

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? Um, I... It's the last day of enrollment for where I work at MAU. Okay. Were you- I had to talk to someone. What? I was just asking if you were looking to enroll. Yeah. Um, I had talked to someone Monday, and she was supposed to send me some, um, plans on email, and I didn't... I looked and I didn't get them. Okay. What's the last four of your Social? 8703. First and last name? Kimberly Grimes. Thank you. Ms. Grimes, could you verify your address and date of birth, please? 6031 FM1500, Dallas, Texas, 75430. Or no, 7... 75460. That's my mailing address, but I don't know if you have my physical address or mailing address. No, we would need your mailing address. That's that. All right. And then your date of birth. I meant that's my mailing address. Is that the one you have there? Y- yes, ma'am. Okay, good. All right. And the June 28, '73. Okay. And then we have a phone on file of 665-5556? Yes. Okay, one moment. Okay. So I'm showing it looks like you are already enrolled into at least dental and vision for just yourself. Right. Were you looking to enroll in anything else? Yeah, some medical. Um, I was gonna look through the policies, but I didn't... I looked, I didn't get anything, and now it's like the last day, so I have to take one now, I guess. Okay. So, I can quickly go over them for you, kind of give you an idea of what's available. Um, you have five options. One, uh, there's the StayHealthy Plan. Yes, uh, sorry, there's the StayHealthy Plan, which covers preventative care services only. So things like physicals, vaccines, cancer screenings, pap smears, mammograms, birth control, services like that. Um, but it does not cover any sort of standard doctor visits, like for sickness or for injury or anything like that. Okay. Um, then there's the Insure Plus- Yeah, I want that one. Sorry, go ahead. I don't want that one. I want to be able to go to the doctor. Okay, then there's the InsurePlus Plan, um, and the InsurePlus Enhanced Plan. These two plans will cover things like doctor's visits, hospital visits and prescriptions, um, but it does not... Uh, but these plans would not cover those preventative care services. So, while you'd be able to go to the doctor if you're sick or anything like that, you would not be able to get, like, a physical or a vaccine or, or something like that. Okay. And then, finally, uh, there's the StayHealthy Enhanced Plan. It is- You're not saying how much they are. I'm sorry? I need to know how much they cost, because I don't make that much money. Okay, my, my apologies. I was just trying to go over all of the plans to see which one you would, you would prefer to have. Um, but- Yeah, well, it wouldn't be good for me probably. I would like to have them all. So, the- But I can't afford them all. Okay. So the InsurePlus Basic, the lower level is \$17.39 per week. The InsurePlus Enhanced is \$24.69 per week. And the only real difference between- Okay, what's the enhanced plan? I'm sorry. Go ahead, I'm sorry to interrupt. And the only real difference between these two is that the Enhanced Plan will cover more towards hospitalizations and surgeries than the basic will. Other than that, as far as standard doctor's visits, prescriptions and everything else, they are more or less the exact same plan. Okay. Are

they... Are the prescriptions totally free? No, ma'am. Or are they discounted or what? You have a \$10, \$20 or \$30 copay for generics and a discount on non-generics. That is determined at the pharmacy. Okay. And, and it... Okay. So the only difference between the two, and that's a, what, \$8 different in the month? Um- A week I mean. So one is... So the lower level is \$17.39 a week, and the higher level is \$24.69 a week. So, that's about a \$7 difference. Okay. And what's better about it? The, the higher level, the only real difference between them is that the higher level has more coverage, again, for surgeries and hospitalizations. Everything else is the exact same. Okay. And that... And how much would a doctor visit be, be with the, um, plan? One moment. The information that we have shows that an outpatient sickness visit, so any sort of standard doctor's visit, the insurance will cover up to \$75 for that visit. You're responsible for anything over that. And does... That doesn't increase with the higher plan, would... Is that what you told me? No. No, ma'am. That- Okay. And what- The real difference is hospitalizations and surgeries. Okay. Well, what is the other one then after that? Uh, the last plan available is the, uh, the StayHealthy Enhanced Plan. This plan is \$23.13 per week. This plan covers both preventative care services and regular doctor's, hospitals and prescription benefits. It's just all bundled into a single plan. Um, it works a little bit differently. This plan is the only plan that has copays for medical services. Your primary care visits are a \$10 copay. Your specialist care visits are a \$50 copay, and your urgent care visits are a \$60 copay. What's a copay? How much you pay. So that's all I pay when I go, period? Correct. So, that sounds like the best one, right? I can't say which one is considered a best one, because that's considered a recommendation and we're not allowed to give that. Oh. Okay. Are you a robot? No. We're just not, we're just not allowed to provide any sort of recommendations. Okay. Well, how much is that last one then? With the copay? That is... That, uh, the, the copay or the amount deducted out of your paycheck? Uh, it... Well, it's the copay, but yeah, both, I guess. Um, again, primary care visits are a \$10 copay. Okay. Specialists are a \$50 copay, and urgent care is a \$60 copay. Okay. And the price for the week? \$23.13 per week. Okay. I'll take that. All right, then. So, adding that to your existing insurance will bring your total up to \$28.79 per week. Do we authorize any of you to make those deductions? Yes. All right. It's going to take one to two weeks for this change to process. Once processing is complete, you'll start seeing those deductions increase from the 5.66 to the 28.79. The Monday following the first deduction of 28.79 is when your medical policy will go into effect, with the ID card for that plan showing up about a week or two later. Please be aware that the medical plan is under the same restriction as your dental and vision with the Section 125, which is an IRS regulation. This regulation allows m- MAU to make the deductions for the plan pre-tax. Because they allow this to happen, they then require that, as long as you're a temp through MAU, you have to stay enrolled into these plans. As such, you're only allowed to make any changes during open enrollment. Outside of open enrollment, you are locked into the plan unless you have a qualifying life event, such as getting married, having a child, or getting an insurance plan from another insurance company. Any questions regarding that? No, sir. All right. Well, is there a- is there anything else that I might be able to assist you with tonight? I don't believe so. I mean, that, that's the only plans, right, that I don't have? As, as far as medical, yes. Um, there are other plans available, things like life insurance, critical illness, short-term disability, accident coverage, behavioral health and identity protection. Were you insured in any of those? What is, um, the disability? Short-term disability, if you were to have to miss work for a, uh, for a, like, any sort of covered reason,

um, you can file a short-term disability claim, and the insurance company will provide you with some form of income for a, for an amount of time to provide you with... Uh, to be able to give you, like, again some sort of income while you are out of work, for whatever reason. How much is that? It's \$4.02 per week. Can I get that, please? Yes. Uh, that brings your weekly up to 34.37 so far. Anything else? Oh, sorry. Uh- Not 34.37. ... What is critical illness? It is 32.81. Uh, critical illness, um, if you c-... Uh, if you end up, uh, being admitted to, to, like, a hospital or anything, or for, like, a, any sort of covered condition which is considered a critical illness, such as a heart attack, invasive cancer, major organ failure, things like that, it'll help cover the treatments for any s- any conditions like that, um, up to an amount of \$5,000. How much is that? \$2.56 per week. Okay. Okay. That will be the last one then. Okay. So- How much will that be altogether? So, we're looking at medical, dental, vision, disability and illness. Altogether this is \$35.37 per week. Okay. All right. That's it. All right, then. Was there anything else? No. All right. If that's everything, thanks again for calling and have a wonderful day. You too. Thanks. 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: Um, I... It's the last day of enrollment for where I work at MAU.

Speaker speaker_0: Okay. Were you-

Speaker speaker_1: I had to talk to someone. What?

Speaker speaker_0: I was just asking if you were looking to enroll.

Speaker speaker_1: Yeah. Um, I had talked to someone Monday, and she was supposed to send me some, um, plans on email, and I didn't... I looked and I didn't get them.

Speaker speaker_0: Okay. What's the last four of your Social?

Speaker speaker_1: 8703.

Speaker speaker_0: First and last name?

Speaker speaker_1: Kimberly Grimes.

Speaker speaker_0: Thank you. Ms. Grimes, could you verify your address and date of birth, please?

Speaker speaker_1: 6031 FM1500, Dallas, Texas, 75430. Or no, 7... 75460. That's my mailing address, but I don't know if you have my physical address or mailing address.

Speaker speaker_0: No, we would need your mailing address.

Speaker speaker_1: That's that.

Speaker speaker_0: All right. And then your date of birth.

Speaker speaker_1: I meant that's my mailing address. Is that the one you have there?

Speaker speaker_0: Y- yes, ma'am.

Speaker speaker_1: Okay, good. All right. And the June 28, '73.

Speaker speaker_0: Okay. And then we have a phone on file of 665-5556?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, one moment. Okay. So I'm showing it looks like you are already enrolled into at least dental and vision for just yourself.

Speaker speaker_1: Right.

Speaker speaker_0: Were you looking to enroll in anything else?

Speaker speaker_1: Yeah, some medical. Um, I was gonna look through the policies, but I didn't... I looked, I didn't get anything, and now it's like the last day, so I have to take one now, I guess.

Speaker speaker_0: Okay. So, I can quickly go over them for you, kind of give you an idea of what's available. Um, you have five options. One, uh, there's the StayHealthy Plan. Yes, uh, sorry, there's the StayHealthy Plan, which covers preventative care services only. So things like physicals, vaccines, cancer screenings, pap smears, mammograms, birth control, services like that. Um, but it does not cover any sort of standard doctor visits, like for sickness or for injury or anything like that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, then there's the Insure Plus-

Speaker speaker_1: Yeah, I want that one.

Speaker speaker_0: Sorry, go ahead.

Speaker speaker_1: I don't want that one. I want to be able to go to the doctor.

Speaker speaker_0: Okay, then there's the InsurePlus Plan, um, and the InsurePlus Enhanced Plan. These two plans will cover things like doctor's visits, hospital visits and prescriptions, um, but it does not... Uh, but these plans would not cover those preventative care services. So, while you'd be able to go to the doctor if you're sick or anything like that, you would not be able to get, like, a physical or a vaccine or, or something like that.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, finally, uh, there's the StayHealthy Enhanced Plan. It is-

Speaker speaker_1: You're not saying how much they are.

Speaker speaker_0: I'm sorry?

Speaker speaker_1: I need to know how much they cost, because I don't make that much money.

Speaker speaker_0: Okay, my, my apologies. I was just trying to go over all of the plans to see which one you would, you would prefer to have. Um, but-

Speaker speaker_1: Yeah, well, it wouldn't be good for me probably. I would like to have them all.

Speaker speaker_0: So, the-

Speaker speaker_1: But I can't afford them all.

Speaker speaker_0: Okay. So the InsurePlus Basic, the lower level is \$17.39 per week. The InsurePlus Enhanced is \$24.69 per week. And the only real difference between-

Speaker speaker_1: Okay, what's the enhanced plan? I'm sorry. Go ahead, I'm sorry to interrupt.

Speaker speaker_0: And the only real difference between these two is that the Enhanced Plan will cover more towards hospitalizations and surgeries than the basic will. Other than that, as far as standard doctor's visits, prescriptions and everything else, they are more or less the exact same plan.

Speaker speaker_1: Okay. Are they... Are the prescriptions totally free?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: Or are they discounted or what?

Speaker speaker_0: You have a \$10, \$20 or \$30 copay for generics and a discount on non-generics. That is determined at the pharmacy.

Speaker speaker_1: Okay. And, and it... Okay. So the only difference between the two, and that's a, what, \$8 different in the month?

Speaker speaker_0: Um-

Speaker speaker_1: A week I mean.

Speaker speaker_0: So one is... So the lower level is \$17.39 a week, and the higher level is \$24.69 a week. So, that's about a \$7 difference.

Speaker speaker_1: Okay. And what's better about it?

Speaker speaker_0: The, the higher level, the only real difference between them is that the higher level has more coverage, again, for surgeries and hospitalizations. Everything else is the exact same.

Speaker speaker_1: Okay. And that... And how much would a doctor visit be, be with the, um, plan?

Speaker speaker_0: One moment. The information that we have shows that an outpatient sickness visit, so any sort of standard doctor's visit, the insurance will cover up to \$75 for that visit. You're responsible for anything over that.

Speaker speaker_1: And does... That doesn't increase with the higher plan, would... Is that what you told me?

Speaker speaker_0: No. No, ma'am. That-

Speaker speaker_1: Okay. And what-

Speaker speaker_0: The real difference is hospitalizations and surgeries.

Speaker speaker_1: Okay. Well, what is the other one then after that?

Speaker speaker_0: Uh, the last plan available is the, uh, the StayHealthy Enhanced Plan. This plan is \$23.13 per week. This plan covers both preventative care services and regular doctor's, hospitals and prescription benefits. It's just all bundled into a single plan. Um, it works a little bit differently. This plan is the only plan that has copays for medical services. Your primary care visits are a \$10 copay. Your specialist care visits are a \$50 copay, and your urgent care visits are a \$60 copay.

Speaker speaker_1: What's a copay?

Speaker speaker_0: How much you pay.

Speaker speaker_1: So that's all I pay when I go, period?

Speaker speaker_0: Correct.

Speaker speaker_1: So, that sounds like the best one, right?

Speaker speaker_0: I can't say which one is considered a best one, because that's considered a recommendation and we're not allowed to give that.

Speaker speaker_1: Oh. Okay. Are you a robot?

Speaker speaker_0: No. We're just not, we're just not allowed to provide any sort of recommendations.

Speaker speaker_1: Okay. Well, how much is that last one then? With the copay?

Speaker speaker_0: That is... That, uh, the, the copay or the amount deducted out of your paycheck?

Speaker speaker_1: Uh, it... Well, it's the copay, but yeah, both, I guess.

Speaker speaker_0: Um, again, primary care visits are a \$10 copay.

Speaker speaker_1: Okay.

Speaker speaker_0: Specialists are a \$50 copay, and urgent care is a \$60 copay.

Speaker speaker_1: Okay. And the price for the week?

Speaker speaker_0: \$23.13 per week.

Speaker speaker_1: Okay. I'll take that.

Speaker speaker_0: All right, then. So, adding that to your existing insurance will bring your total up to \$28.79 per week. Do we authorize any of you to make those deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. It's going to take one to two weeks for this change to process. Once processing is complete, you'll start seeing those deductions increase from the 5.66 to the 28.79. The Monday following the first deduction of 28.79 is when your medical policy will go into effect, with the ID card for that plan showing up about a week or two later. Please be aware that the medical plan is under the same restriction as your dental and vision with the Section 125, which is an IRS regulation. This regulation allows m- MAU to make the deductions for the plan pre-tax. Because they allow this to happen, they then require that, as long as you're a temp through MAU, you have to stay enrolled into these plans. As such, you're only allowed to make any changes during open enrollment. Outside of open enrollment, you are locked into the plan unless you have a qualifying life event, such as getting married, having a child, or getting an insurance plan from another insurance company. Any questions regarding that?

Speaker speaker_1: No, sir.

Speaker speaker_0: All right. Well, is there a- is there anything else that I might be able to assist you with tonight?

Speaker speaker_1: I don't believe so. I mean, that, that's the only plans, right, that I don't have?

Speaker speaker_0: As, as far as medical, yes. Um, there are other plans available, things like life insurance, critical illness, short-term disability, accident coverage, behavioral health and identity protection. Were you insured in any of those?

Speaker speaker_1: What is, um, the disability?

Speaker speaker_0: Short-term disability, if you were to have to miss work for a, uh, for a, like, any sort of covered reason, um, you can file a short-term disability claim, and the insurance company will provide you with some form of income for a, for an amount of time to provide you with... Uh, to be able to give you, like, again some sort of income while you are out of work, for whatever reason.

Speaker speaker_1: How much is that?

Speaker speaker_0: It's \$4.02 per week.

Speaker speaker_1: Can I get that, please?

Speaker speaker_0: Yes. Uh, that brings your weekly up to 34.37 so far. Anything else? Oh, sorry.

Speaker speaker_1: Uh-

Speaker speaker_0: Not 34.37.

Speaker speaker_1: ... What is critical illness?

Speaker speaker_0: It is 32.81. Uh, critical illness, um, if you c-... Uh, if you end up, uh, being admitted to, to, like, a hospital or anything, or for, like, a, any sort of covered condition which is considered a critical illness, such as a heart attack, invasive cancer, major organ failure, things like that, it'll help cover the treatments for any s- any conditions like that, um, up to an amount of \$5,000.

Speaker speaker_1: How much is that?

Speaker speaker_0: \$2.56 per week.

Speaker speaker_1: Okay. Okay. That will be the last one then.

Speaker speaker_0: Okay. So-

Speaker speaker_1: How much will that be altogether?

Speaker speaker_0: So, we're looking at medical, dental, vision, disability and illness. Altogether this is \$35.37 per week.

Speaker speaker_1: Okay. All right. That's it.

Speaker speaker_0: All right, then. Was there anything else?

Speaker speaker_1: No.

Speaker speaker_0: All right. If that's everything, thanks again for calling and have a wonderful day.

Speaker speaker_1: You too. Thanks.

Speaker speaker_0: Bye now.