. Unfortunately, the, the benefits being offered through your staffing company is, it's nothing compared to Major Medical. Gotcha. I didn't realize that. Okay. Okay. Thank you for explaining it. You're the first one who's explained it that way. Yeah. Okay. So it's almost better just to not even have this at all. Just keep my, what I have, even though there's a problem there. So, you know, like cost is zero, but that's only if you make so much money. Now I'm starting to work again. At the end of the year they're gonna hit me with something, uh, to call these people I guess now, because you can only make so much money to get it free. You know? There's no, there's no, um, premium or whatever with this government marketplace thing, but, uh, if you make too much money, then they kind of charge you back. D- does that make any sense to you or... I, I mean, what you're saying makes sense. I'm just not familiar with any of that. Yeah. Mm-hmm. We only administer, uh, the policies with MAU. Okay. All right. Okay. So yeah. All right. Well, I appreciate all the information. You, you did explain everything and, um, I gotta make a decision here, I guess. Okay. Um- Now I do wanna let you know- Okay. ... that...I don't know if you're aware of this or not, but the medical, dental and vision plan that you're enrolled into- Right. ... those three plans are, um, under Section 125, which is basically an IRS code that allows you to par- pay your share of the premium with pre-tax dollars. Now, because of that, the only time that you can change or cancel those plans is during the company's open enrollment period, which they're currently not in. Um... Well, I did, I did, I did already cancel the dental and vision. I did it last week. Oh, okay. I see that now. All right, good. Let's see. The member called in to cancel this service. The only thing I have right now is the, um, the insurance and life insurance and the, the, the two medical things, whatever the... Is that right? Okay. Yeah, I'm sorry. I see the MEC-Enhanced Medical Plan, the Term Life and the Critical Illness. Yeah. Okay. And can I, can I cancel everything now? Are you saying it's too late to cancel the other stuff? So, at this point- They told me I had, uh, like, another couple weeks. Yeah. So at this point, we can't make any other changes, because what you're currently pending for is the MEC-Enhanced, the Term Life and the Critical Illness. Now, you can cancel the Term Life and the Critical Illness, but that medical plan is still under Section 125, and MAU is no longer in an open enrollment period, and you're outside of your personal open enrollment period. Really? They told me I had a few more weeks on that. Oh. Let me double-check- Hm. ... 'cause I could be having the wrong... Give me one second. Yeah. I mean, uh, uh, it just, it just hit yesterday, I think they said. Okay, I see what I did. I had your hire date in there wrong. Okay. So, you have until the 21st of February- That's what I got written down, 21st. ... to make any... Yeah. So, yeah, I can cancel it all? Yes, sir. So you- Okay. Just make sure that any changes you wanna make, you get it done by or on the 21st of February. Right. I got that written down right here in my book. Yeah. Okay. Sorry about that. Yeah. I was all messed up this morning. I think I'm... No, you're fine. You, you scared me there for a minute- ... but y- y- you're fine. And then, also, this is a, you know, it's attempt to hire so hopefully I'll be getting hired on anyway in a few months, and this'll all go away anyway. I mean, you definitely can cancel that, right? You... Then you don't work for them anymore. It's canceled. So we wouldn't be able to cancel it in our system, but it'll cancel out on its own if we- Right, right. ... we don't receive a, uh, payroll deduction. Yeah, you're not gonna get no money from me, so it'll cancel. Yeah. Yeah. After

four weeks- Yeah. ... of not receiving a payroll deduction, what it, what happens is, any plans that are eligible for COBRA revol- will roll ov- roll over to COBRA, um, and then they'll- And it's the office who decides that or not, yeah. ... unless you... Yeah. And either way, I mean, if you don't accept the COBRA benefits, it just cancels out, and so... It just goes away. Yeah. Okay. Yeah. All righty. Well, um, yeah. Uh, I appreciate all the information. Thank you. You're welcome. All right. W- 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 with you.

Speaker speaker_1: Yeah, ma'am, um, I just got this insurance-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... and I'm trying to, through in MAU, I'm trying to figure out what my coverage is and it's very confusing here. Um, uh, I'm just trying to figure out like, I've been talking to, like, three people this morning, but w- w- like if we go into the hospital, and, and, and, and what's the deductible, and, you know, what's the out of pocket, and then what's the cap or anything like that. The last time I called this number they sent me to somebody else and they said that was just a subsidiary, like, little insurance. It wasn't Major Medical. So I'm still trying to figure out what I have.

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

Speaker speaker_1: Okay.

Speaker speaker_0: ... of your social?

Speaker speaker_1: 5955.

Speaker speaker_0: Okay, let's see. 5955. And your first and last name?

Speaker speaker_1: Christopher Cooper.

Speaker speaker_0: Okay. Um, do you mind verifying your address and date of birth?

Speaker speaker_1: It's 302 Crestwood Drive, Summerville, South Carolina 29483 and it's May 6th, 1967.

Speaker speaker_0: And then phone number is 843-324-4643?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. And then email is just gonna be first and last name at yahoo.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so the medical plan that you have is a, um, combination of two different insurance companies. So you have preventative coverage, um, which is like things like yearly physicals, vaccinations, and preventative screenings. That would be covered

at 100% as long as you stay in the MultiPlan network. All of that is through 90 Degree Benefits.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Then you have non-preventative coverage through American Public Life. Um, so that would provide coverage for, like, hospitalization, um, you know, if you have to go to the emergency room, um, you know, things of that nature. Now...

Speaker speaker_1: Okay.

Speaker speaker_0: Because this is not a preventative medical plan, there is no deductible associated.

Speaker speaker_1: Oh.

Speaker speaker_0: The way that your plan works is some things have a copay associated with them, like the primary care visits, specialist care and urgent care. Those three things do have a copay, but the rest of the benefits, the insurance will pay a set dollar amount towards the benefit and you just pay the remainder of the bill.

Speaker speaker_1: Hmm. Okay, so let me just give you a scenario. Say I have a heart attack today. I'm in the hospital for two months. W- w- what's my benefits?

Speaker speaker_0: Okay. So what I know about hospitalization, they'll cover \$1,000 a day with a max of one day. Um, there is the hospital confinement benefit, which they cover \$100 a day with a max of 30 days. Surgery in hospital, hospital outpatient facility or freestanding outpatient surgery center, they'll pay \$500 a day with a max of one day. Um, there's things like coverage for medical imaging, which they'll pay \$100 a day with a max of two day. Um, advanced study and follow-up tests, there's coverage for that, which is \$25 with, uh, a day with a max of one day.

Speaker speaker_1: Yeah. And when I went to that other place, they basically told me that same stuff. So, uh, it's, um, I mean, don't mean to be nasty or nothing, but that's just horrible insurance to me, you know? I mean-

Speaker speaker_0: And so again, the, the coverage that you're getting through MAU is not Major Medical, so it is not going to cover a large portion of the medical bill.

Speaker speaker_1: Yeah, they didn't tell me that. See, right now I'm on, um, I've been working a couple years. I, I started back working. I thought I was gonna retire, but the wife didn't let me. Anyway, that's my story. So I've got, um, the government marketplace, Blue Cross Blue Shield, and they're like, it's like \$18,000, you know, out of pocket and then unlimited if you go in the hospital for a long time, you know? So I guess I have none of that here with this.

Speaker speaker_0: Yeah. Unfortunately, the, the benefits being offered through your staffing company is, it's nothing compared to Major Medical.

Speaker speaker_1: Gotcha. I didn't realize that. Okay. Okay. Thank you for explaining it. You're the first one who's explained it that way.

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay. So it's almost better just to not even have this at all. Just keep my, what I have, even though there's a problem there. So, you know, like cost is zero, but that's only if you make so much money. Now I'm starting to work again. At the end of the year they're gonna hit me with something, uh, to call these people I guess now, because you can only make so much money to get it free. You know? There's no, there's no, um, premium or whatever with this government marketplace thing, but, uh, if you make too much money, then they kind of charge you back. D- does that make any sense to you or...

Speaker speaker_0: I, I mean, what you're saying makes sense. I'm just not familiar with any of that.

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_0: We only administer, uh, the policies with MAU.

Speaker speaker_1: Okay. All righty. Okay. So yeah. All right. Well, I appreciate all the information. You, you did explain everything and, um, I gotta make a decision here, I guess.

Speaker speaker_0: Okay.

Speaker speaker_1: Um-

Speaker speaker_0: Now I do wanna let you know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that...I don't know if you're aware of this or not, but the medical, dental and vision plan that you're enrolled into-

Speaker speaker_1: Right.

Speaker speaker_0: ... those three plans are, um, under Section 125, which is basically an IRS code that allows you to par- pay your share of the premium with pre-tax dollars. Now, because of that, the only time that you can change or cancel those plans is during the company's open enrollment period, which they're currently not in. Um...

Speaker speaker_1: Well, I did, I did, I did already cancel the dental and vision. I did it last week.

Speaker speaker_0: Oh, okay. I see that now.

Speaker speaker_1: All right, good.

Speaker speaker_0: Let's see. The member called in to cancel this service.

Speaker speaker_1: The only thing I have right now is the, um, the insurance and life insurance and the, the, the two medical things, whatever the... Is that right?

Speaker speaker_0: Okay. Yeah, I'm sorry. I see the MEC-Enhanced Medical Plan, the Term Life and the Critical Illness.

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: And can I, can I cancel everything now? Are you saying it's too late to cancel the other stuff?

Speaker speaker_0: So, at this point-

Speaker speaker_1: They told me I had, uh, like, another couple weeks.

Speaker speaker_0: Yeah. So at this point, we can't make any other changes, because what you're currently pending for is the MEC-Enhanced, the Term Life and the Critical Illness. Now, you can cancel the Term Life and the Critical Illness, but that medical plan is still under Section 125, and MAU is no longer in a open enrollment period, and you're outside of your personal open enrollment period.

Speaker speaker_1: Really? They told me I had a few more weeks on that. Oh.

Speaker speaker_0: Let me double-check-

Speaker speaker_1: Hm.

Speaker speaker_0: ... 'cause I could be having the wrong... Give me one second.

Speaker speaker_1: Yeah. I mean, uh, uh, it just, it just hit yesterday, I think they said.

Speaker speaker_0: Okay, I see what I did. I had your hire date in there wrong. Okay. So, you have until the 21st of February-

Speaker speaker_1: That's what I got written down, 21st.

Speaker speaker_0: ... to make any... Yeah.

Speaker speaker_1: So, yeah, I can cancel it all?

Speaker speaker_0: Yes, sir. So you-

Speaker speaker_1: Okay.

Speaker speaker_0: Just make sure that any changes you wanna make, you get it done by or on the 21st of February.

Speaker speaker_1: Right. I got that written down right here in my book. Yeah. Okay.

Speaker speaker_0: Sorry about that.

Speaker speaker_1: Yeah.

Speaker speaker_0: I was all messed up this morning.

Speaker speaker_1: I think I'm... No, you're fine. You, you scared me there for a minute- ... but y- y- you're fine. And then, also, this is a, you know, it's attempt to hire so hopefully I'll be getting hired on anyway in a few months, and this'll all go away anyway. I mean, you definitely

can cancel that, right? You... Then you don't work for them anymore. It's canceled.

Speaker speaker_0: So we wouldn't be able to cancel it in our system, but it'll cancel out on its own if we-

Speaker speaker_1: Right, right.

Speaker speaker_0: ... we don't receive a, uh, payroll deduction.

Speaker speaker_1: Yeah, you're not gonna get no money from me, so it'll cancel. Yeah.

Speaker speaker_0: Yeah. After four weeks-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... of not receiving a payroll deduction, what it, what happens is, any plans that are eligible for COBRA revol- will roll ov- roll over to COBRA, um, and then they'll-

Speaker speaker_1: And it's the office who decides that or not, yeah.

Speaker speaker_0: ... unless you... Yeah. And either way, I mean, if you don't accept the COBRA benefits, it just cancels out, and so...

Speaker speaker_1: It just goes away. Yeah. Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: All righty. Well, um, yeah. Uh, I appreciate all the information. Thank you.

Speaker speaker_0: You're welcome.

Speaker speaker_1: All right. W-

Speaker speaker_0: You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye.