

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Okay. I have some questions about your, uh, medical insurance. Okay. What staffing company do you work with so I can be looking up the correct, uh, insurance plans? Mancan. Okay. And what questions did you have regarding your insurance? Okay. Um, do they... Okay. For the money that... Do you take the money off at the time of the visit or do I get a bill for it? Do you mean for, like, whenever you go to a, like, are you talking about, like, a deductible or a copay or anything like that, or are you talking about your insurance coverage? Well 'cause it... I, I guess, like, the insurance, the amount that you guys pay towards my, uh, total cost. Okay, so- Like, like if you guys give me \$50 off for the time of visit then... So would I just take, like, whatever I owe minus \$50 at the time of the visit after I show my insurance card? So, so your, your doctor bills the insurance company, which is not us, uh, but they in... They bill the insurance company first. The company pa- the insurance carrier pays towards the bill and then you're just responsible for whatever's left. So I, I would pay the bill not when I go into the office? The... They would bill the insurance company first. The insurance company will pay towards the bill, and then you are then later billed for whatever is left. Okay. Um, I guess I should have started at the beginning of it. Um, well, let me... I'm just gonna get on my list because it's easier. Let me follow up. Uh, what does all meds covered under PharmAvail program, either predetermined pricing or discounting? One moment. Okay. So PharmAvail is the, uh, in- the, uh, pharmacy benefit manager for the bene- for the, uh, medical cover- like or the pharmacy coverage under the VIP plans. Um, what... That is a, uh, it is prede- it's either a \$10, \$20 or \$30 copay, depending on the level of coverage that medication has, um, for generics. And if it is not a generic and there's no generic alternative, um, then you get a discount on non-generics. Uh, all of that is determined at the pharmacy. Okay. Okay. So it's either 10, 20 or \$30 copay? Correct, if it... If it's a covered medication and if it's a generic. If it is a... If it is not a generic and there's no generic alternative, then it is a discount, which is e- which is calculated at the pharmacy. Okay. Pretend like... 'Cause I really don't know anything about insurance. Uh, I was gonna google it but I'll just ask you. Um, so a copay, does that mean that would be all I pay or is that just what I pay at the time of the visit? That, that's what you pay. That, that's just what you pay for the- Okay. ... for the, for the visit or the medication or anything like that. Okay. So I have, like, I, I don't know if you've been heard this, but I get a shot at my, uh... How can I determine if you guys will cover it? Like, 'cause I get, like, an injection when I go into my doctor's appointment and it's, it's pretty pricey and I'm pretty sure they don't have a generic or anything like that. So you said that would be a not generic discount? That, that's for, like, pharmacy medications, like, but not for... Not for anything done at a doctor's office. Well, that... It is then... Well, okay. Well then what... 'cause they also, like, they prescribe meds there and, um, I usually... Well, and I, I get my... I don't know how to

describe it. Like, you can either get your medications there or you can fill them at the pharmacy, but I have to get my shot there and it's a medication. How am I gonna determine if you guys will cover it? Okay. So we are not the insurance company. Again, we, we would not be able to answer that kind of question. For that, um, the only thing I can really do for you is give you the phone number to two representatives over at American Public Life, who is the actual insurance company. Uh, they'd be able to answer questions regarding what ki- what kinds of services are covered and give you an idea of how much they'd be covered at before you enroll into anything. Um, I'll give you that phone number- Okay. ... as well as, uh, as well as... They'll need Mancan's group number in order to locate the specific benefits, which I'll have for you. Okay. Let me know when you're ready. Totally. Okay. All right. So- I'm ready. ... the phone num- So the phone numbers to call, the first one is 601-936-3290. Okay. And then the second number to call would be 601-936-3287. Okay. And then you'll need to provide Mancan's group number, which is 70035.... 70035? Yes, ma'am. Okay. All right. And then, uh, what are the three plans that I could get? For medical? For, uh, for... Let me pull it this minute. Um, yes, well, the medical insurance, it, it says that you guys offer an ACA-required, for minimal essential coverage along with a many medical health plan benefit program which includes dental and vision benefits and group term life insurance. So- Okay. ... basically, the MEC plan, that's the only one you- Yeah. ... offer, right? So, okay. It sounds like there's some confusion in the wording of whatever document that you're looking at. So, the MEC plan is one medical option. It covers preventative care services such as, uh, physicals, vaccinations, and cancer screenings. That's all it covers. The other two medical plans available are VIP Standard and VIP Classic, um, which those, uh, those cover more along the lines of doctor's visits, hospital visits, um, and s- and services like that. So, if you get sick or if you get injured or anything like that, that's what VIP covers. Standard and Classic are just two levels of the VIP plan, uh, with Classic providing a little bit more coverage towards things like surgeries and, uh, provides benefits for ICU and rehab services where those are not covered by Standard. Um, but those plans do not cover those preventative care services. If you wish to have preventative care services and regular doctor's visits and hospital visits, you would need to enroll into both Stay Healthy and one level of VIP at the same time. All other benefits such as dental, vision, short-term disability, term life, anything like that are all considered add-ons. They are not, they are not included in any other plan and you must select them all separately. Okay. Hold on one second. So, do you have to enroll in the MEC for the VIP or- No. ... I could just... Okay, I just wanted to know. But if I wanted to go to, like, my primary care doctor and a s- is a specialist more on, like, the VIP? So, so MEC will cover, again, things like physicals, vaccines and cancer screenings. If you're sick, if you're injured, if you need to see a specialist, anything like that is not covered by MEC. Okay. Those are only covered by VIP. Um, okay. Uh, what... If I go to an addic- 'Cause my main focus right now, because the only doctor I go to is like, it's a, an addiction specialist and it... I'm trying to see if you guys will help, like if it'll be worth me getting it towards the visit. That's a question, that's a question for one of those two representatives I gave you the phone numbers to earlier. If, if you have questions regarding specific coverages, we cannot help. You'll need to call one of those two representatives. So the... Okay, so that's only if... But can you tell me the cost or are you the one that tells me... As, as far as like what- Uh-huh. ... how much is going to come out of your check every week? Yeah. That and, like, what they will cover, but - So, so what comes out of your check? Yes, we can answer. How much they'll cover- Okay. ... again, falls under coverage specifics, which

you need to call them for. Um- Okay. ... so is this going to be for just yourself or are you covering anyone else? Just myself. All right. Stay Healthy is \$15.65 out of your check every week. VIP Standard is \$16.22- Hold, hold on, hold on though. Hold on one second. Stay Healthy is what? \$15.65 every week. Okay. And w-, okay. And then, uh, what do they, what does the basic coverage for that? That is, again, preventative care services. Physicals, vaccines- That's the MEC? ... cancers. Yes. Okay. Now what is the next one? VIP Standard is \$16.22 per week. Okay. Um, and the other one was Classic? VIP Classic, \$17.88 per week. Okay. So now knowing the cost, I need to call them and see what they would cover under each plan? Correct. They, they would be able to help you out with, uh, uh, with understanding what exactly is covered by th- by the insurance plans, and they'd be able to... They're, they're the only ones that can answer questions like h- if it's covered, how much it's covered at, so on and so forth. Okay. And then you said dental and vision is separate? Dental is separate, vision is separate, short-term disability is separate. Every single additional benefit option available is completely separate. Okay. How much is, uh, dental? \$1.99 per week. Okay. And how much is the vision? Sorry, my apologies. Vision is 1.99 a week. Dental is \$3.38 per week. Okay. And would that still be a question for those guys on what they would cover? For dental, yes. For dental? For... Yes. Okay. All right. I think that's all. Oh, wait. All right. One more, one more question, that when it says that basically... What's the question? It's... Like you have to keep paying on the card even if you're not working there, uh, to keep the insurance even... It says employees may take up to four direct payments... may make up to four direct payments through benefits in a card while not on assignment to prevent a lapse in coverage. So, if I'm not working somewhere and I quit that job, I can make four more payments to continue my coverage? Correct. So, what happens if I don't get employed through ManCan for more than four payments? Uh, it says, it says right up above that, "COBRA eligible after four weeks, four consecutive weeks of non-payment regardless of payroll periods and will result in a COBRA notice." You then, uh, you then- Huh. ... are, uh, sent to a, or you're then eligible for COBRA benefits through a different administrator. Okay. Yeah. I didn't... I forgot to look up COBRA. Um, okay. I will call back. I need to call them and I appreciate your help. No problem. Was there anything else I could help you with? Mm-mm. All right. Well, that's that. Actually, yeah. Wait, one more, one more question. So, I get a card mailed to me and then that's like my insurance card? Is that what- Yes, ma'am. benefits my card number. Okay, so whatever plan I pick, you guys will send me the card and then I can h-do the... take the money directly out of my paycheck? So, okay. When, so, the money comes out of your, your check to pay for the insurance premiums. Once that happens, your policy is effective the following Monday. You receive an ID card for your insurance plan which you just show that to the doctor so they see that you have insurance and run any services they do under insurance. Anything else after that point is subject to your insurance itself and how the doctor bills everything. Okay. So, the only way that I would make payments to the card is if I'm not on assignment? Correct. You only, you only have to make a payment out of y- out of pocket if you're, if you miss a week or if you're o- if you're not on assignment. Okay. All right. Okay. Thank you. You're welcome. Anything else? Uh-uh. All right. Thanks again for calling and have a good day. You too. Thanks. Bye. Bye now.

Conversation Format

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

Speaker speaker_1: Okay. I have some questions about your, uh, medical insurance.

Speaker speaker_0: Okay. What staffing company do you work with so I can be looking up the correct, uh, insurance plans?

Speaker speaker_1: Mancan.

Speaker speaker_0: Okay. And what questions did you have regarding your insurance?

Speaker speaker_1: Okay. Um, do they... Okay. For the money that... Do you take the money off at the time of the visit or do I get a bill for it?

Speaker speaker_0: Do you mean for, like, whenever you go to a, like, are you talking about, like, a deductible or a copay or anything like that, or are you talking about your insurance coverage?

Speaker speaker_1: Well 'cause it... I, I guess, like, the insurance, the amount that you guys pay towards my, uh, total cost.

Speaker speaker_0: Okay, so-

Speaker speaker_1: Like, like if you guys give me \$50 off for the time of visit then... So would I just take, like, whatever I owe minus \$50 at the time of the visit after I show my insurance card?

Speaker speaker_0: So, so your, your doctor bills the insurance company, which is not us, uh, but they in... They bill the insurance company first. The company pa- the insurance carrier pays towards the bill and then you're just responsible for whatever's left.

Speaker speaker_1: So I, I would pay the bill not when I go into the office?

Speaker speaker_0: The... They would bill the insurance company first. The insurance company will pay towards the bill, and then you are then later billed for whatever is left.

Speaker speaker_1: Okay. Um, I guess I should have started at the beginning of it. Um, well, let me... I'm just gonna get on my list because it's easier. Let me follow up. Uh, what does all meds covered under PharmAvail program, either predetermined pricing or discounting?

Speaker speaker_0: One moment. Okay. So PharmAvail is the, uh, in- the, uh, pharmacy benefit manager for the bene- for the, uh, medical cover- like or the pharmacy coverage under the VIP plans. Um, what... That is a, uh, it is prede- it's either a \$10, \$20 or \$30 copay, depending on the level of coverage that medication has, um, for generics. And if it is not a generic and there's no generic alternative, um, then you get a discount on non-generics. Uh, all of that is determined at the pharmacy.

Speaker speaker_1: Okay. Okay. So it's either 10, 20 or \$30 copay?

Speaker speaker_0: Correct, if it... If it's a covered medication and if it's a generic. If it is a... If it is not a generic and there's no generic alternative, then it is a discount, which is e- which is calculated at the pharmacy.

Speaker speaker_1: Okay. Pretend like... 'Cause I really don't know anything about insurance. Uh, I was gonna google it but I'll just ask you. Um, so a copay, does that mean that would be all I pay or is that just what I pay at the time of the visit?

Speaker speaker_0: That, that's what you pay. That, that's just what you pay for the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for the, for the visit or the medication or anything like that.

Speaker speaker_1: Okay. So I have, like, I, I don't know if you've been heard this, but I get a shot at my, uh... How can I determine if you guys will cover it? Like, 'cause I get, like, an injection when I go into my doctor's appointment and it's, it's pretty pricey and I'm pretty sure they don't have a generic or anything like that. So you said that would be a not generic discount?

Speaker speaker_0: That, that's for, like, pharmacy medications, like, but not for... Not for anything done at a doctor's office.

Speaker speaker_1: Well, that... It is then... Well, okay. Well then what... 'cause they also, like, they prescribe meds there and, um, I usually... Well, and I, I get my... I don't know how to describe it. Like, you can either get your medications there or you can fill them at the pharmacy, but I have to get my shot there and it's a medication. How am I gonna determine if you guys will cover it?

Speaker speaker_0: Okay. So we are not the insurance company. Again, we, we would not be able to answer that kind of question. For that, um, the only thing I can really do for you is give you the phone number to two representatives over at American Public Life, who is the actual insurance company. Uh, they'd be able to answer questions regarding what ki- what kinds of services are covered and give you an idea of how much they'd be covered at before you enroll into anything. Um, I'll give you that phone number-

Speaker speaker_1: Okay.

Speaker speaker_0: ... as well as, uh, as well as... They'll need Mancan's group number in order to locate the specific benefits, which I'll have for you.

Speaker speaker_1: Okay.

Speaker speaker_0: Let me know when you're ready.

Speaker speaker_1: Totally. Okay.

Speaker speaker_0: All right. So-

Speaker speaker_1: I'm ready.

Speaker speaker_0: ... the phone num- So the phone numbers to call, the first one is 601-936-3290.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the second number to call would be 601-936-3287.

Speaker speaker_1: Okay.

Speaker speaker_0: And then you'll need to provide Mancan's group number, which is 70035.

Speaker speaker_1: ... 70035?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. All right. And then, uh, what are the three plans that I could get?

Speaker speaker_0: For medical?

Speaker speaker_1: For, uh, for... Let me pull it this minute. Um, yes, well, the medical insurance, it, it says that you guys offer an ACA-required, for minimal essential coverage along with a many medical health plan benefit program which includes dental and vision benefits and group term life insurance. So-

Speaker speaker_0: Okay.

Speaker speaker_1: ... basically, the MEC plan, that's the only one you-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... offer, right?

Speaker speaker_0: So, okay. It sounds like there's some confusion in the wording of whatever document that you're looking at. So, the MEC plan is one medical option. It covers preventative care services such as, uh, physicals, vaccinations, and cancer screenings. That's all it covers. The other two medical plans available are VIP Standard and VIP Classic, um, which those, uh, those cover more along the lines of doctor's visits, hospital visits, um, and s- and services like that. So, if you get sick or if you get injured or anything like that, that's what VIP covers. Standard and Classic are just two levels of the VIP plan, uh, with Classic providing a little bit more coverage towards things like surgeries and, uh, provides benefits for ICU and rehab services where those are not covered by Standard. Um, but those plans do not cover those preventative care services. If you wish to have preventative care services and regular doctor's visits and hospital visits, you would need to enroll into both Stay Healthy and one level of VIP at the same time. All other benefits such as dental, vision, short-term disability, term life, anything like that are all considered add-ons. They are not, they are not included in any other plan and you must select them all separately.

Speaker speaker_1: Okay. Hold on one second. So, do you have to enroll in the MEC for the VIP or-

Speaker speaker_0: No.

Speaker speaker_1: ... I could just... Okay, I just wanted to know. But if I wanted to go to, like, my primary care doctor and a s- is a specialist more on, like, the VIP?

Speaker speaker_0: So, so MEC will cover, again, things like physicals, vaccines and cancer screenings. If you're sick, if you're injured, if you need to see a specialist, anything like that is not covered by MEC.

Speaker speaker_1: Okay.

Speaker speaker_0: Those are only covered by VIP.

Speaker speaker_1: Um, okay. Uh, what... If I go to an addic- 'Cause my main focus right now, because the only doctor I go to is like, it's a, an addiction specialist and it... I'm trying to see if you guys will help, like if it'll be worth me getting it towards the visit.

Speaker speaker_0: That's a question, that's a question for one of those two representatives I gave you the phone numbers to earlier. If, if you have questions regarding specific coverages, we cannot help. You'll need to call one of those two representatives.

Speaker speaker_1: So the... Okay, so that's only if... But can you tell me the cost or are you the one that tells me...

Speaker speaker_0: As, as far as like what-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... how much is going to come out of your check every week?

Speaker speaker_1: Yeah. That and, like, what they will cover, but -

Speaker speaker_0: So, so what comes out of your check? Yes, we can answer. How much they'll cover-

Speaker speaker_1: Okay.

Speaker speaker_0: ... again, falls under coverage specifics, which you need to call them for. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... so is this going to be for just yourself or are you covering anyone else?

Speaker speaker_1: Just myself.

Speaker speaker_0: All right. Stay Healthy is \$15.65 out of your check every week. VIP Standard is \$16.22-

Speaker speaker_1: Hold, hold on, hold on though. Hold on one second. Stay Healthy is what?

Speaker speaker_0: \$15.65 every week.

Speaker speaker_1: Okay. And w-, okay. And then, uh, what do they, what does the basic coverage for that?

Speaker speaker_0: That is, again, preventative care services. Physicals, vaccines-

Speaker speaker_1: That's the MEC?

Speaker speaker_0: ... cancers. Yes.

Speaker speaker_1: Okay. Now what is the next one?

Speaker speaker_0: VIP Standard is \$16.22 per week.

Speaker speaker_1: Okay. Um, and the other one was Classic?

Speaker speaker_0: VIP Classic, \$17.88 per week.

Speaker speaker_1: Okay. So now knowing the cost, I need to call them and see what they would cover under each plan?

Speaker speaker_0: Correct. They, they would be able to help you out with, uh, uh, with understanding what exactly is covered by th- by the insurance plans, and they'd be able to... They're, they're the only ones that can answer questions like h- if it's covered, how much it's covered at, so on and so forth.

Speaker speaker_1: Okay. And then you said dental and vision is separate?

Speaker speaker_0: Dental is separate, vision is separate, short-term disability is separate. Every single additional benefit option available is completely separate.

Speaker speaker_1: Okay. How much is, uh, dental?

Speaker speaker_0: \$1.99 per week.

Speaker speaker_1: Okay. And how much is the vision?

Speaker speaker_0: Sorry, my apologies. Vision is 1.99 a week. Dental is \$3.38 per week.

Speaker speaker_1: Okay. And would that still be a question for those guys on what they would cover?

Speaker speaker_0: For dental, yes.

Speaker speaker_1: For dental?

Speaker speaker_0: For... Yes.

Speaker speaker_1: Okay. All right. I think that's all. Oh, wait.

Speaker speaker_0: All right.

Speaker speaker_1: One more, one more question, that when it says that basically... What's the question? It's... Like you have to keep paying on the card even if you're not working there, uh, to keep the insurance even... It says employees may take up to four direct payments... may make up to four direct payments through benefits in a card while not on assignment to prevent a lapse in coverage. So, if I'm not working somewhere and I quit that job, I can make four more payments to continue my coverage?

Speaker speaker_0: Correct.

Speaker speaker_1: So, what happens if I don't get employed through ManCan for more than four payments?

Speaker speaker_0: Uh, it says, it says right up above that, "COBRA eligible after four weeks, four consecutive weeks of non-payment regardless of payroll periods and will result in a COBRA notice." You then, uh, you then-

Speaker speaker_1: Huh.

Speaker speaker_0: ... are, uh, sent to a, or you're then eligible for COBRA benefits through a different administrator.

Speaker speaker_1: Okay. Yeah. I didn't... I forgot to look up COBRA. Um, okay. I will call back. I need to call them and I appreciate your help.

Speaker speaker_0: No problem. Was there anything else I could help you with?

Speaker speaker_1: Mm-mm.

Speaker speaker_0: All right. Well, that's that.

Speaker speaker_1: Actually, yeah. Wait, one more, one more question. So, I get a card mailed to me and then that's like my insurance card? Is that what-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: benefits my card number. Okay, so whatever plan I pick, you guys will send me the card and then I can h- do the... take the money directly out of my paycheck?

Speaker speaker_0: So, okay. When, so, the money comes out of your, your check to pay for the insurance premiums. Once that happens, your policy is effective the following Monday. You receive an ID card for your insurance plan which you just show that to the doctor so they see that you have insurance and run any services they do under insurance. Anything else after that point is subject to your insurance itself and how the doctor bills everything.

Speaker speaker_1: Okay. So, the only way that I would make payments to the card is if I'm not on assignment?

Speaker speaker_0: Correct. You only, you only have to make a payment out of y- out of pocket if you're, if you miss a week or if you're o- if you're not on assignment.

Speaker speaker_1: Okay. All right. Okay. Thank you.

Speaker speaker_0: You're welcome. Anything else?

Speaker speaker_1: Uh-uh.

Speaker speaker_0: All right. Thanks again for calling and have a good day.

Speaker speaker_1: You too. Thanks. Bye.

Speaker speaker_0: Bye now.