

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card, this is Chris. How can I help you today? Hey, my name's Cody Spell, um, I have insurance with y'all. Um, I work for MAU. Okay. And, um, yeah, I was... I was... Just had to go to the emergency room and now they're telling me that my insurance isn't going to cover it, but, I mean, I thought I signed up for emergency and primary care? Okay. Let me take a look at your file- ... and see what you're enrolled into. What's the last, uh, the last four of your Social? 8744. Oh, thank you. All right, Mr. Spell. Could you verify your address and your date of birth for me? It is 2470 Highway 56 North Waynesboro, Georgia 30830 and my birthday is 10/17/1986. Thank you. We have a phone number on file of 551-1581, is that correct? Yeah, that's it. Okay, one moment. Okay. So, the, the medical plan that you enrolled into is the Stay Healthy Preventative Care Only Plan, so it's only good for things like physicals, vaccines, cancer screenings and things like that. Oh. It doesn't have any coverage for any sort of standard doctor's visits, emergency room or anything like that. Uh, also- Well, I didn't know that. Yeah, I mean, I meant... Uh, what I intended was for all the important stuff, right? Okay. Because you're still within open enrollment, um, you do have the option of, of upgrading or changing your coverage for that kind of benefit. Um, you've got two options. You can either add the EnsurePlus plan which will give you, um, which will give you, uh, the coverage for, like, those doctor's visits, those hospital visits and things like that. Yeah. Um, wi- uh, with two levels of that plan, Basic and Enhanced, and Enhanced giving you more coverage for, like, hospitalizations and, uh, and ICU and surgery. Um, or you can upgrade your current plan to the Stay Healthy Enhanced Plan, um, which will, uh... It, it'll effectively do the same thing, but instead of you having two separate policies and two ID cards to keep track of, it'll consolidate all that into a singular policy. Um, it also works a little bit differently in that whereas EnsurePlus has no co-pays or anything like that, um, you're just responsible for whatever the insurance doesn't pay, um, the Stay Healthy Enhanced does have a a copay, um, it's \$10 for primary care. Uh, \$50 for specialist and \$60 for urgent care, and it still- Yeah. ... does cover, like, hospital admissions and emergency room visits and things like that. All right. So, the Stay Healthy, you said, is for vaccines and stuff like that? Correct. The one that you currently have for \$9.46 a week, um, yeah, that is for, only for vaccines and cancer screenings and physicals and other preventative services like that. No, I don't even do none of that, so I want to cancel that and get the one for primary and emergency. Okay. So, yeah, that's going to be, um, you can... You have those three options. It'd be EnsurePlus Basic, the EnsurePlus Enhanced or the Stay Healthy Enhanced. All three of those would cover those kinds of things. Um- The Ensure... The Ensure Basic or the Ensure Enhanced? So b- those or the Stay Healthy Enhanced, which is the upgrade- Yeah. ... of the plan that you currently have. Yeah, I don't want that. I want the other- Oh, okay. Okay. My... All right, I was just trying to make sure I

understood where you were looking, what you were looking for. Yeah. So we're looking at either EnsurePlus Basic or EnsurePlus Enhanced. Basic is \$17.39 per week and Enhanced is \$24.69 per week. Um, the... Like I said, the only real difference between these two is that, um, Enhanced is gonna cover more towards hospitalizations, intensive care or ICU stays and then surgeries. Other than that, these two plans are pretty much the exact same across the board for everything else. All right, I'm going to go with the Basic. Okay. So we're going to... So, I do see here that you recently did put in a change to drop everything except medical, dental and vision. Yeah. So now what we're doing is replacing the medical, the Stay Healthy, with the EnsurePlus Basic, then we're keeping dental and vision? Yes. Okay. All right, so this then brings your total weekly deductions to \$23.05 per week. Do you authorize MAU to make those deductions? Yes. All right. Now it's going to take about a week or two for everything to process. Once processing is complete, you should start seeing your deductions change around to that \$23.05. Um, so you'll... With where we are in the process of e- of your original request, you'll, you'll most likely see a drop to the \$15.12 for the Stay Healthy Dental and Vision for about a week before it increases back to \$23.05 for the EnsurePlus Dental and Vision. Um- All right. ... uh, the Monday following the first deduction of specifically \$23.05 is when- ... StayHealthy will be canceled out, your EnsurePlus will go into effect, and you'll get an ID card for the EnsurePlus plan about a week or two after it goes into effect, okay? All right. They'll email it to me? Yes, sir. Um, and then- All right. ... uh, and then, uh, just so you are aware, EnsurePlus does fall under the same restrictions that StayHealthy Dental and Vision fall under, that Section 125 from the IRS. Uh, you're only allowed to make changes to it or cancel it during open enrollment, so once the open enrollment ends next Friday, you're locked in until next open enrollment next year, or, um, or sorry, this coming December or until you receive a... Or you experience a qualifying life event like marriage, having a child or getting an insurance plan from another insurance company. Uh- All right. All right, then. Well, that's everything we needed to do to, uh, get your insurance set up how you were... uh, what you were... for what you were looking for. So I think that everything on my end is done here. Was there anything else I could help you with? No, that'll be it. All right, well, if that's everything, thanks again for calling and have a wonderful day. All right. Appreciate it. All right, bye now. Mm-hmm.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits and a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hey, my name's Cody Spell, um, I have insurance with y'all. Um, I work for MAU.

Speaker speaker_1: Okay.

Speaker speaker_2: And, um, yeah, I was... I was... Just had to go to the emergency room and now they're telling me that my insurance isn't going to cover it, but, I mean, I thought I

signed up for emergency and primary care?

Speaker speaker_1: Okay. Let me take a look at your file- ... and see what you're enrolled into. What's the last, uh, the last four of your Social?

Speaker speaker_2: 8744.

Speaker speaker_1: Oh, thank you. All right, Mr. Spell. Could you verify your address and your date of birth for me?

Speaker speaker_2: It is 2470 Highway 56 North Waynesboro, Georgia 30830 and my birthday is 10/17/1986.

Speaker speaker_1: Thank you. We have a phone number on file of 551-1581, is that correct?

Speaker speaker_2: Yeah, that's it.

Speaker speaker_1: Okay, one moment. Okay. So, the, the medical plan that you enrolled into is the Stay Healthy Preventative Care Only Plan, so it's only good for things like physicals, vaccines, cancer screenings and things like that.

Speaker speaker_2: Oh.

Speaker speaker_1: It doesn't have any coverage for any sort of standard doctor's visits, emergency room or anything like that. Uh, also-

Speaker speaker_2: Well, I didn't know that. Yeah, I mean, I meant... Uh, what I intended was for all the important stuff, right?

Speaker speaker_1: Okay. Because you're still within open enrollment, um, you do have the option of, of upgrading or changing your coverage for that kind of benefit. Um, you've got two options. You can either add the EnsurePlus plan which will give you, um, which will give you, uh, the coverage for, like, those doctor's visits, those hospital visits and things like that.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, wi- uh, with two levels of that plan, Basic and Enhanced, and Enhanced giving you more coverage for, like, hospitalizations and, uh, and ICU and surgery. Um, or you can upgrade your current plan to the Stay Healthy Enhanced Plan, um, which will, uh... It, it'll effectively do the same thing, but instead of you having two separate policies and two ID cards to keep track of, it'll consolidate all that into a singular policy. Um, it also works a little bit differently in that whereas EnsurePlus has no co-pays or anything like that, um, you're just responsible for whatever the insurance doesn't pay, um, the Stay Healthy Enhanced does have a a copay, um, it's \$10 for primary care. Uh, \$50 for specialist and \$60 for urgent care, and it still-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... does cover, like, hospital admissions and emergency room visits and things like that.

Speaker speaker_2: All right. So, the Stay Healthy, you said, is for vaccines and stuff like that?

Speaker speaker_1: Correct. The one that you currently have for \$9.46 a week, um, yeah, that is for, only for vaccines and cancer screenings and physicals and other preventative services like that.

Speaker speaker_2: No, I don't even do none of that, so I want to cancel that and get the one for primary and emergency.

Speaker speaker_1: Okay. So, yeah, that's going to be, um, you can... You have those three options. It'd be EnsurePlus Basic, the EnsurePlus Enhanced or the Stay Healthy Enhanced. All three of those would cover those kinds of things. Um-

Speaker speaker_2: The Ensure... The Ensure Basic or the Ensure Enhanced?

Speaker speaker_1: So b- those or the Stay Healthy Enhanced, which is the upgrade-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... of the plan that you currently have.

Speaker speaker_2: Yeah, I don't want that. I want the other-

Speaker speaker_1: Oh, okay. Okay. My... All right, I was just trying to make sure I understood where you were looking, what you were looking for.

Speaker speaker_2: Yeah.

Speaker speaker_1: So we're looking at either EnsurePlus Basic or EnsurePlus Enhanced. Basic is \$17.39 per week and Enhanced is \$24.69 per week. Um, the... Like I said, the only real difference between these two is that, um, Enhanced is gonna cover more towards hospitalizations, intensive care or ICU stays and then surgeries. Other than that, these two plans are pretty much the exact same across the board for everything else.

Speaker speaker_2: All right, I'm going to go with the Basic.

Speaker speaker_1: Okay. So we're going to... So, I do see here that you recently did put in a change to drop everything except medical, dental and vision.

Speaker speaker_2: Yeah.

Speaker speaker_1: So now what we're doing is replacing the medical, the Stay Healthy, with the EnsurePlus Basic, then we're keeping dental and vision?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right, so this then brings your total weekly deductions to \$23.05 per week. Do you authorize MAU to make those deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Now it's going to take about a week or two for everything to process. Once processing is complete, you should start seeing your deductions change around to that \$23.05. Um, so you'll... With where we are in the process of e- of your original request, you'll, you'll most likely see a drop to the \$15.12 for the Stay Healthy Dental and Vision for about a week before it increases back to \$23.05 for the EnsurePlus Dental and Vision. Um-

Speaker speaker_2: All right.

Speaker speaker_1: ... uh, the Monday following the first deduction of specifically \$23.05 is when- ... StayHealthy will be canceled out, your EnsurePlus will go into effect, and you'll get an ID card for the EnsurePlus plan about a week or two after it goes into effect, okay?

Speaker speaker_2: All right. They'll email it to me?

Speaker speaker_1: Yes, sir. Um, and then-

Speaker speaker_2: All right.

Speaker speaker_1: ... uh, and then, uh, just so you are aware, EnsurePlus does fall under the same restrictions that StayHealthy Dental and Vision fall under, that Section 125 from the IRS. Uh, you're only allowed to make changes to it or cancel it during open enrollment, so once the open enrollment ends next Friday, you're locked in until next open enrollment next year, or, um, or sorry, this coming December or until you receive a... Or you experience a qualifying life event like marriage, having a child or getting an insurance plan from another insurance company. Uh-

Speaker speaker_2: All right.

Speaker speaker_1: All right, then. Well, that's everything we needed to do to, uh, get your insurance set up how you were... uh, what you were... for what you were looking for. So I think that everything on my end is done here. Was there anything else I could help you with?

Speaker speaker_2: No, that'll be it.

Speaker speaker_1: All right, well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker_2: All right. Appreciate it.

Speaker speaker_1: All right, bye now. Mm-hmm.