

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. My name is Kalena Russell. I got a call a couple hours ago about, um, there being some issue with my benefits. Okay. Um, which back end agency do you work for? Um, Focus Workforce Management. And then, what are the last four of your Social? 9239. And then, your first and last name again, ma'am, please? Kalena Russell. Okay. For security purposes, can you verify your address and date of birth? 8023 Leiland Bridge Way, Dublin, Ohio 43016. And my date of birth is, uh, June 21st, 2001. 330-936-5735 is your phone number? Yeah. Okay, so it looks like the reason why they called you is because you selected multiple medical plans that can't be combined. So, at the time you were enrolled into the lowest level of coverage, being the VIP Standard. So, it looks like you selected the VIP Standard and one of the MECs. Um, so we were actually calling to confirm with you which one you wanted. Okay. Um, did you want me to go over the differences? Okay. Go ahead. It looks like they selected the VIP Standard with virtual primary care. That's the one that you're currently enrolled into, as well as behavior health, vision, term life and dental. So, when it comes to your medical one, um, the one that you're currently enrolled into, that one doesn't require you to stay with a network. So, you, you don't specifically only have to use their doctors and clinics. Um, compared to the MEC, which you also selected, that one does require a network requirement. So, the VIP Standard doesn't and then the MEC does. So, with your VIP Standard, you're not required to stay with a network. As, as long as the provider takes the insurance, you can use it. You do get prescription benefits through Pharmacoville. Um, depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generics, they offer you a discount. This plan includes virtual urgent care, which offers medical assistance virtually with medical providers, and it also includes virtual primary care. Um, the VIP Standard, as well as the VIP Plus, cover a flat fee towards your hospital indemnity services such as doctor visits sick, hospital visits if injured, urgent care, emergency room and surgeries. However, the two VIPs do not cover preventative services. So, they're not gonna cover things such as a physical, vaccines, STD and cancer screening. That's not covered with your MEC Plus, only your actual h- hospital indemnity services. Um, between the Standard and the Plus, the Standard is the most basic one, because it doesn't cover intensive care unit benefit, rehabilitation or preventive surgery, while the VIP Plus does. If you select the VIP Standard with virtual primary care, the plan for employee only is \$19.55 weekly from your paycheck. So, that's the one that you're currently enrolled. And they also offer the VIP Plus with the virtual primary care, and that one's \$33.54 weekly. Um, then the Stay Healthy MEC Enhanced, the one that you selected, that one, it covers your preventative care, meaning it will cover a physical, vaccines, STD and cancer screening. And it also covers doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, like I said earlier, it does

require a, an in-network, so you can only use their clinics and doctors to receive coverage. And it also requires copays. So, for primary care visits, special... For primary care visits, you're required a \$10 copay per visit, and you're limited to four visits annually per person or 10 per family for the Stay Healthy Enhanced Basic, as well as for the Stay Healthy MEC Enhanced. For specialty care visits, a \$50 copay per visit is required, both with the MEC Enhanced Basic as well as the Enhanced. And you're also limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay is required, and you're limited to four visits annually per person or 10 per family. You do receive prescription benefits through Net Impact. For your prescription pharmacy option, you have a 30-day supply, and a \$5 copay would be required with the Stay Healthy MEC Enhanced, as well as the Stay Healthy. From mail order option, a 90-day supply is provided and a \$15 copay is required. You do also receive prescription benefits. Um, but this one, the Stay Healthy MEC Enhanced does not include Pharmacoville. Um, it looks like only the Stay Healthy MEC Enhanced, which with that one, you can pay up to \$10, \$20, \$30. And for the non-generic, it just offers you a discount. For the Stay Healthy MEC Enhanced Basic, that one doesn't cover any hospital indemnity services, while the Stay Healthy MEC Enhanced does. It looks like the MEC Enhanced Hospital Admission covers a flat fee of \$1,000 per day for an amount up to a day. Surgery and hospital, they'll cover \$500 per day for an amount up to one day. If you select between the Stay Healthy MEC Enhanced Basic, that one for employee only is \$35.11. And then the Stay Healthy MEC Enhanced for employee only, which the Enhanced covers preventative as well as a flat fee towards your hospital indemnity services, but it does require in-network and copays. So, that one for the employee plan is \$44.99 weekly. Um, did you know which one you were interested in? So, so far it looks like they have the VIP standard with virtual primary care. That one only covers your actual doctor visit, let's say hospital visits, if injured, urgent care, emergency room and surgeries, but it doesn't cover intensive care, rehabilitation or preventive surgery. And as well as, it doesn't cover your preventative visits, such as a physical vaccines, STD cancer screening. Um, the only two that cover preventative as well as hospital indemnity is the Stay Healthy MEC Enhanced and the Stay Healthy MEC Enhanced. Um, there's the basic and then the enhanced. The basic one doesn't cover a flat fee towards any of the hospital services, while the MEC Enhanced does. And it covers your preventatives. Um... Sorry. Um, I would like the, uh, MEC Enhanced. That one has to be in network, correct? Yes. So that one covers preventative and it also covers a flat fee towards your hospital indemnity service. Okay. Um, am I also getting, um, dental, vision with the health- With the- ... MEC Enhanced? Um, no. So none of the medical plans that they offer includes dental, vision as a bundle. None of them do. They all have their separate deductions. But they did enroll you due to your, um, enrollment form, it looks like you selected dental for employee only, that's \$3.64 weekly from your paycheck. Yeah. Term life for employee only is \$2.11. Yep. Vision is \$2.15, behavior health is \$1.50, and then the one that you're wanting, the Stay Healthy MEC Enhanced, that one would be \$44.99 weekly from your paycheck. So if I do those changes, let me see how much your weekly deduction would be. Um, right now you're looking at 28.95, but that's with the, the VIP standard, which only covers, like I said, your hospital indemnity, but it doesn't cover preventative, which the one that you're inquiring does. Um, but let me see how much the weekly deduction would be if you selected that one. So if you add the MEC Enhanced instead of the VIP one, that's a weekly deduction of \$54.39 for all of the ones that you selected. So that's your total, 54.39 a week. Okay. I'm, I'm good with that. Okay. I was

gonna tell you, please allow one or two weeks for your staffing agency to start making the first deduction. Once you see the very first deduction of 54.39 come out of your paycheck, the following Monday of that first deduction is when your coverage becomes active. By that first week of activation coverage, you should be getting your dental card, vision and your MEC Enhanced card mailed out to you. And if you have a doctor's appointment before you get the cards, you can just contact this number and we'll email them to your email file. Um, did you have any questions about the other plans such as like dental, vision, term life, behavior health? Uh, yeah. Actually, um, so for, um, like for the vision, for example, what exactly does the vision cover when it comes to, like, lenses versus frames? Because I, I ha- I have glasses. I need to wear glasses because I can't see very well without them, um- Mm-hmm. So- ... so. For your copay for an eye exam is \$10. Copay for lenses and frames is 25. And then your frame allowance is \$130. So they'll cover 130. If you get frames that are a little bit more then you're just responsible for the remaining balance. Okay. And then any other questions regarding the other ones? I was gonna ha- tell you that I didn't know, but, um, I didn't know if you knew, but for your behavior health, um, I did want to let you know that that's only virtual, okay? It's only virtual. That's not in person. That's fine. Okay. All right. Um, did you have any questions for me? Um, I think that's it for now. Um- Oh, okay. If I have any more questions, I will call. Um, I really appreciate your help. This was very - Yeah, welcome. ... helpful. Thank you. Thank you. I hope you have a great day. And then we're open from 8:00 AM up until 8:00 PM Monday through Friday, just in case. Eastern Time, just in case you have any questions. Okay. Thank you so much. You're welcome. Have a nice day. You too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. My name is Kalena Russell. I got a call a couple hours ago about, um, there being some issue with my benefits.

Speaker speaker_0: Okay. Um, which back end agency do you work for?

Speaker speaker_1: Um, Focus Workforce Management.

Speaker speaker_0: And then, what are the last four of your Social?

Speaker speaker_1: 9239.

Speaker speaker_0: And then, your first and last name again, ma'am, please?

Speaker speaker_1: Kalena Russell.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: 8023 Leiland Bridge Way, Dublin, Ohio 43016. And my date of birth is, uh, June 21st, 2001.

Speaker speaker_0: 330-936-5735 is your phone number?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so it looks like the reason why they called you is because you selected multiple medical plans that can't be combined. So, at the time you were enrolled into the lowest level of coverage, being the VIP Standard. So, it looks like you selected the VIP Standard and one of the MECs. Um, so we were actually calling to confirm with you which one you wanted.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, did you want me to go over the differences?

Speaker speaker_1: Okay. Go ahead.

Speaker speaker_0: It looks like they selected the VIP Standard with virtual primary care. That's the one that you're currently enrolled into, as well as behavior health, vision, term life and dental. So, when it comes to your medical one, um, the one that you're currently enrolled into, that one doesn't require you to stay with a network. So, you, you don't specifically only have to use their doctors and clinics. Um, compared to the MEC, which you also selected, that one does require a network requirement. So, the VIP Standard doesn't and then the MEC does. So, with your VIP Standard, you're not required to stay with a network. As, as long as the provider takes the insurance, you can use it. You do get prescription benefits through Pharmacoville. Um, depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generics, they offer you a discount. This plan includes virtual urgent care, which offers medical assistance virtually with medical providers, and it also includes virtual primary care. Um, the VIP Standard, as well as the VIP Plus, cover a flat fee towards your hospital indemnity services such as doctor visits sick, hospital visits if injured, urgent care, emergency room and surgeries. However, the two VIPs do not cover preventative services. So, they're not gonna cover things such as a physical, vaccines, STD and cancer screening. That's not covered with your MEC Plus, only your actual h- hospital indemnity services. Um, between the Standard and the Plus, the Standard is the most basic one, because it doesn't cover intensive care unit benefit, rehabilitation or preventive surgery, while the VIP Plus does. If you select the VIP Standard with virtual primary care, the plan for employee only is \$19.55 weekly from your paycheck. So, that's the one that you're currently enrolled. And they also offer the VIP Plus with the virtual primary care, and that one's \$33.54 weekly. Um, then the Stay Healthy MEC Enhanced, the one that you selected, that one, it covers your preventative care, meaning it will cover a physical, vaccines, STD and cancer screening. And it also covers doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, like I said earlier, it does require a, an in-network, so you can only use their clinics and doctors to receive coverage. And it also requires copays. So, for primary care visits, special... For primary care visits, you're required a \$10 copay per visit, and you're limited to four visits annually per person or 10 per family for the Stay Healthy Enhanced Basic, as well as for the Stay Healthy MEC Enhanced. For specialty care visits, a \$50 copay per visit is required, both with the MEC Enhanced Basic as well as the Enhanced. And you're also limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay is required, and you're limited to four visits annually per person or 10 per

family. You do receive prescription benefits through Net Impact. For your prescription pharmacy option, you have a 30-day supply, and a \$5 copay would be required with the Stay Healthy MEC Enhanced, as well as the Stay Healthy. From mail order option, a 90-day supply is provided and a \$15 copay is required. You do also receive prescription benefits. Um, but this one, the Stay Healthy MEC Enhanced does not include Pharmacoville. Um, it looks like only the Stay Healthy MEC Enhanced, which with that one, you can pay up to \$10, \$20, \$30. And for the non-generic, it just offers you a discount. For the Stay Healthy MEC Enhanced Basic, that one doesn't cover any hospital indemnity services, while the Stay Healthy MEC Enhanced does. It looks like the MEC Enhanced Hospital Admission covers a flat fee of \$1,000 per day for an amount up to a day. Surgery and hospital, they'll cover \$500 per day for an amount up to one day. If you select between the Stay Healthy MEC Enhanced Basic, that one for employee only is \$35.11. And then the Stay Healthy MEC Enhanced for employee only, which the Enhanced covers preventative as well as a flat fee towards your hospital indemnity services, but it does require in-network and copays. So, that one for the employee plan is \$44.99 weekly. Um, did you know which one you were interested in? So, so far it looks like they have the VIP standard with virtual primary care. That one only covers your actual doctor visit, let's say hospital visits, if injured, urgent care, emergency room and surgeries, but it doesn't cover intensive care, rehabilitation or preventive surgery. And as well as, it doesn't cover your preventative visits, such as a physical vaccines, STD cancer screening. Um, the only two that cover preventative as well as hospital indemnity is the Stay Healthy MEC Enhanced and the Stay Healthy MEC Enhanced. Um, there's the basic and then the enhanced. The basic one doesn't cover a flat fee towards any of the hospital services, while the MEC Enhanced does. And it covers your preventatives.

Speaker speaker_1: Um... Sorry. Um, I would like the, uh, MEC Enhanced. That one has to be in network, correct?

Speaker speaker_0: Yes. So that one covers preventative and it also covers a flat fee towards your hospital indemnity service.

Speaker speaker_1: Okay. Um, am I also getting, um, dental, vision with the health-

Speaker speaker_0: With the-

Speaker speaker_1: ... MEC Enhanced?

Speaker speaker_0: Um, no. So none of the medical plans that they offer includes dental, vision as a bundle. None of them do. They all have their separate deductions. But they did enroll you due to your, um, enrollment form, it looks like you selected dental for employee only, that's \$3.64 weekly from your paycheck.

Speaker speaker_1: Yeah.

Speaker speaker_0: Term life for employee only is \$2.11.

Speaker speaker_1: Yep.

Speaker speaker_0: Vision is \$2.15, behavior health is \$1.50, and then the one that you're wanting, the Stay Healthy MEC Enhanced, that one would be \$44.99 weekly from your

paycheck. So if I do those changes, let me see how much your weekly deduction would be. Um, right now you're looking at 28.95, but that's with the, the VIP standard, which only covers, like I said, your hospital indemnity, but it doesn't cover preventative, which the one that you're inquiring does. Um, but let me see how much the weekly deduction would be if you selected that one. So if you add the MEC Enhanced instead of the VIP one, that's a weekly deduction of \$54.39 for all of the ones that you selected. So that's your total, 54.39 a week.

Speaker speaker_1: Okay. I'm, I'm good with that.

Speaker speaker_0: Okay. I was gonna tell you, please allow one or two weeks for your staffing agency to start making the first deduction. Once you see the very first deduction of 54.39 come out of your paycheck, the following Monday of that first deduction is when your coverage becomes active. By that first week of activation coverage, you should be getting your dental card, vision and your MEC Enhanced card mailed out to you. And if you have a doctor's appointment before you get the cards, you can just contact this number and we'll email them to your email file. Um, did you have any questions about the other plans such as like dental, vision, term life, behavior health?

Speaker speaker_1: Uh, yeah. Actually, um, so for, um, like for the vision, for example, what exactly does the vision cover when it comes to, like, lenses versus frames? Because I, I ha- I have glasses. I need to wear glasses because I can't see very well without them, um-

Speaker speaker_0: Mm-hmm. So-

Speaker speaker_1: ... so.

Speaker speaker_0: For your copay for an eye exam is \$10. Copay for lenses and frames is 25. And then your frame allowance is \$130. So they'll cover 130. If you get frames that are a little bit more then you're just responsible for the remaining balance.

Speaker speaker_1: Okay.

Speaker speaker_0: And then any other questions regarding the other ones? I was gonna ha-tell you that I didn't know, but, um, I didn't know if you knew, but for your behavior health, um, I did want to let you know that that's only virtual, okay? It's only virtual. That's not in person.

Speaker speaker_1: That's fine.

Speaker speaker_0: Okay. All right. Um, did you have any questions for me?

Speaker speaker_1: Um, I think that's it for now. Um-

Speaker speaker_0: Oh, okay.

Speaker speaker_1: If I have any more questions, I will call. Um, I really appreciate your help. This was very -

Speaker speaker_0: Yeah, welcome.

Speaker speaker_1: ... helpful. Thank you.

Speaker speaker_0: Thank you. I hope you have a great day. And then we're open from 8:00 AM up until 8:00 PM Monday through Friday, just in case. Eastern Time, just in case you have any questions.

Speaker speaker_1: Okay. Thank you so much.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: You too. Bye.