

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? Hey. I work with... well, under Ferrero under MAU. Mm-hmm. And I called the, um... I had called somebody about, um, getting employee benefits and they gave me this number. Yes, sir. Um, I just need the last four of your Social since we do administrate different agencies around the nation. I have to pull up your staffing agency and your file specifically. Let's see. All right. I just need those last four. 200-5803. Okay. And your first and last name? Desmond Glover. Okay. Okay. Thank you. For security purposes, could you please verify your date of birth and address, please? Um, my address is 1812 Dawn Street, and my birthday is May 10th, 2005. Okay. Thank you. And then, um, could you please provide me the state, city and zip code, please? Um, say that again? Um, could you please provide the city, state and zip code? Um, Augusta, Augusta, Georgia 30906. Okay. Thank you. And then I have 762-221-8689 as your phone number. Say that again? I have, um, 762-221-8689- Mm-hmm. ... as your phone number, and I have glover.desmond2005@gmail.com. Is that up-to-date? Yes, ma'am. Okay. And then- Yes, ma'am. ... let's see. So it looks like you are eligible to enroll into the benefits. If you did wanna enroll your last day to do so would actually be today. So you kinda- Oh, Oh, lovely. ... lost time. 'Cause today would be- I called at the right time then. ... your last day. Yes. 'Cause if you were to call on a Monday, which is the 17th, um, they would tell you that you would have to wait 'til December to enroll, when they're back with in-company open enrollment. So yeah, if you do wanna enroll, it is important that you do it today. Um, did you know which one of the be enrolled into? Um, just, um, health insurance. That, that would be it. Okay. Um, would you like me to send you the benefit guide? Uh, I can go ahead and send it to your email, and if you want, I can explain the plans to you. Um, for dental, vision and all the add-ons, they only offer one of those plans, like one dental plan and one vision plan. The only ones that you have to choose from is the medical ones, um, so you would- Yeah. ... have to let me know which one, 'cause they do offer different ones. Uh- Yeah. ... give me one second. I'm gonna go ahead and email that guide to you. Um, do you have it or would you like me to send it? Um, I, I would love for you to send it. Okay. All right. I went ahead and emailed it to you. Do you mind verifying that you received it? It's gonna come from- Yes, ma'am. ... an email that says info@benefitsinacard.com. All right. Info benefit guide? Yes, sir. All right. And then let me know when you're ready. All right. Um, I'm on it. Okay. So they offer different plans depending on how many you select as well as which ones, and if you add dependents has a lot to do with how much the weekly deduction is from your paycheck. Um, were you trying to enroll by yourself or with dependents? By myself. Okay. So, they do offer different medical plans. It looks like they offer one, two, three, four different medical plans. The very first one that I'm gonna go over, it's called the Stay Healthy NEC. So this plan is very basic. It only covers your preventative services, which are considered like a physical, some vaccinations,

some STD screenings, some cancer screenings. However, it's only for those preventative visits. It does not cover any doctor visits if you get sick, any hospital visits if you get injured, any urgent care, emergency room, nor surgery. So this is called the Stay Healthy NEC, and like I said, it's only for those preventative visits. It does require you to stay within network and only use their clinics and doctors to receive coverage. But you do receive prescription benefits, which would... you would go through Medimpact for that. And like I said, it's a very basic plan, and it's only for those preventative visits. Um, if you select this plan, it's \$9.46 from your paycheck. Um, then they offer two other plans called the Insure Plus and the Insure Plus Enhanced. These two plans are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, they don't cover your preventative visits, which are a physicals, some vaccinations, some STD and cancer screenings, um, like your annual checkups. That, the Insure Plus and the Insure Plus Enhanced do not cover. Um, with the Insure Plus and the Insure Plus Enhanced, you're not required to stay within the network. You can use providers out of the network as long as they take that insurance. And you do receive prescription benefits as well, but through PharmaBill depending on the generic medication that you get. It depends a lot on how much you pay. You can pay up to \$10, 20 or 30. And for the non-generic medications, they do offer you discounts. These two plans include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. The main difference between these two is the dollar amount that they pay out of pocket, um, towards four areas. For daily hospital confinement, if you choose the Ensure Plus Basic, they would cover \$50 per day while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, they would cover \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For any first occurrence in hospital, the Ensure Plus Basic covers \$500 while the Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus Basic would cover up to a thousand based on surgical schedule and the Ensure Plus Enhanced will cover up to 2,000 based on surgical schedule. Everything after that stays the same when it comes to your anesthesia benefit, outpatient sickness, diagnostic testing, emergency room, emergency dental work, all of that stays the same. Mainly in those four areas is where the flat fee difference comes in hand. So for the Ensure Plus Basic, if you selected that one, that would be a weekly deduction of \$17.39 from your paycheck. And for the Ensure Plus Enhanced, it would be \$24.69. Again, the Stay Healthy MEC only covers preventative, and then your two Ensure plans only cover hospital indemnity. The fourth plan that I'm gonna go over is called the Stay Healthy MEC Enhanced. So this one, compared to the other three that I just went over, is the only one that covers both your preventative and your hospital indemnity. So they would cover things such as, like a physical, some vaccines, and they would also cover your actual doctor visits if you were to get sick. Um, so this one's the only one that covers both of those benefits, but it does require you to stay within network and it does require copays. So you're covered with your preventative care and with your hospital indemnity, but you are required to make copays. So for example, for primary care visits, you're required to pay \$10 copay per visit, and you're limited to four visits annually per person or ten per family. For specialty care visits, a \$60... I'm sorry, a \$50 copay per visit's required, and you're also limited to four visits annually per person and ten per family. And then for those urgent care visits, a \$60 copay per visit's required, and you're also limited to four visits annually per person and ten per family. And you get two different carriers when it comes to your prescriptions. First one through Medimpact

and second one through Pharmacoville. When it comes to your pharmacy option, 30-day... You get a 30-day supply and a \$5 copay would be required for those generic prescriptions. And for the mail order option, you will have a 90-day supply and a \$15 copay for those generic prescriptions would be required. You also receive virtual urgent care, which offers medical assistance virtually with medical providers, and they cover flat fees with your hospital indemnity service as well as group accident. So, if you select the one that offers both benefits, you would be paying a weekly deduction of \$23.13. Um, I do want to let you know that for your medical plans, which are the ones that I just went over, as well as... let me see. As well as dental and vision are under a IRS regulation that allows you to pay these funds with pre-tax dollars. However, if you do want to cancel the plan or make changes to the plan like add independents later on, or in general dropping these plans, you do have to do it within your first 30 days of receiving your first check, which would be today, or within company open enrollment, which is held in the month of December. So let's say you do enroll into dental vision on one of the medical plans, and you later on want to cancel that plan, you wouldn't be able to do it until they're back within company open enrollment. That's when you would have to call us and be, um, allowed to cancel it or make changes to it. Mm-hmm. Which for them, they do their company open enrollment in December up until January. So if you do enroll into dental vision or one of the medical plans, you do have to be very sure that you do want to, like, get it 'cause, um, after today, if you try to cancel any of the medical plans, dental or vision, they're going to tell you you can't do it till December so you're kind of stuck with it for a month. Sorry. Yeah. Yeah. I'm gonna... Yeah. I'm gonna get a plan because, um, I have... Before I got, um, the job I have now, I didn't even have insurance. Gotcha. Okay. Um, did you know which one you wanted till last then? Mm-hmm. Which one of the medical plans? Basically, the one I want is where I can go to the doctor if I'm sick, you know? Mm-hmm. Can go to the doctor. Mm-hmm. Or I could go get a check-up. You know, if I need to go to the hospital, that thing, I can go, and you know, I'll be covered. That's... So that's basically it really. Okay. So the one that would... The one that you definitely would rule out is the MEC Stay Healthy. That one is only preventative, so it's only for your checkups and stuff, but not... No doctor visits if you get sick. Um, the Ensure Plus Basic, Ensure Plus Enhanced and the MEC Enhanced cover actual doctor visits. The only difference is that the Ensure Plus Basic and the Ensure Plus Enhanced only cover doctor visits. If you will go for a physical or STD screening or cancer screening, that isn't covered with the Ensure Plus. But with the MEC Enhanced, they would cover your ho- um, a flat fee towards your hospital indemnity service. So if you get sick or something, and they also cover, um, like STD cancer screening, a physical, but you do have to stay within network, and e- it does require copays. So it really just- Mm-hmm. ... depends 'cause a lot of times when people call, they don't really go for... Some people... I know some people don't go for their annuals and checkups and stuff, but some people do. So it really just depends on the person. What do you mean by stay in the network and co-pays? Could you explain that for me? Yeah. Staying in the network means that you only use the doctors and clinics that they provide. So, if you have let's say- So, basically what's in HITA? Yeah. So like the, the list of their providers, so let's say th- you have your own doctor but he's not within the network, then you won't be covered. I- then if he is within the network- So, basically- Mm-hmm. ... y'all will provide me with one, basically? Um, yeah. They give you a li... They give you a number that you can contact if you do get one of the plans that requires you to g... stay within the network. You call those numbers and they

actually give you the list of the providers around you that take that insurance. All right, so I guess the, um, Stay Healthy, um, MEC- Only the MECs- ... I think I'll... Only the MECs required to stay within the network, but 2 Insure Plus you can get out of the network. And- How do the, um, Stay Healthy, um, MEC-Enhanced? The... I'm sorry? So, the MEC Enhanced does require you to stay within network, but it requires co-pays. So, co-pays means what you pay. So, if you go for a, a urgent care visit and it says, "Urgent care visits limited to four visits annually per person, or 10 per family, and a \$60 co-pay per visit." So, if you go to Urgent Care, you would have to pay \$60. If you go to Primary Care- All right. ... you would have to pay \$10 per visit. Specialty care visits, you would have to pay a \$50 co-pay per visit. So, co-pays is what you pay. Hm. That isn't bad. Mm-hmm. And then the MEC Enhanced, like I said, is the only one that would cover your preventative which is considered like a physical, some vaccines, some STD and cancer screenings, and it also covers your hospital indemnity which is doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. The other four either cover one thing or the other. Yeah. So, the best course of action is for me to do the, um, Stay Healthy MEC Enhanced? If you want both benefits, yes. If you don't- Yeah. ... if... Yeah. So, yeah. I think that's the one I'm gonna do. Okay. And then, um, like I said, once you become active and they send you your card, they give you the phone number that you n- call, and then they give you the list of the providers around your area so you're not like completely clueless. They actually guide you of where to go. Did you wanna get anything else or did you just wanna do the medical plan? No. Yeah. That's really all I need, is um, just the medical, you know? Okay. So, I can be able to, um, go to the doctor, you know, so I'm healthy- Mm-hmm. ... and stuff like that. Okay. Yeah, that's fine. And... 'Cause I was gonna say they also have dental, short-term disability, term life, vision, critical illness, group accident, behavioral health... Yeah. That answer is- 'Cause today would be your last day to enroll into anything. Okay? After today, you would have to wait 'til the next company's open enrollment- Mm-hmm. ... which is all the way 'til December. Yeah. The insurance was the only thing that I needed. Everything else, like I have dental and- Mm-hmm. ... um, vision. Eye, uh... I have all that already. Oh, okay. Okay. That's fine. Um, so do you allow MAU to make the weekly deduction of the \$23.13 from your paycheck for the MEC Enhanced which covers your preventative and hospital indemnity? Yes, ma'am. Okay. Please allow one or two weeks for MAU to start making the very first deduction of \$23.13. Once you see the very first deduction of the \$23.13 come out of your paycheck, the following Monday of that first deduction is when your plan becomes active. By that first week or s- or second week or activation week, you should be getting your MEC Enhanced Card mailed out to you. And then all that pharmacy information is in there as well as who to call to find, um, the providers. So, all that information's given out. And for s... If you have like a doctor's appointment coming up and you're still waiting on your card, you're welcome to contact this number and we can email it to you as well so you'll have it digital... through email. All right. Um, I was gonna tell you, just keep in mind that this is under Section 125, so if you do change your mind later today, just, just keep in mind that you have to call today to like drop it or like make any change or, or cancellation. If not, you have to wait 'til the month of December. All right. All right. Did you have any questions for me? Um, no, ma'am. That was all I needed today. All right. Well, I'm glad you called today. Um, and that's really it. Hope you have a great day. All right. So, going on this day forward, um, I have to wait two checks once I see they deducted the, um, 23- Um, it could be one or- ... or is that two weeks? It could be one or two weeks. We don't have

access to their payrolls, um, so it could be only one week or two weeks. I would be paying attention to your pay stubs 'cause once you see the very first- Yeah, I don't- ... deduction- I get paid on... I don't get paid on every Friday. I get paid two days early, so I get paid, um, every Wednesday. Does that play a- Okay. So, i- ... significant- No, 'cause either way, um, once they do the... Once you see the first deduction of the \$23.13, the following Monday, your plan becomes active. So, even if they did it on a Tuesday, Wednesday or Thursday, by that first deduction, it doesn't become effective 'til the following Monday. No. Yes, sir. So you just have to play the waiting game 'cause you enroll now, um, but I wouldn't be able to tell you if it's gonna take one or two weeks, since we don't have access to their payroll. You would actually have to be like kind of looking at your pay stubs, or you're welcome to call within one or two weeks to see if, um, you became active already. But I think what would be easier is just to look at your pay stubs, 'cause like I said, once they deduct it the first time, the following Monday, your plan becomes active. All right. Yes, sir. Did you have any other questions? All right. So... No, ma'am. All right. So now we'll just... Now, you just have to play the waiting game. Okay? All right. And, um, thank you for, um, having the time to talk to me about this because you know, um, insurance and stuff like that- Yeah, it can be tricky. ... they're really very, very high- Yeah. ... 00:02:47because, um, the insurance that I was, um, gonna be on under my mom- Mm-hmm. ... it would have raised it to like \$400 which is- Oh my god. ... you know, which is a lot, but being able to like, you know, go to the doctor, you know, I only probably, I only have to pay like \$60, \$50 or \$10 with co-pays, you know, that's- Mm-hmm. That's, that's good. That's a deal. Mm-hmm. Yes, sir. Yeah. So like I said, now you really just have to wait, because once they deduct it the first time out of your paycheck, um, the following Monday, you become active- Mm-hmm. ... and then by that first week you're going to get your, um, your MEC Enhanced Card mailed out to you, and all that information is on the card as well. All right. All right. Well, I hope you have a great weekend. Thank you for your time. All right. All right. You too. I hope you have a good weekend also. Thank you. All right. Goodbye.

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: Hey. I work with... well, under Ferrero under MAU.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I called the, um... I had called somebody about, um, getting employee benefits and they gave me this number.

Speaker speaker_0: Yes, sir. Um, I just need the last four of your Social since we do administrate different agencies around the nation. I have to pull up your staffing agency and your file specifically. Let's see.

Speaker speaker_1: All right.

Speaker speaker_0: I just need those last four.

Speaker speaker_1: 200-5803.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Desmond Glover.

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

Speaker speaker_1: Um, my address is 1812 Dawn Street, and my birthday is May 10th, 2005.

Speaker speaker_0: Okay. Thank you. And then, um, could you please provide me the state, city and zip code, please?

Speaker speaker_1: Um, say that again?

Speaker speaker_0: Um, could you please provide the city, state and zip code?

Speaker speaker_1: Um, Augusta, Augusta, Georgia 30906.

Speaker speaker_0: Okay. Thank you. And then I have 762-221-8689 as your phone number.

Speaker speaker_1: Say that again?

Speaker speaker_0: I have, um, 762-221-8689-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... as your phone number, and I have glover.desmond2005@gmail.com. Is that up-to-date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: ... let's see. So it looks like you are eligible to enroll into the benefits. If you did wanna enroll your last day to do so would actually be today. So you kinda-

Speaker speaker_1: Oh,

Speaker speaker_2: Oh, lovely.

Speaker speaker_0: ... lost time. 'Cause today would be-

Speaker speaker_1: I called at the right time then.

Speaker speaker_0: ... your last day. Yes. 'Cause if you were to call on a Monday, which is the 17th, um, they would tell you that you would have to wait 'til December to enroll, when they're back with in-company open enrollment. So yeah, if you do wanna enroll, it is important that you do it today. Um, did you know which one of the be enrolled into?

Speaker speaker_1: Um, just, um, health insurance. That, that would be it.

Speaker speaker_0: Okay. Um, would you like me to send you the benefit guide? Uh, I can go ahead and send it to your email, and if you want, I can explain the plans to you. Um, for dental, vision and all the add-ons, they only offer one of those plans, like one dental plan and one vision plan. The only ones that you have to choose from is the medical ones, um, so you would-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... have to let me know which one, 'cause they do offer different ones. Uh-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... give me one second. I'm gonna go ahead and email that guide to you. Um, do you have it or would you like me to send it?

Speaker speaker_1: Um, I, I would love for you to send it.

Speaker speaker_0: Okay. All right. I went ahead and emailed it to you. Do you mind verifying that you received it? It's gonna come from-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: ... an email that says info@benefitsinacard.com.

Speaker speaker_1: All right. Info benefit guide?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right.

Speaker speaker_0: And then let me know when you're ready.

Speaker speaker_1: All right. Um, I'm on it.

Speaker speaker_0: Okay. So they offer different plans depending on how many you select as well as which ones, and if you add dependents has a lot to do with how much the weekly deduction is from your paycheck. Um, were you trying to enroll by yourself or with dependents?

Speaker speaker_1: By myself.

Speaker speaker_0: Okay. So, they do offer different medical plans. It looks like they offer one, two, three, four different medical plans. The very first one that I'm gonna go over, it's called the Stay Healthy NEC. So this plan is very basic. It only covers your preventative services, which are considered like a physical, some vaccinations, some STD screenings, some cancer screenings. However, it's only for those preventative visits. It does not cover any doctor visits if you get sick, any hospital visits if you get injured, any urgent care, emergency room, nor surgery. So this is called the Stay Healthy NEC, and like I said, it's only for those preventative visits. It does require you to stay within network and only use their clinics and doctors to receive coverage. But you do receive prescription benefits, which would... you would go through Medimpact for that. And like I said, it's a very basic plan, and it's only for

those preventative visits. Um, if you select this plan, it's \$9.46 from your paycheck. Um, then they offer two other plans called the Insure Plus and the Insure Plus Enhanced. These two plans are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, they don't cover your preventative visits, which are a physicals, some vaccinations, some STD and cancer screenings, um, like your annual checkups. That, the Insure Plus and the Insure Plus Enhanced do not cover. Um, with the Insure Plus and the Insure Plus Enhanced, you're not required to stay within the network. You can use providers out of the network as long as they take that insurance. And you do receive prescription benefits as well, but through PharmaBill depending on the generic medication that you get. It depends a lot on how much you pay. You can pay up to \$10, 20 or 30. And for the non-generic medications, they do offer you discounts. These two plans include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. The main difference between these two is the dollar amount that they pay out of pocket, um, towards four areas. For daily hospital confinement, if you choose the Ensure Plus Basic, they would cover \$50 per day while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, they would cover \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For any first occurrence in hospital, the Ensure Plus Basic covers \$500 while the Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus Basic would cover up to a thousand based on surgical schedule and the Ensure Plus Enhanced will cover up to 2,000 based on surgical schedule. Everything after that stays the same when it comes to your anesthesia benefit, outpatient sickness, diagnostic testing, emergency room, emergency dental work, all of that stays the same. Mainly in those four areas is where the flat fee difference comes in hand. So for the Ensure Plus Basic, if you selected that one, that would be a weekly deduction of \$17.39 from your paycheck. And for the Ensure Plus Enhanced, it would be \$24.69. Again, the Stay Healthy MEC only covers preventative, and then your two Ensure plans only cover hospital indemnity. The fourth plan that I'm gonna go over is called the Stay Healthy MEC Enhanced. So this one, compared to the other three that I just went over, is the only one that covers both your preventative and your hospital indemnity. So they would cover things such as, like a physical, some vaccines, and they would also cover your actual doctor visits if you were to get sick. Um, so this one's the only one that c- covers both of those benefits, but it does require you to stay within network and it does require copays. So you're covered with your preventative care and with your hospital indemnity, but you are required to make copays. So for example, for primary care visits, you're required to pay \$10 copay per visit, and you're limited to four visits annually per person or ten per family. For specialty care visits, a \$60... I'm sorry, a \$50 copay per visit's required, and you're also limited to four visits annually per person and ten per family. And then for those urgent care visits, a \$60 copay per visit's required, and you're also limited to four visits annually per person and ten per family. And you get two different carriers when it comes to your prescriptions. First one through Medimpact and second one through Pharmacoville. When it comes to your pharmacy option, 30-day... You get a 30-day supply and a \$5 copay would be required for those generic prescriptions. And for the mail order option, you will have a 90-day supply and a \$15 copay for those generic prescriptions would be required. You also receive virtual urgent care, which offers medical assistance virtually with medical providers, and they cover flat fees with your hospital indemnity service as well as group accident. So, if you select the one that offers both benefits, you would be paying a weekly deduction of

\$23.13. Um, I do want to let you know that for your medical plans, which are the ones that I just went over, as well as... let me see. As well as dental and vision are under a IRS regulation that allows you to pay these funds with pre-tax dollars. However, if you do want to cancel the plan or make changes to the plan like add independents later on, or in general dropping these plans, you do have to do it within your first 30 days of receiving your first check, which would be today, or within company open enrollment, which is held in the month of December. So let's say you do enroll into dental vision on one of the medical plans, and you later on want to cancel that plan, you wouldn't be able to do it until they're back within company open enrollment. That's when you would have to call us and be, um, allowed to cancel it or make changes to it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Which for them, they do their company open enrollment in December up until January. So if you do enroll into dental vision or one of the medical plans, you do have to be very sure that you do want to, like, get it 'cause, um, after today, if you try to cancel any of the medical plans, dental or vision, they're going to tell you you can't do it till December so you're kind of stuck with it for a month. Sorry.

Speaker speaker_1: Yeah. Yeah. I'm gonna...

Speaker speaker_0: Yeah.

Speaker speaker_1: I'm gonna get a plan because, um, I have... Before I got, um, the job I have now, I didn't even have insurance.

Speaker speaker_0: Gotcha. Okay. Um, did you know which one you wanted till last then?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Which one of the medical plans?

Speaker speaker_1: Basically, the one I want is where I can go to the doctor if I'm sick, you know?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Can go to the doctor.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Or I could go get a check-up. You know, if I need to go to the hospital, that thing, I can go, and you know, I'll be covered. That's... So that's basically it really.

Speaker speaker_0: Okay. So the one that would... The one that you definitely would rule out is the MEC Stay Healthy. That one is only preventative, so it's only for your checkups and stuff, but not... No doctor visits if you get sick. Um, the Ensure Plus Basic, Ensure Plus Enhanced and the MEC Enhanced cover actual doctor visits. The only difference is that the Ensure Plus Basic and the Ensure Plus Enhanced only cover doctor visits. If you will go for a physical or STD screening or cancer screening, that isn't covered with the Ensure Plus. But with the MEC Enhanced, they would cover your ho- um, a flat fee towards your hospital

indemnity service. So if you get sick or something, and they also cover, um, like STD cancer screening, a physical, but you do have to stay within network, and e- it does require copays. So it really just-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... depends 'cause a lot of times when people call, they don't really go for... Some people... I know some people don't go for their annuals and checkups and stuff, but some people do. So it really just depends on the person.

Speaker speaker_1: What do you mean by stay in the network and co-pays? Could you explain that for me?

Speaker speaker_0: Yeah. Staying in the network means that you only use the doctors and clinics that they provide. So, if you have let's say-

Speaker speaker_1: So, basically what's in HITA?

Speaker speaker_0: Yeah. So like the, the list of their providers, so let's say th- you have your own doctor but he's not within the network, then you won't be covered. I- then if he is within the network-

Speaker speaker_1: So, basically-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... y'all will provide me with one, basically?

Speaker speaker_0: Um, yeah. They give you a li... They give you a number that you can contact if you do get one of the plans that requires you to g... stay within the network. You call those numbers and they actually give you the list of the providers around you that take that insurance.

Speaker speaker_1: All right, so I guess the, um, Stay Healthy, um, MEC-

Speaker speaker_0: Only the MECs-

Speaker speaker_1: ... I think I'll...

Speaker speaker_0: Only the MECs required to stay within the network, but 2 Insure Plus you can get out of the network. And-

Speaker speaker_1: How do the, um, Stay Healthy, um, MEC-Enhanced?

Speaker speaker_0: The... I'm sorry? So, the MEC Enhanced does require you to stay within network, but it requires co-pays. So, co-pays means what you pay. So, if you go for a, a urgent care visit and it says, "Urgent care visits limited to four visits annually per person, or 10 per family, and a \$60 co-pay per visit." So, if you go to Urgent Care, you would have to pay \$60. If you go to Primary Care-

Speaker speaker_1: All right.

Speaker speaker_0: ... you would have to pay \$10 per visit. Specialty care visits, you would have to pay a \$50 co-pay per visit. So, co-pays is what you pay.

Speaker speaker_1: Hm. That isn't bad.

Speaker speaker_0: Mm-hmm. And then the MEC Enhanced, like I said, is the only one that would cover your preventative which is considered like a physical, some vaccines, some STD and cancer screenings, and it also covers your hospital indemnity which is doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. The other four either cover one thing or the other.

Speaker speaker_1: Yeah. So, the best course of action is for me to do the, um, Stay Healthy MEC Enhanced?

Speaker speaker_0: If you want both benefits, yes. If you don't-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... if... Yeah.

Speaker speaker_1: So, yeah. I think that's the one I'm gonna do.

Speaker speaker_0: Okay. And then, um, like I said, once you become active and they send you your card, they give you the phone number that you n- call, and then they give you the list of the providers around your area so you're not like completely clueless. They actually guide you of where to go. Did you wanna get anything else or did you just wanna do the medical plan?

Speaker speaker_1: No. Yeah. That's really all I need, is um, just the medical, you know?

Speaker speaker_0: Okay.

Speaker speaker_1: So, I can be able to, um, go to the doctor, you know, so I'm healthy-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... and stuff like that.

Speaker speaker_0: Okay. Yeah, that's fine.

Speaker speaker_1: And...

Speaker speaker_0: 'Cause I was gonna say they also have dental, short-term disability, term life, vision, critical illness, group accident, behavioral health...

Speaker speaker_1: Yeah. That answer is-

Speaker speaker_0: 'Cause today would be your last day to enroll into anything. Okay? After today, you would have to wait 'til the next company's open enrollment-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... which is all the way 'til December.

Speaker speaker_1: Yeah. The insurance was the only thing that I needed. Everything else, like I have dental and-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, vision.

Speaker speaker_0: Eye, uh...

Speaker speaker_1: I have all that already.

Speaker speaker_0: Oh, okay. Okay. That's fine. Um, so do you allow MAU to make the weekly deduction of the \$23.13 from your paycheck for the MEC Enhanced which covers your preventative and hospital indemnity?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Please allow one or two weeks for MAU to start making the very first deduction of \$23.13. Once you see the very first deduction of the \$23.13 come out of your paycheck, the following Monday of that first deduction is when your plan becomes active. By that first week or s- or second week or activation week, you should be getting your MEC Enhanced Card mailed out to you. And then all that pharmacy information is in there as well as who to call to find, um, the providers. So, all that information's given out. And for s... If you have like a doctor's appointment coming up and you're still waiting on your card, you're welcome to contact this number and we can email it to you as well so you'll have it digital... through email.

Speaker speaker_1: All right.

Speaker speaker_0: Um, I was gonna tell you, just keep in mind that this is under Section 125, so if you do change your mind later today, just, just keep in mind that you have to call today to like drop it or like make any change or, or cancellation. If not, you have to wait 'til the month of December.

Speaker speaker_1: All right.

Speaker speaker_0: All right. Did you have any questions for me?

Speaker speaker_1: Um, no, ma'am. That was all I needed today.

Speaker speaker_0: All right. Well, I'm glad you called today. Um, and that's really it. Hope you have a great day.

Speaker speaker_1: All right. So, going on this day forward, um, I have to wait two checks once I see they deducted the, um, 23-

Speaker speaker_0: Um, it could be one or-

Speaker speaker_1: ... or is that two weeks?

Speaker speaker_0: It could be one or two weeks. We don't have access to their payrolls, um, so it could be only one week or two weeks. I would be paying attention to your pay stubs

'cause once you see the very first-

Speaker speaker_1: Yeah, I don't-

Speaker speaker_0: ... deduction-

Speaker speaker_1: I get paid on... I don't get paid on every Friday. I get paid two days early, so I get paid, um, every Wednesday. Does that play a-

Speaker speaker_0: Okay. So, i-

Speaker speaker_1: ... significant-

Speaker speaker_0: No, 'cause either way, um, once they do the... Once you see the first deduction of the \$23.13, the following Monday, your plan becomes active. So, even if they did it on a Tuesday, Wednesday or Thursday, by that first deduction, it doesn't become effective 'til the following Monday.

Speaker speaker_1: No.

Speaker speaker_0: Yes, sir. So you just have to play the waiting game 'cause you enroll now, um, but I wouldn't be able to tell you if it's gonna take one or two weeks, since we don't have access to their payroll. You would actually have to be like kind of looking at your pay stubs, or you're welcome to call within one or two weeks to see if, um, you became active already. But I think what would be easier is just to look at your pay stubs, 'cause like I said, once they deduct it the first time, the following Monday, your plan becomes active.

Speaker speaker_1: All right.

Speaker speaker_0: Yes, sir. Did you have any other questions?

Speaker speaker_1: All right. So... No, ma'am.

Speaker speaker_0: All right. So now we'll just... Now, you just have to play the waiting game. Okay?

Speaker speaker_1: All right. And, um, thank you for, um, having the time to talk to me about this because you know, um, insurance and stuff like that-

Speaker speaker_0: Yeah, it can be tricky.

Speaker speaker_1: ... they're really very, very high-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... 00:02:47because, um, the insurance that I was, um, gonna be on under my mom-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... it would have raised it to like \$400 which is-

Speaker speaker_0: Oh my god.

Speaker speaker_1: ... you know, which is a lot, but being able to like, you know, go to the doctor, you know, I only probably, I only have to pay like \$60, \$50 or \$10 with co-pays, you know, that's-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: That's, that's good. That's a deal.

Speaker speaker_0: Mm-hmm. Yes, sir. Yeah. So like I said, now you really just have to wait, because once they deduct it the first time out of your paycheck, um, the following Monday, you become active-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and then by that first week you're going to get your, um, your MEC Enhanced Card mailed out to you, and all that information is on the card as well.

Speaker speaker_1: All right.

Speaker speaker_0: All right. Well, I hope you have a great weekend. Thank you for your time.

Speaker speaker_1: All right. All right. You too. I hope you have a good weekend also.

Speaker speaker_0: Thank you.

Speaker speaker_1: All right. Goodbye.