

## Transcript: VICTORIA

Taylor-6275734878339072-5749178330300416

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... one benefit plan or card. This is Victoria. How can I help you? Hey, Victoria. Thank you. Hey, Victoria. How are you today? Good. How are you? I'm okay. I am trying to, um, get some enrollment information on open enrollment and the plans available. Okay. Uh, what's the name of the agency you work for? Um, ATC Healthcare. Okay. Um, so I know with ATC, it looks like, let me double check. Today is supposed to be the last day. Yeah. Today would be the last day. Um, do you need, like, the benefits guide? No, I have the guide. I have some questions and- Okay. ... um, just trying to see. Um, it shows, um, it shows different plans and different pri- prices, of course. But then when you get to the bottom of it, it shows, I guess, maybe another... Is there a four type plan? So for medical there's four different ones. Okay. Yeah. There's the Stay Healthy MUC TeleRx, the VIP Plus, the VIP Prime, and then there's also the Stay Healthy MUC Enhanced. Okay. Is that the one that's listed by itself? Yep. Yeah. Mm-hmm. Okay. And that one runs for just employee? That one is how much? The Stay Healthy MUC Enhanced, for employee only, \$3.80- Is that the one that says... I'm sorry. It's how much? So for employee only it's... Yeah. So for employee only it's \$43.81 a week. Okay. 43.81. I guess there must be another one that I'm missing then. So which one... 'Cause one that shows like 700. Is that the... Okay, that's the- Are you talking about the Minimum Value Plan? Yeah. What, what's that... What does that... What's that one? So the Minimum Value Plan works more like a major medical plan. Mm-hmm. Um, this plan specifically does have a deductible associated with it, whereas the other plans- Mm-hmm. ... do not. Mm-hmm. Um, so just to give you an idea, if you do it for employee only and if you stay in network, the deductible would be \$6,500. Everything is subject to that deductible except for your preventative care if you stay in network. And that's 756? Yes. That's another difference, is that you pay for this plan monthly- Mm-hmm. ... it looks like, and it... for employee only it would be \$756.22. No. That's not something I'm interested in. Okay. Okay, so the next one, um, the one that you just spoke of, that one is 43, so that's \$175 per month for just employee. And then if I did family it would be more like \$400. So it's nine hund- I mean, it's \$94 a week. Well, it's actually not. I'm sorry. It's this spouse. So for employee and children it would be 71.46. Okay. I'm a little lost. Are you still referring to the Minimum Value Plan? No. The, um... I went from that one because I'm definitely not interested in paying \$750 a month. Um, the, the last one in the, the Prime, the VIP Prime. So the VIP Prime you pay for weekly. Are you just wanting to do it- Mm-hmm. ... for yourself or who- Well- ... who are you trying to cover? ... I'm trying to see. Um, it's more expensive for me to do it for family. Um, so the 40, 43 a week. Um, probably just that one. Can you give me information on that one? So that one is not deductible based? Yeah. None of the... None of... The Stay Healthy TeleRx, the VIP Plus, the VIP Prime, and the Stay Healthy Enhanced, there's no deductibles associated with these. So basically- So there's no

preventative involved. It's not... You don't, you don't get preventative care? Not under the VIP plans. No, ma'am. Okay. I guess I'm trying to- So I can explain these a, a little, a little bit differently. Okay. So the Stay Healthy MUC TeleRx, that is specifically designed for your preventative care. Oh. So it covers your yearly physicals, vaccinations and preventative screenings. Mm-hmm. And it covers that at 100% as long as you stay in network. Mm-hmm. Now, it does also come with a, um, virtual urgent care and, uh, a subscription to FreeRX, which is like a prescription plan. Most of the medications through FreeRx would be free. If they're not free, it would be discounted. Uh, the VIP plans, the VIP Plus and the VIP Prime are more specific towards your non-preventative care, so like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a regular physician's office. The only difference between the two is the VIP Prime pays a little bit more towards the, um, looks like the hospitalization and surgical benefits. Mm-hmm. And then the Stay Healthy MEC Enhanced covers preventative and non-preventative. Um, so of course it covers the preventative at 100%. You do have to stay in network for that, but it also comes with primary care visits, specialist care, urgent care, and it also comes with hospitalization and emergency room benefits. Okay, which one is that? The S- Stay Healthy MEC Enhanced. Okay. I guess I don't... But I guess I don't need that one. Is that the last one? It should be on... It should be on page number... numbered three. Okay, hold on. It's on a page by itself. I guess, um... Okay, so where... where do I find the... the premium for that one? Should be on the same page. It's at the bottom where it says weekly deductions. Um... Hmm, I don't... Hold on, let me see. I'm on page three and it talks about it, but it doesn't give the... It doesn't give weekly deductions on that page. And I was sent this one last week, so it should be pretty up-to-date, um, or maybe I'm missing it. Does it say play- plan benefit summaries up at the top and then Stay Healthy MEC Enhanced? Hmm, uh-uh. Uh-uh. It's right before- Okay. ... you get to the additional benefit options where it talks about vision and dental. Should be the page right before that. Okay. Okay. So, it's actually on page five, so it look like it's... It's out of or- it must be out of order because it talks about it on page three and then it goes to the other three to... to... for the benefit summaries and then it goes to a page, another page. So it's not... Okay, so that's the one. That's what I was wondering, so which one has the preventative and the primary? Okay, so that one is... So that's the Stay Healthy MEC, right? The Stay Healthy MEC Enhanced. Enhanced, okay. So that one for just employee is \$43.81? Yes, mm-hmm. Okay. All right, so I guess I need to... So w-... Is that... Is any of that deductible-based? No, there's no deductible associated with that plan. Okay, so that's the one I need to choose. Okay, \$43.81. Okay. So, um, is there a way for me to do this online without having to fax anything in? Um, let me double-check. Okay. Yeah, you should be able to do it online. Um, the website... I can go ahead and get that to you, and we can also get you enrolled over the phone. The only thing is we'll be closed, um, after 8:00 PM Eastern Time tonight. Mm-hmm. Um, but if you wanna do it online, the website is myeb- Wait a minute. Okay, so when I went on that, it's gonna ask me for a login. Yeah. So is there... I mean, I can do it on the phone right now though, right? Yeah, it's... It's completely up to you. Okay, I was just wondering because you told me you were closed after eight o'clock tonight, but, um... Okay. All right, so the- So should we go ahead and do that? Yeah. Okay. What's the last four of your social? 8051. And your first and last name? Sonya, S-O-N-Y-A H-O-W-A-R-D K-O-O-N-C-E. And do you mind verifying your address and date of birth? Um, 213 Walnut Ford Drive, Thomasville, Georgia, 31757, 1878. And then phone number, 229-627-9364? 672. 229-672-9364. Okay, uh, email is

gonna be first name, lynn.howard@gmail.com? Yes. Uh, okay. Um, so I see that you're enrolled in the dental term life and the vision for employee plus child. Mm-hmm. Are you wanting to keep that the same? Uh-Yeah, yeah, that's fine. Okay. And then we're just adding on the MEC Enhance for employee only? Yes. Um... I'm trying to see what's the difference in it because with the children, that's just for... Okay, so, mm, the children would make it 71.51 per week? Yes, ma'am. Okay. And, um, my options for changing this, like I'm, I'm still searching for other insurance for my daughter but if I choose to, how, how, if I need to drop her off of it, am I able to do that outside of open enrollment? Unfortunately not. All of our medical plans- So I have to keep it for a whole year? Yeah, once you're- You break it now? ... enrolled for... I'm sorry, can you hear me? Yes. Mm-hmm. Okay. So all of the medical plans we offer is under section 125, which is an IRS- Mm-hmm. ... code, um- Mm-hmm. ... that allows you to pay your share of the premium with pre-tax dollars. Because of that, they do put stipulations on when you can change or cancel. So once you're- Mm-hmm. ... enrolled into that plan, the only time to change or cancel is during the company's open enrollment period. Once you're outside of that, the only way to change or cancel is if you experience a qualifying life event. Otherwise, you would just have to wait for the next open enrollment period. Okay. Okay. So let me just do it with employee only. Um, so the dental term life and vision for employee plus child and then the MEC Enhance for employee only, in total, it comes out to \$60.91. Okay. Um, so it will take about one to two weeks for the, um, enrollment for the MEC Enhance to be processed through your payroll. Mm-hmm. You may not see the first deduction until two weeks from now. Mm-hmm. Once you do- Okay. ... the coverage will start the following Monday and then the ID cards for that are made and sent to you once the policy is active. Uh, you'll get your- Mm-hmm. ... preventative ID card by mail and then keep an eye on your email because that's where you'll get the ID card for, like- Okay. ... the non-preventative services. Okay. All right. That's fine. Uh, was there anything else you might need help with? No, ma'am. That's it. All righty. You're good to go- All right, thank you. ... honey, and you have a wonderful day. You too. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: ... one benefit plan or card. This is Victoria. How can I help you?

Speaker speaker\_2: Hey, Victoria.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Hey, Victoria. How are you today?

Speaker speaker\_1: Good. How are you?

Speaker speaker\_2: I'm okay. I am trying to, um, get some enrollment information on open enrollment and the plans available.

Speaker speaker\_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker\_2: Um, ATC Healthcare.

Speaker speaker\_1: Okay. Um, so I know with ATC, it looks like, let me double check.

Speaker speaker\_2: Today is supposed to be the last day.

Speaker speaker\_1: Yeah. Today would be the last day. Um, do you need, like, the benefits guide?

Speaker speaker\_2: No, I have the guide. I have some questions and-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... um, just trying to see. Um, it shows, um, it shows different plans and different pri- prices, of course. But then when you get to the bottom of it, it shows, I guess, maybe another... Is there a four type plan?

Speaker speaker\_1: So for medical there's four different ones.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah. There's the Stay Healthy MUC TeleRx, the VIP Plus, the VIP Prime, and then there's also the Stay Healthy MUC Enhanced.

Speaker speaker\_2: Okay. Is that the one that's listed by itself?

Speaker speaker\_1: Yep. Yeah. Mm-hmm.

Speaker speaker\_2: Okay. And that one runs for just employee? That one is how much?

Speaker speaker\_1: The Stay Healthy MUC Enhanced, for employee only, \$3.80-

Speaker speaker\_2: Is that the one that says... I'm sorry. It's how much?

Speaker speaker\_1: So for employee only it's... Yeah. So for employee only it's \$43.81 a week.

Speaker speaker\_2: Okay. 43.81. I guess there must be another one that I'm missing then. So which one... 'Cause one that shows like 700. Is that the... Okay, that's the-

Speaker speaker\_1: Are you talking about the Minimum Value Plan?

Speaker speaker\_2: Yeah. What, what's that... What does that... What's that one?

Speaker speaker\_1: So the Minimum Value Plan works more like a major medical plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, this plan specifically does have a deductible associated with it, whereas the other plans-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... do not.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, so just to give you an idea, if you do it for employee only and if you stay in network, the deductible would be \$6,500. Everything is subject to that deductible except for your preventative care if you stay in network.

Speaker speaker\_2: And that's 756?

Speaker speaker\_1: Yes. That's another difference, is that you pay for this plan monthly-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... it looks like, and it... for employee only it would be \$756.22.

Speaker speaker\_2: No. That's not something I'm interested in. Okay. Okay, so the next one, um, the one that you just spoke of, that one is 43, so that's \$175 per month for just employee. And then if I did family it would be more like \$400. So it's nine hund- I mean, it's \$94 a week. Well, it's actually not.

Speaker speaker\_1: I'm sorry.

Speaker speaker\_2: It's this spouse. So for employee and children it would be 71.46.

Speaker speaker\_1: Okay. I'm a little lost. Are you still referring to the Minimum Value Plan?

Speaker speaker\_2: No. The, um... I went from that one because I'm definitely not interested in paying \$750 a month. Um, the, the last one in the, the Prime, the VIP Prime.

Speaker speaker\_1: So the VIP Prime you pay for weekly. Are you just wanting to do it-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... for yourself or who-

Speaker speaker\_2: Well-

Speaker speaker\_1: ... who are you trying to cover?

Speaker speaker\_2: ... I'm trying to see. Um, it's more expensive for me to do it for family. Um, so the 40, 43 a week. Um, probably just that one. Can you give me information on that one? So that one is not deductible based?

Speaker speaker\_1: Yeah. N- none of the... None of... The Stay Healthy TeleRx, the VIP Plus, the VIP Prime, and the Stay Healthy Enhanced, there's no deductibles associated with these. So basically-

Speaker speaker\_2: So there's no preventative involved. It's not... You don't, you don't get preventative care?

Speaker speaker\_1: Not under the VIP plans. No, ma'am.

Speaker speaker\_2: Okay. I guess I'm trying to-

Speaker speaker\_1: So I can explain these a, a little, a little bit differently.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So the Stay Healthy MUC TeleRx, that is specifically designed for your preventative care.

Speaker speaker\_2: Oh.

Speaker speaker\_1: So it covers your yearly physicals, vaccinations and preventative screenings.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And it covers that at 100% as long as you stay in network.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Now, it does also come with a, um, virtual urgent care and, uh, a subscription to FreeRX, which is like a prescription plan. Most of the medications through FreeRx would be free. If they're not free, it would be discounted. Uh, the VIP plans, the VIP Plus and the VIP Prime are more specific towards your non-preventative care, so like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a regular physician's office. The only difference between the two is the VIP Prime pays a little bit more towards the, um, looks like the hospitalization and surgical benefits.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then the Stay Healthy MEC Enhanced covers preventative and non-preventative. Um, so of course it covers the preventative at 100%. You do have to stay in network for that, but it also comes with primary care visits, specialist care, urgent care, and it also comes with hospitalization and emergency room benefits.

Speaker speaker\_2: Okay, which one is that?

Speaker speaker\_1: The S- Stay Healthy MEC Enhanced.

Speaker speaker\_2: Okay. I guess I don't... But I guess I don't need that one. Is that the last one?

Speaker speaker\_1: It should be on... It should be on page number... numbered three.

Speaker speaker\_2: Okay, hold on.

Speaker speaker\_1: It's on a page by itself.

Speaker speaker\_2: I guess, um... Okay, so where... where do I find the... the premium for that one?

Speaker speaker\_1: Should be on the same page. It's at the bottom where it says weekly deductions.

Speaker speaker\_2: Um... Hmm, I don't... Hold on, let me see. I'm on page three and it talks about it, but it doesn't give the... It doesn't give weekly deductions on that page. And I was sent this one last week, so it should be pretty up-to-date, um, or maybe I'm missing it.

Speaker speaker\_1: Does it say play- plan benefit summaries up at the top and then Stay Healthy MEC Enhanced?

Speaker speaker\_2: Hmm, uh-uh. Uh-uh.

Speaker speaker\_1: It's right before-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you get to the additional benefit options where it talks about vision and dental. Should be the page right before that.

Speaker speaker\_2: Okay. Okay. So, it's actually on page five, so it look like it's... It's out of or- it must be out of order because it talks about it on page three and then it goes to the other three to... to... for the benefit summaries and then it goes to a page, another page. So it's not... Okay, so that's the one. That's what I was wondering, so which one has the preventative and the primary? Okay, so that one is... So that's the Stay Healthy MEC, right?

Speaker speaker\_1: The Stay Healthy MEC Enhanced.

Speaker speaker\_2: Enhanced, okay. So that one for just employee is \$43.81?

Speaker speaker\_1: Yes, mm-hmm.

Speaker speaker\_2: Okay. All right, so I guess I need to... So w-... Is that... Is any of that deductible-based?

Speaker speaker\_1: No, there's no deductible associated with that plan.

Speaker speaker\_2: Okay, so that's the one I need to choose. Okay, \$43.81. Okay. So, um, is there a way for me to do this online without having to fax anything in?

Speaker speaker\_1: Um, let me double-check.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah, you should be able to do it online. Um, the website... I can go ahead and get that to you, and we can also get you enrolled over the phone. The only thing is we'll be closed, um, after 8:00 PM Eastern Time tonight.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, but if you wanna do it online, the website is myeb-

Speaker speaker\_2: Wait a minute. Okay, so when I went on that, it's gonna ask me for a login.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: So is there... I mean, I can do it on the phone right now though, right?

Speaker speaker\_1: Yeah, it's... It's completely up to you.

Speaker speaker\_2: Okay, I was just wondering because you told me you were closed after eight o'clock tonight, but, um... Okay. All right, so the-

Speaker speaker\_1: So should we go ahead and do that?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. What's the last four of your social?

Speaker speaker\_2: 8051.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Sonya, S-O-N-Y-A H-O-W-A-R-D K-O-O-N-C-E.

Speaker speaker\_1: And do you mind verifying your address and date of birth?

Speaker speaker\_2: Um, 213 Walnut Ford Drive, Thomasville, Georgia, 31757, 1878.

Speaker speaker\_1: And then phone number, 229-627-9364?

Speaker speaker\_2: 672. 229-672-9364.

Speaker speaker\_1: Okay, uh, email is gonna be first name, lynn.howard@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Uh, okay. Um, so I see that you're enrolled in the dental term life and the vision for employee plus child.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Are you wanting to keep that the same?

Speaker speaker\_2: Uh-Yeah, yeah, that's fine.

Speaker speaker\_1: Okay. And then we're just adding on the MEC Enhance for employee only?

Speaker speaker\_2: Yes. Um... I'm trying to see what's the difference in it because with the children, that's just for... Okay, so, mm, the children would make it 71.51 per week?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. And, um, my options for changing this, like I'm, I'm still searching for other insurance for my daughter but if I choose to, how, how, if I need to drop her off of it, am I able to do that outside of open enrollment?

Speaker speaker\_1: Unfortunately not. All of our medical plans-

Speaker speaker\_2: So I have to keep it for a whole year?

Speaker speaker\_1: Yeah, once you're-

Speaker speaker\_2: You break it now?

Speaker speaker\_1: ... enrolled for... I'm sorry, can you hear me?

Speaker speaker\_2: Yes. Mm-hmm.

Speaker speaker\_1: Okay. So all of the medical plans we offer is under section 125, which is an IRS-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... code, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that allows you to pay your share of the premium with pre-tax dollars. Because of that, they do put stipulations on when you can change or cancel. So once you're-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... enrolled into that plan, the only time to change or cancel is during the company's open enrollment period. Once you're outside of that, the only way to change or cancel is if you experience a qualifying life event. Otherwise, you would just have to wait for the next open enrollment period.

Speaker speaker\_2: Okay. Okay. So let me just do it with employee only.

Speaker speaker\_1: Um, so the dental term life and vision for employee plus child and then the MEC Enhance for employee only, in total, it comes out to \$60.91.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so it will take about one to two weeks for the, um, enrollment for the MEC Enhance to be processed through your payroll.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: You may not see the first deduction until two weeks from now.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Once you do-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the coverage will start the following Monday and then the ID cards for that are made and sent to you once the policy is active. Uh, you'll get your-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... preventative ID card by mail and then keep an eye on your email because that's where you'll get the ID card for, like-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the non-preventative services.

Speaker speaker\_2: Okay. All right. That's fine.

Speaker speaker\_1: Uh, was there anything else you might need help with?

Speaker speaker\_2: No, ma'am. That's it.

Speaker speaker\_1: All righty. You're good to go-

Speaker speaker\_2: All right, thank you.

Speaker speaker\_1: ... honey, and you have a wonderful day.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Bye-bye.