

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. I'm calling from Benefits in a Card on behalf of the Hamilton Record Group. I'm looking to speak with Mr. Jones. Uh, speaking. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of your staff and agency. We're currently processing enrollment forms and you selected a few plans that can be combined. So, I was actually calling you to see what plan is actually wanted. So far, we have looked in the lowest one, but I just wanted to confirm. Um, you selected the VIP Standard, the VIP Classic, eh- as well as the Preventative plan. Um, out of the VIPs, you're really only allowed to choose one, since both of them are both hospital indemnity plans. Did you want me to go over the plans with these? Yeah. Okay. Let me see. So, they offer different plans, depending on how many that you select, as well as which ones, depend on how much the weekly deductions are out of your paycheck. So, you selected the preventative plan. That plan, um, there's no problem if you combine it with one of the VIPs. But with the VIPs, you do have to choose either one or the other. So, for your Stay Healthy plan, that plan would cover like one physical visit a year, some vaccinations, some STD and cancer screening, um, but it's only for preventative services, meaning it's not gonna cover like your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room and surgeries. So, it mainly covers like your annuals, but only that. Um, it does offer prescription benefits through Elexar and it offers a membership with Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also does include virtual urgent care, which is the medical assistance virtually with medical providers. But like I said earlier, your Stay Healthy plan is only for preventive services. For that plan it would be a weekly deduction of \$14.92 from your paycheck. Then they also offer two other plans called the VIPs. There is the VIP Standard and the VIP Classic. So, these two are the ones that would cover your hospital visits, doctor visits, urgent care, emergency room, and surgeries, but they don't cover your preventative services. So, they don't cover what I just went through with your Stay Healthy. They're only for hospital indemnity. The two of them offer prescription benefits through Pharmacoville, which depending on what generic medication you were to need, you can pay up to \$10, \$20, \$30. And for the non-generic, they do offer somewhat of a discount. This plan also does include virtual urgent care. The main difference between the two of them is that the Standard is the most basic one, because it doesn't include intensive care unit benefit, rehabilitation, nor any preventive surgery, while the VIP Classic does. Um, for example, if you were to have surgery in hospital, the VIP Standard covers \$250 per day for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. So, in dollar amount, the Classic would cover a little bit more towards those hospital indemnity services. If you were to select between the Standard and the Classic, the Standard is a basic one. It would be a weekly deduction of \$16.80. And then your VIP

Classic would be a weekly deduction of \$18.57. So, the Classic is the one that will pay a little bit more out of pocket towards those services. So, those are three plans that they offer. There is a fourth medical plan option. This one's called the Stay Healthy MEC Enhanced. With the MEC Enhanced, you're required to stay within the network to receive coverage. But it does offer both your preventative services and your hospital indemnity services, meaning it covers both, like your annuals as well as your actual doctor visits if you were to go to the doctor sick, hospital visits if you were to go injured, urgent care, emergency room, and surgeries. So, it offers both benefits, but it does require the copays. So, for primary care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you would be limited to four visits annually per person or 10 per family, and the copay would be a \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$60. You'd get also prescription benefits through Elexar and through Pharmacoville, but with your preventative prescriptions you would be required to copay. So, for the pharmacy option, you would have a 30-day supply and the copay would be a \$5. And for your mail-order option, you would have a 90-day supply and the copay would be a \$15. If you were to select the MEC Enhanced, you'd be paying a weekly deduction of \$42.68 weekly, and then of course they do offer additional benefits, but those additional benefits do have their separate deductions to them. Um, it looks like you selected all of them. So, for dental, it would be a weekly deduction of \$3.38. Vision, \$1.99 weekly. Term life, \$1.96. Uh, short-term disability, \$3.56. Critical illness for employee, \$2.33. 24-hour group accidents for employees, \$1.86. ID experts for employee is \$1.80. Behavioral health for employees, \$1.38. So, so far we enrolled you in the lowest one when it came to the VIP, which was the VIP Standard. Um, so I was calling to see if you wanted to keep it..... how it is or if you wanted to change anything for- Oh, yeah. ... taking off. Yeah, I would definitely like to change some things. Uh- Okay. Mostly everything. Ex- except for maybe vision, I guess. And, uh, and the one plan with the lowest, uh, deduction weekly. The first one, I think, that you said. So the... Um, keep in mind that the Stay Healthy would be the lowest one, which is \$14.92. But that Stay Healthy is only gonna cover, like, your physical, one physical visit, some vaccines, some STD and cancer screenings. But it doesn't cover your doctor visits if you get, like, sick, or hospital visits if you get injured. If that's something that you were winding up getting, you would have to choose between the Standard, the Classic, one of those two. Because, um, your end- your Stay Healthy's only for, like- ... preventative services. Mm-hmm. Yeah, I'll, I'll just do the Standard then. That's fine. Okay. Did you want to keep the, the preventative or did you want me to take the preventative one off? Uh... Yeah, you can take the preventative off. Okay. And then, so I have the VIP Standard. That's a weekly deduction of \$16.80 for employee. Um, did you wanna keep dental? That's \$3.38. Uh, no. And I'll take that one off. What about short term disability? That's, like, \$3.66. Uh, no. Then you also selected term life. That's \$1.96. Yeah, no. Then I have vision for \$1.99. Yeah. I'll, I'll keep that. Okay. And then I have critical illness for \$2.33. Uh, no. And then I have also group accident for \$1.86. Uh, no. Behavior health for \$1.38. No. And then the last one would be ID Experts, which is identity protection, for \$1.80. Uh, no. Okay. So, so far I have VIP Standard for employee. That's a weekly deduction of \$16.80. And then I have the vision plan for \$1.99 for employee, and then that would be a total of \$18.79 for both of those plans. Do you allow your staff and agency to make that weekly deduction of \$18.79 for these two selected plans? Yeah. Okay. So please allow one or two weeks for your employer to start making that

deduction. Once you see the very first deduction of those \$18 and change, um, the following Monday from that deduction is when you will have active coverage. And then by that first week of your activation week, you should be getting your, your vision card. And then normally for your VIP plan, they don't send those out to the members. So if you do want a physical copy of that card, you're welcome to give us a call and we can go ahead and put a request for it. Okay. Is there a way to, um, like, change any of these plans while due, uh, like, later or anything like that? Um, so the only time that you would be able to, like, change the level of dependents, if you wanna add dependents in the future, or add new plans, you would have to be w- within your first 30 days of receiving your first check or be in company open enrollment. Which I can check to see what month that falls into. That or you can call us also. It looks like they're in company open enrollment in the month of December, but let me see if we got the updated dates. Uh. We do. Okay, it looks like they're in company open enrollment actually right now up until the 31st of January. Okay. Okay? So you have until the 31st. I would say until the 30th, to be honest, to, um- Mm-hmm. ... add any additional plans. Okay. Well, that's... Yeah, sounds good. All right. And then, um, just keep in mind, if you do want a physical card for your medical plan, just give us a call the week, the first Monday after you see the first deduction come out of your paycheck and we can put in- Mm-hmm. ... a request for it. Okay. All right. Did you have any more questions? Um, no. No, nothing. Okay. And whenever you become active and you get all your cards and stuff, um, all that information regarding the carrier, the pharmacy, policy number, all of that, you're gonna receive. Okay. All right. Well, thank you for your time. I hope you have a great day today. No, thank you for calling. Yeah, I appreciate you too. Thank you. Have a nice day. Yep. You too. Thanks.

Conversation Format

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

Speaker speaker_1: Good afternoon. I'm calling from Benefits in a Card on behalf of the Hamilton Record Group. I'm looking to speak with Mr. Jones.

Speaker speaker_2: Uh, speaking.

Speaker speaker_1: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of your staff and agency. We're currently processing enrollment forms and you selected a few plans that can be combined. So, I was actually calling you to see what plan is actually wanted. So far, we have looked in the lowest one, but I just wanted to confirm. Um, you selected the VIP Standard, the VIP Classic, eh- as well as the Preventative plan. Um, out of the VIPs, you're really only allowed to choose one, since both of them are both hospital indemnity plans. Did you want me to go over the plans with these?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Let me see. So, they offer different plans, depending on how many that you select, as well as which ones, depend on how much the weekly deductions are out of your paycheck. So, you selected the preventative plan. That plan, um, there's no problem if you combine it with one of the VIPs. But with the VIPs, you do have to choose either one or

the other. So, for your Stay Healthy plan, that plan would cover like one physical visit a year, some vaccinations, some STD and cancer screening, um, but it's only for preventative services, meaning it's not gonna cover like your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room and surgeries. So, it mainly covers like your annuals, but only that. Um, it does offer prescription benefits through Elexar and it offers a membership with Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also does include virtual urgent care, which is the medical assistance virtually with medical providers. But like I said earlier, your Stay Healthy plan is only for preventive services. For that plan it would be a weekly deduction of \$14.92 from your paycheck. Then they also offer two other plans called the VIPs. There is the VIP Standard and the VIP Classic. So, these two are the ones that would cover your hospital visits, doctor visits, urgent care, emergency room, and surgeries, but they don't cover your preventative services. So, they don't cover what I just went through with your Stay Healthy. They're only for hospital indemnity. The two of them offer prescription benefits through Pharmacoville, which depending on what generic medication you were to need, you can pay up to \$10, \$20, \$30. And for the non-generic, they do offer somewhat of a discount. This plan also does include virtual urgent care. The main difference between the two of them is that the Standard is the most basic one, because it doesn't include intensive care unit benefit, rehabilitation, nor any preventive surgery, while the VIP Classic does. Um, for example, if you were to have surgery in hospital, the VIP Standard covers \$250 per day for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. So, in dollar amount, the Classic would cover a little bit more towards those hospital indemnity services. If you were to select between the Standard and the Classic, the Standard is a basic one. It would be a weekly deduction of \$16.80. And then your VIP Classic would be a weekly deduction of \$18.57. So, the Classic is the one that will pay a little bit more out of pocket towards those services. So, those are three plans that they offer. There is a fourth medical plan option. This one's called the Stay Healthy MEC Enhanced. With the MEC Enhanced, you're required to stay within the network to receive coverage. But it does offer both your preventative services and your hospital indemnity services, meaning it covers both, like your annuals as well as your actual doctor visits if you were to go to the doctor sick, hospital visits if you were to go injured, urgent care, emergency room, and surgeries. So, it offers both benefits, but it does require the copays. So, for primary care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you would be limited to four visits annually per person or 10 per family, and the copay would be a \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$60. You'd get also prescription benefits through Elexar and through Pharmacoville, but with your preventative prescriptions you would be required to copay. So, for the pharmacy option, you would have a 30-day supply and the copay would be a \$5. And for your mail-order option, you would have a 90-day supply and the copay would be a \$15. If you were to select the MEC Enhanced, you'd be paying a weekly deduction of \$42.68 weekly, and then of course they do offer additional benefits, but those additional benefits do have their separate deductions to them. Um, it looks like you selected all of them. So, for dental, it would be a weekly deduction of \$3.38. Vision, \$1.99 weekly. Term life, \$1.96. Uh, short-term disability, \$3.56. Critical illness for employee, \$2.33. 24-hour group accidents for employees, \$1.86. ID experts for employee is \$1.80. Behavioral health for

employees, \$1.38. So, so far we enrolled you in the lowest one when it came to the VIP, which was the VIP Standard. Um, so I was calling to see if you wanted to keep it..... how it is or if you wanted to change anything for-

Speaker speaker_3: Oh, yeah.

Speaker speaker_1: ... taking off.

Speaker speaker_3: Yeah, I would definitely like to change some things. Uh-

Speaker speaker_1: Okay.

Speaker speaker_3: Mostly everything. Ex- except for maybe vision, I guess. And, uh, and the one plan with the lowest, uh, deduction weekly. The first one, I think, that you said.

Speaker speaker_1: So the... Um, keep in mind that the Stay Healthy would be the lowest one, which is \$14.92. But that Stay Healthy is only gonna cover, like, your physical, one physical visit, some vaccines, some STD and cancer screenings. But it doesn't cover your doctor visits if you get, like, sick, or hospital visits if you get injured. If that's something that you were winding up getting, you would have to choose between the Standard, the Classic, one of those two. Because, um, your end- your Stay Healthy's only for, like- ... preventative services.

Speaker speaker_3: Mm-hmm. Yeah, I'll, I'll just do the Standard then. That's fine.

Speaker speaker_1: Okay. Did you want to keep the, the preventative or did you want me to take the preventative one off?

Speaker speaker_3: Uh... Yeah, you can take the preventative off.

Speaker speaker_1: Okay. And then, so I have the VIP Standard. That's a weekly deduction of \$16.80 for employee. Um, did you wanna keep dental? That's \$3.38.

Speaker speaker_3: Uh, no.

Speaker speaker_1: And I'll take that one off. What about short term disability? That's, like, \$3.66.

Speaker speaker_3: Uh, no.

Speaker speaker_1: Then you also selected term life. That's \$1.96.

Speaker speaker_3: Yeah, no.

Speaker speaker_1: Then I have vision for \$1.99.

Speaker speaker_3: Yeah. I'll, I'll keep that.

Speaker speaker_1: Okay. And then I have critical illness for \$2.33.

Speaker speaker_3: Uh, no.

Speaker speaker_1: And then I have also group accident for \$1.86.

Speaker speaker_3: Uh, no.

Speaker speaker_1: Behavior health for \$1.38.

Speaker speaker_3: No.

Speaker speaker_1: And then the last one would be ID Experts, which is identity protection, for \$1.80.

Speaker speaker_3: Uh, no.

Speaker speaker_1: Okay. So, so far I have VIP Standard for employee. That's a weekly deduction of \$16.80. And then I have the vision plan for \$1.99 for employee, and then that would be a total of \$18.79 for both of those plans. Do you allow your staff and agency to make that weekly deduction of \$18.79 for these two selected plans?

Speaker speaker_3: Yeah.

Speaker speaker_1: Okay. So please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of those \$18 and change, um, the following Monday from that deduction is when you will have active coverage. And then by that first week of your activation week, you should be getting your, your vision card. And then normally for your VIP plan, they don't send those out to the members. So if you do want a physical copy of that card, you're welcome to give us a call and we can go ahead and put a request for it.

Speaker speaker_3: Okay. Is there a way to, um, like, change any of these plans while due, uh, like, later or anything like that?

Speaker speaker_1: Um, so the only time that you would be able to, like, change the level of dependents, if you wanna add dependents in the future, or add new plans, you would have to be w- within your first 30 days of receiving your first check or be in company open enrollment. Which I can check to see what month that falls into. That or you can call us also. It looks like they're in company open enrollment in the month of December, but let me see if we got the updated dates. Uh. We do. Okay, it looks like they're in company open enrollment actually right now up until the 31st of January.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay? So you have until the 31st. I would say until the 30th, to be honest, to, um-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... add any additional plans.

Speaker speaker_3: Okay. Well, that's... Yeah, sounds good.

Speaker speaker_1: All right. And then, um, just keep in mind, if you do want a physical card for your medical plan, just give us a call the week, the first Monday after you see the first deduction come out of your paycheck and we can put in-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... a request for it.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. Did you have any more questions?

Speaker speaker_3: Um, no. No, nothing.

Speaker speaker_1: Okay. And whenever you become active and you get all your cards and stuff, um, all that information regarding the carrier, the pharmacy, policy number, all of that, you're gonna receive.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. Well, thank you for your time. I hope you have a great day today.

Speaker speaker_3: No, thank you for calling. Yeah, I appreciate you too.

Speaker speaker_1: Thank you. Have a nice day.

Speaker speaker_3: Yep. You too. Thanks.