

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 in a Card. This is Chris. How can I help you today? Hi, Chris. I was looking, um, at your Minimum Value Plan, MVP schedule of benefits. What does it mean when it says, um, uh, you won't be able to use your benefits until you, uh, uh, meet the deductible? Yes, that is correct. Uh, benefits are only... Like, benefits are only paid out by the insurance company once the deductible has been met where noted. I believe the only time that that's not the case are, uh, co-payments for primary and specialist care visits, which are \$15 and \$30 respectively, and then preventative services, which are 100% coverage regardless. But everything else is, um, everything else is subject to the deductible first. Okay. Uh, I, I'm not that familiar with, with deductibles. How do you pay the deductible? So the deductible is- As you said... N- no. No, no, no, no, no. So that's the deduction. The deductible is you're paying out of pocket for your medical expenses until you reach the amount listed as your deductible. For the MVP, that is \$6,500. Only after you- Mm-hmm. ... you have paid out that much out of pocket will the insurance start paying towards anything. Oh, that's horrible. So, well, how do you guys receive your payment? Off my debit card? No. So deductions, which are the insurance premiums, are taken out of... uh, are taken out of your paychecks. Okay. And, and, well, an example would be if I went to the doctor and I paid \$360- Okay. So- ... for my visit. Mm-hmm. So then that is towards the deductible, which is... How, how that works is that whenever you make a payment out of pocket for your insurance or for your services under mini- Mm-hmm. Like, if you have the Minimum Value Plan, that, the amount that you pay is recorded by the, by the insurance company. Once you have met your limit of \$6,500, that, the insurance will start paying towards w-, uh, towards anything after that. And, uh, you can always get in contact with them directly to see how much of your deductible you h- or y- yeah, your deductible you have paid. Okay. It... And is, uh... And, and the cost of this one is \$585 a month? Um, what staffing company do you work with? 'Cause I know, I know a couple of companies we support offer this plan. Okay. This is Hospitality Staffing Solutions. Okay. One moment. Uh, yes, that is correct. \$585 per month. Okay. And now you would take that off of my debit card? My work- No. ... debit card? That's... No, that's... Well, I'm not... That's deducted directly from your paycheck. So, like, it's deducted. Uh, that, how, how that works is, uh, is completely up to Hospitality. We're not, we're not involved in that. Mm-hmm. But it's, it's handled, it's handled by their payroll teams. They're the ones that set up those deductions and how exactly that all works. Oh, okay. Well, how, how, how are... How is the staffing company and your company connected? We are the- Your payor insurance. Uh-huh. We're the, we're the plan administrator who- I'm sorry. This phone, this phone isn't playing. ... we help you... We're the plan administrator. We help you enroll into the plan. The staffing company is who actually takes the money out of your checks to pay th-, to, for you to pay the insurance

premiums and forwards that information on over to the companies themselves for the premiums. All we, all we are is we get you enrolled into the plan, but that's, that's it. Okay. So I enroll with you, and then I let the staffing company know that I'm enrolled with you guys and, and- The... N- No, they... We, we automatically send that information over to them to let them know that an enrollment was processed. Okay. It, um... Is there another plan besides the MVP one? Uh, there's also, for medical, there's the, uh, StayHealthy TeleRx Plan, the VIP Standard Plan, and the StayHealthy Enhanced Plan. Those are listed in the, uh, in the document, pages, uh, PDF pages four and five. Okay. I see this StayHealthy MEC Plan, but it doesn't say, uh, how it differs from the MVP Plan. Well, from what I could see. Like, doctor's visits. It just says screenings, counseling- Yeah. So... Yeah. So how the StayHealthy MEC Plan works is that StayHealthy MEC is preventative care only. It's good for things like physicals, vaccines, cancer screenings, and things like that. Nothing else. StayHealthy Enhanced covers those kinds of services on top of also covering physicians visits, specialist visits, and urgent care visits.... um, but those have no deductible. Um, how those work is that y- uh, you have a copay of \$10 for st- for, uh, primary care, \$50 for specialist and \$60 for urgent, um, with coverage being... Uh, which, with coverage being 100% after your copay. However, you are limited to four visits in a year. Okay. And it doesn't say how much? What do you mean? On the Stay Healthy Enhance program, could I just get that for office- Yeah. ... visits and urgent care? I could just purchase that as a... Uh- Yes. ... my medical assistance, as my medical? Yeah. You can... Yes. You can, you can enroll into that. If you, if you look again on pages four and five of the PDF, which are backwards from where you're looking at, um, it should, it should show the pricing for that, which is \$42.61 per week deducted out of your check. Okay. You said pages four and five. Of the, of the PDF. If you have a physical copy, it's pages two and three, because there's two extra pages- I- ... on the online copy. I, I, I do have, uh... Let me see. It's, it's, it's towards the beginning of the document. Oh. You should see two le- Oh. Okay. ... two pages that say Plan Benefit Summaries. Okay. So, uh, uh, let me see. I'm on page five. Okay, five, I see that it says \$5.99 a week, \$6.99 a week, \$6.99 a week- Oh, oh- ... and \$6.99 a week. Okay. Okay. So, so you're looking at document page five. Go back two more pages. Go back two, two more pages. Okay. I'm on f- I'm on four now. Yes. I'm on... No, no, no, no. Yeah, I'm on page four. Two more pages. So you need to go to page three. Page three. Okay. I'm on page three now, and I see it says weekly deduction for the Stay Healthy. It's so little. One of them says for the employee, one of them say... Oh, for the employee and spouse. And, um, yeah, I... Okay. I get, I get that one. Okay. So that one is called Plan Benefit Preventative Care. So I guess I need to study this one a little bit more. And, and this is for the M what? Uh- The Stay Healthy NLC Enhanced. The Stay Healthy... And, and that one is you can only see the doctor four times a year? Correct. A primary care doctor or specialist care four times a year, urgent care four times a year, preventative care, and what, what does this mean? Oh, oh, drugs. Um, f now that may be something interested in. So what would... Okay. I apply with, with you, you will send me a card and, uh, there's no deductible to meet, and it starts immediately or what? Any enrollment takes one to two weeks to process. Once processing is completed, you should start seeing the deductions coming out of your checks. The Monday following the first deduction is when the policy should become effective. ID cards will typically arrive one to two weeks after that effective date. Okay. And so I would take that card to my doctor's appointment? Correct. Okay. Do I need to find out if my doctor accepts this card? You would need to... Yes, ma'am. You would need to, uh, you would

need to go to either multiplan.com or contact MultiPlan directly. Uh, MultiPlan is the network that the, uh, that the medical plans use. All medical plans use that network. Uh, so if they're not, if they're not part of the network then you have no coverage. Oh. So the MultiPlan, uh, view what you talking about, every doctor is on that? No, all of the- Every doctor should be- No, no, no, no. All of the medical plans use that network, not every doctor in, in the US is on that network. You need to utilize the resources by either going to their website, multiplan.com, or calling them, and I can give you their phone number if you want that, uh, to let... To see if the doctor you want to go to is part of that network. Okay. Well, well, well, also with, uh, getting in this plan, do you send a copy of in-h- in-network, uh, offices? If something- Or do you personally have to kind of guess of what's in your network and what's not? Well, if, if some sort of documentation is sent, that's sent by the insurance company directly. We wouldn't be... We wouldn't have that documentation ourselves. And as I stated, it's not that you need to guess to see if they're part of the network. There are tools available for you to find out if the doctor is part of your network, either a website or a phone number. Okay. And you're going to give me the website or a phone number? I, I can give you both which- or, or whichever one you would prefer. Okay. I'm ready. So the website is multiplan.com. Multi- Multi... How do you spell multi-? I have no knowledge of this. M-U-L-P-I. L-P... L-T-I. Yeah, I got that part. Yeah. M-U-L-T-I- Okay. ... then plan, P-L-A-N. Dot com? Correct. Okay. Okay. Okay. Well, thank you. Oh, wait. You're, you're welcome. Their phone number? And... Yeah. Then their phone number is 800... 800... 457... 457... 1403. 1403. Okay. Well, thank you. Thank you for your help. You're very welcome. Thanks for calling- All right. ... and have a good day. All right.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. I was looking, um, at your Minimum Value Plan, MVP schedule of benefits. What does it mean when it says, um, uh, you won't be able to use your benefits until you, uh, uh, meet the deductible?

Speaker speaker_1: Yes, that is correct. Uh, benefits are only... Like, benefits are only paid out by the insurance company once the deductible has been met where noted. I believe the only time that that's not the case are, uh, co-payments for primary and specialist care visits, which are \$15 and \$30 respectively, and then preventative services, which are 100% coverage regardless. But everything else is, um, everything else is subject to the deductible first.

Speaker speaker_2: Okay. Uh, I, I'm not that familiar with, with deductibles. How do you pay the deductible?

Speaker speaker_1: So the deductible is-

Speaker speaker_2: As you said...

Speaker speaker_1: N- no. No, no, no, no, no. So that's the deduction. The deductible is you're paying out of pocket for your medical expenses until you reach the amount listed as your deductible. For the MVP, that is \$6,500. Only after you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you have paid out that much out of pocket will the insurance start paying towards anything.

Speaker speaker_2: Oh, that's horrible. So, well, how do you guys receive your payment? Off my debit card?

Speaker speaker_1: No. So deductions, which are the insurance premiums, are taken out of... uh, are taken out of your paychecks.

Speaker speaker_2: Okay. And, and, well, an example would be if I went to the doctor and I paid \$360-

Speaker speaker_1: Okay. So-

Speaker speaker_2: ... for my visit. Mm-hmm.

Speaker speaker_1: So then that is towards the deductible, which is... How, how that works is that whenever you make a payment out of pocket for your insurance or for your services under mini-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Like, if you have the Minimum Value Plan, that, the amount that you pay is recorded by the, by the insurance company. Once you have met your limit of \$6,500, that, the insurance will start paying towards w-, uh, towards anything after that. And, uh, you can always get in contact with them directly to see how much of your deductible you h- or y- yeah, your deductible you have paid.

Speaker speaker_2: Okay. It... And is, uh... And, and the cost of this one is \$585 a month?

Speaker speaker_1: Um, what staffing company do you work with? 'Cause I know, I know a couple of companies we support offer this plan.

Speaker speaker_2: Okay. This is Hospitality Staffing Solutions.

Speaker speaker_1: Okay. One moment. Uh, yes, that is correct. \$585 per month.

Speaker speaker_2: Okay. And now you would take that off of my debit card? My work-

Speaker speaker_1: No.

Speaker speaker_2: ... debit card?

Speaker speaker_1: That's... No, that's... Well, I'm not... That's deducted directly from your paycheck. So, like, it's deducted. Uh, that, how, how that works is, uh, is completely up to

Hospitality. We're not, we're not involved in that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But it's, it's handled, it's handled by their payroll teams. They're the ones that set up those deductions and how exactly that all works.

Speaker speaker_2: Oh, okay. Well, how, how, how are... How is the staffing company and your company connected?

Speaker speaker_1: We are the-

Speaker speaker_2: Your payor insurance. Uh-huh.

Speaker speaker_1: We're the, we're the plan administrator who-

Speaker speaker_2: I'm sorry. This phone, this phone

Speaker speaker_3: isn't playing.

Speaker speaker_1: ... we help you... We're the plan administrator. We help you enroll into the plan. The staffing company is who actually takes the money out of your checks to pay th-, to, for you to pay the insurance premiums and forwards that information on over to the companies themselves for the premiums. All we, all we are is we get you enrolled into the plan, but that's, that's it.

Speaker speaker_2: Okay. So I enroll with you, and then I let the staffing company know that I'm enrolled with you guys and, and-

Speaker speaker_1: The... N- No, they... We, we automatically send that information over to them to let them know that an enrollment was processed.

Speaker speaker_2: Okay. It, um... Is there another plan besides the MVP one?

Speaker speaker_1: Uh, there's also, for medical, there's the, uh, StayHealthy TeleRx Plan, the VIP Standard Plan, and the StayHealthy Enhanced Plan. Those are listed in the, uh, in the document, pages, uh, PDF pages four and five.

Speaker speaker_2: Okay. I see this StayHealthy MEC Plan, but it doesn't say, uh, how it differs from the MVP Plan. Well, from what I could see. Like, doctor's visits. It just says screenings, counseling-

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Speaker speaker_2: Okay. And it doesn't say how much?

Speaker speaker_1: What do you mean?

Speaker speaker_2: On the Stay Healthy Enhance program, could I just get that for office-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... visits and urgent care? I could just purchase that as a... Uh-

Speaker speaker_1: Yes.

Speaker speaker_2: ... my medical assistance, as my medical?

Speaker speaker_1: Yeah. You can... Yes. You can, you can enroll into that. If you, if you look again on pages four and five of the PDF, which are backwards from where you're looking at, um, it should, it should show the pricing for that, which is \$42.61 per week deducted out of your check.

Speaker speaker_2: Okay. You said pages four and five.

Speaker speaker_1: Of the, of the PDF. If you have a physical copy, it's pages two and three, because there's two extra pages-

Speaker speaker_2: I-

Speaker speaker_1: ... on the online copy.

Speaker speaker_2: I, I, I do have, uh... Let me see.

Speaker speaker_1: It's, it's, it's towards the beginning of the document.

Speaker speaker_2: Oh.

Speaker speaker_1: You should see two le-

Speaker speaker_2: Oh. Okay.

Speaker speaker_1: ... two pages that say Plan Benefit Summaries.

Speaker speaker_2: Okay. So, uh, uh, let me see. I'm on page five. Okay, five, I see that it says \$5.99 a week, \$6.99 a week, \$6.99 a week-

Speaker speaker_1: Oh, oh-

Speaker speaker_2: ... and \$6.99 a week.

Speaker speaker_1: Okay. Okay. So, so you're looking at document page five. Go back two more pages.

Speaker speaker_2: Go back two, two more pages. Okay. I'm on f- I'm on four now. Yes. I'm on...

Speaker speaker_1: No, no, no, no, no.

Speaker speaker_2: Yeah, I'm on page four.

Speaker speaker_1: Two more pages. So you need to go to page three.

Speaker speaker_2: Page three. Okay. I'm on page three now, and I see it says weekly deduction for the Stay Healthy. It's so little. One of them says for the employee, one of them say... Oh, for the employee and spouse. And, um, yeah, I... Okay. I get, I get that one. Okay. So that one is called Plan Benefit Preventative Care. So I guess I need to study this one a little bit more. And, and this is for the M what? Uh-

Speaker speaker_1: The Stay Healthy NLC Enhanced.

Speaker speaker_2: The Stay Healthy... And, and that one is you can only see the doctor four times a year?

Speaker speaker_1: Correct.

Speaker speaker_2: A primary care doctor or specialist care four times a year, urgent care four times a year, preventative care, and what, what does this mean? Oh, oh, drugs. Um, *f* now that may be something interested in. So what would... Okay. I apply with, with you, you will send me a card and, uh, there's no deductible to meet, and it starts immediately or what?

Speaker speaker_1: Any enrollment takes one to two weeks to process. Once processing is completed, you should start seeing the deductions coming out of your checks. The Monday following the first deduction is when the policy should become effective. ID cards will typically arrive one to two weeks after that effective date.

Speaker speaker_2: Okay. And so I would take that card to my doctor's appointment?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Do I need to find out if my doctor accepts this card?

Speaker speaker_1: You would need to... Yes, ma'am. You would need to, uh, you would need to go to either multiplan.com or contact MultiPlan directly. Uh, MultiPlan is the network that the, uh, that the medical plans use. All medical plans use that network. Uh, so if they're not, if they're not part of the network then you have no coverage.

Speaker speaker_2: Oh. So the MultiPlan, uh, view what you talking about, every doctor is on that?

Speaker speaker_1: No, all of the-

Speaker speaker_2: Every doctor should be-

Speaker speaker_1: No, no, no, no. All of the medical plans use that network, not every doctor in, in the US is on that network. You need to utilize the resources by either going to their website, multiplan.com, or calling them, and I can give you their phone number if you want that, uh, to let... To see if the doctor you want to go to is part of that network.

Speaker speaker_2: Okay. Well, well, well, also with, uh, getting in this plan, do you send a copy of in-h- in-network, uh, offices?

Speaker speaker_1: If something-

Speaker speaker_2: Or do you personally have to kind of guess of what's in your network and what's not?

Speaker speaker_1: Well, if, if some sort of documentation is sent, that's sent by the insurance company directly. We wouldn't be... We wouldn't have that documentation ourselves. And as I stated, it's not that you need to guess to see if they're part of the network. There are tools available for you to find out if the doctor is part of your network, either a website or a phone number.

Speaker speaker_2: Okay. And you're going to give me the website or a phone number?

Speaker speaker_1: I, I can give you both which- or, or whichever one you would prefer.

Speaker speaker_2: Okay. I'm ready.

Speaker speaker_1: So the website is multiplan.com.

Speaker speaker_2: Multi- Multi... How do you spell multi-? I have no knowledge of this.

Speaker speaker_1: M-U-L-P-I.

Speaker speaker_2: L-P... L-T-I. Yeah, I got that part.

Speaker speaker_1: Yeah. M-U-L-T-I-

Speaker speaker_2: Okay.

Speaker speaker_1: ... then plan, P-L-A-N.

Speaker speaker_2: Dot com?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay. Well, thank you. Oh, wait.

Speaker speaker_1: You're, you're welcome.

Speaker speaker_2: Their phone number?

Speaker speaker_1: And... Yeah. Then their phone number is 800...

Speaker speaker_2: 800...

Speaker speaker_1: 457...

Speaker speaker_2: 457...

Speaker speaker_1: 1403.

Speaker speaker_2: 1403. Okay. Well, thank you. Thank you for your help.

Speaker speaker_1: You're very welcome. Thanks for calling-

Speaker speaker_2: All right.

Speaker speaker_1: ... and have a good day.

Speaker speaker_2: All right.