

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Incl-... Hi, my name is Stephanie. How can I assist you? Hi, Stephanie. I was calling to get signed up for open enrollment. Okay. Yeah, I can help you with that. What's the staffing agency that you work for? The Morales Group. Okay. And then what are the last four of your Social? 3460... For security- ... Jason Hamilton. Mm-hmm. Okay. For security purposes, could you please verify your full address as well as the date of birth? Um, 3702 North Colorado Avenue, Indianapolis, Indiana, 46218. Uh, 4995. Okay. Is your phone number 304-3514? Mm-hmm. And then I have shaymarie4933@gmail.com? Mm-hmm. Okay. And then, did you know already which one to enroll into or did you want me to go ahead and send you that benefit guide? And if you wish, I can go over the plans with you over the phone. I was trying to get information on the deductible, um, versus, like, on the best plan, and then, like, um, the co-pay questions. Okay. Um, so if you want, I can send you that benefit guide and it'll give you a visual- Mm-hmm. ... about what I'm about to go over. Um, if you want, I can go ahead and send that to your email file. I already have it. Okay. I'm just, like, kinda confused. Okay. So if you want, I'll just go over all the, the plans and then based on what I tell you- ... you can just let me know what you would be interested into enrolling into. Um, give me one second. Let me pull that up. Mm-hmm. So the weekly deductions from your paycheck really d-... just depend on how many plans you were to select, which ones you select, as well as if you enroll with dependents. Mm-hmm. Um, were you looking into enrolling by yourself or with a dependent? No, I do have a dependent. You do have a dependent? Mm-hmm. Uh, would it be for employee and spouse, employee and child, or the family plan? Uh, child. Employee and child? Okay. So the first medical plan that I'm gonna go over is the only plan that they offer that covers both your preventative services as well as your hospital indemnity services. Mm-hmm. The other three that they offer only cover one or the other benefit, so they'll either only cover your preventative or your hospital indemnity. But the one that I'm fixing to explain to you is called the Stay Healthy MEC Enhanced. This one has both benefits. It's the only one that covers y-... both your preventative services, which are, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and it also covers your hospital indemnity. So that means doctor visits if you were to get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. This one's called the Stay Healthy MEC Enhanced. So with the MEC Enhanced, you are required to stay within the network and only use the preferred providers that they offer to receive coverage, um, and it does require co-pays. So for primary care visits, with the MEC Enhanced, you would be limited to four visits annually per person, or 10 per family, and the co-pay would be of \$10. For specialty care visits, you would be limited to four visits annually per person, or 10 per family, and the co-pay in that area is of \$50. For your urgent care visits, you would also be limited to four visits

annually per person, or 10 per family, and the co-pay in that area is of \$60. Since you get both your preventative and your hospital indemnity services in this plan, you have both your prescription benefits with Aleve and with Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they do offer discounts. So for the pharmacy option, when it comes to your generic drugs, you would have a 30-day supply and the co-pay in that area would be of \$5. For your mail-order option, you would have a 90-day supply for your generic drugs and the co-pay would be of \$15. With the MEC Enhanced, they do cover a flat fee towards whatever service you go for. So for example, for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a maximum of one day. For hospital confinement benefit, they would cover \$100 for a... for a maximum of 30 days. Surgery and hospital, they would cover \$500 per day for a maximum of one day. If you were to select the Stay Healthy MEC Enhanced, for employee only, it would be \$44.09, or employee and child, which would be \$72.77 weekly. Mm-hmm. Um, so this is the only plan that offers both your preventative and your hospital indemni-... indemnity benefit. Um-So, the second plan that I'm gonna go over is called the Stay Healthy MEC Tele-RS. So, your Stay Healthy MEC Tele-RS is only a preventative plan, meaning that it's only gonna cover like one physical visit a year, some vaccinations, some STD and cancer screenings, even some counseling. And this plan also does require you to stay within the network to receive coverage. And it offers some- So- Mm-hmm? So, um, for like medical, what would be the deductible before like, you know, before services? So, I can really only provide information that I see on the guide. So if you want- How long do we have to sign up for the, for open enrollment? Your last day to enroll with your company would be January 31st. That's the last day that you would have to call us and enroll into the benefits. After that, if you call they're gonna tell you that you have to wait until the month of December, whenever they have their, another company open enrollment. Which for them is between December 23rd, maybe, it might be a day or two of a difference maybe before or after. But it's definitely around the month of December. Um, if you have questions prior to enrolling, I could provide two different numbers and they could possibly answer that. But, um, I know for your MEC Enhance- Is it \$1,000? So, I don't have that information. Um, that would be something you would have to call like the, the carrier about to find out. Um, I can really just provide the information that I see on the guide. I know for your MEC Enhance, um, that one has co-pays and then the other ones, your VIPs, they have flat fees that they cover- Mm-hmm. ... for those services. Okay. So you said for medical for children and adult it'll be \$70 a week. And then what about for, uh, dental for those two people? So for dental there is, that one it does tell me that there's a deductible of \$50 if you were to choose the individual plan. Or if you choose the family plan of \$150. For the preventative visit, it would be covered at 100%. A basic visit, like a cleansing of the teeth, that would be covered at 80%. Basic restorative would be covered at 80%. X-rays would be covered at 80%, and you have an annual maximum of \$500. Um, for employee and child that would be a weekly deduction of \$9.79 weekly. Okay. And, um, you did say the pharmacy medication is included with the medical plan you were advising, or is it separate? Yeah. So all of the plans that they offer have their prescription benefits. Um, the first one that I went over, the reason why it's in the first one, was because that one offers both your preventative services as well as your hospital indemnity. And since they offer both of those benefits, it's the only one that includes both, um, a Lexar which would be for your preventatives, and Pharmerville for your hospital indemnity. And then the other ones either cover only your

preventatives, which is your MEC Tele-RS, for that one it's only gonna be a Lexar. And then for your VIPs, which would be your Standard, your Plus, and your Prime, those only cover your hospital indemnity services and not your preventative. So with your VIP you would have prescription benefits through Pharmerville, but only Pharmerville. And then with your MEC Enhance you would have prescription benefits with the Lexar and with Pharmerville, because it's the only plan that they offer that covers both your preventative services as well as your hospital indemnity. The other three are, is either your preventative or either your hospital indemnity. Cool. That's why the one that, um, that's why the one that I went over right now, the employee and child would be \$71.46. Uh, for your preventative one, which is MEC Tele-RS, that one's the only one that covers only preventative, and preventative only. For employee and child that would be \$22.39, but that's the one that only covers your preventative services. And then your VIPs, depending on which one you were to select, 'cause there's three, there's the Standard which is the most basic one, the Plus which is the one, like the one right in the middle, and then the VIP Prime is the one that covers a little bit more in dollar amount. If you were to select the Standard for employee and child, that's a weekly deduction of \$27.29. For the VIP Plus for employee and child that's \$51.24. And then for your VIP Prime is \$71.22. But the VIPs only cover your hospital indemnity. Okay. All right. Um, I'm going to... And then I was going to- Mm-hmm? I was gonna tell you that also, um, all of the plans that they offer looks like they're all under a IRS regulation. So, it's called Section 125. What the IRS regulation allows you to do is to pay those plans with pre-tax dollars. However, if you do wanna cancel those plans in the future or let's say change the level of your dependents, so if you were to select these funds with employee and child, and then later on change your mind and wanna do the employee only option, um, you can do that as long as you're within your first 30 days of receiving your first paycheck, or within company open enrollment period. So, you would have to either cancel that plan before January 31st, or change the level you're, of your coverage, so from employee and child to employee, or employee to child to employee and spouse, or employee and child to family before January 31st. Um, because if you call on, let's say February the 3rd, which is on a Monday, um, they're gonna tell you that you have to call back within company open enrollment, which would be in the month of December, to make those changes. So, it would, uh, you would be s- you would have to be sure, um, to know exactly what plan due to that IRS regulation 'cause if you call after the company open en- you're kinda stuck with it, so, um, and that's December. Okay. I'm going to, just to make sure I call back before the 31st. Okay. Did you want- Um, I have questions about this. Yeah. Did you want me to provide those two numbers to you, to email them to you or no? Uh, yeah. Okay. Is there a way to email them to me or no? Um, let me see. Or is it the number that's the bottom of the document with the, uh, breakdown of benefits? Mm-hmm. No. So that's a different number, who I'm actually gonna give you the number to- Okay. ... is like for any specific questions like the one that you asked me about. Okay. Um, you can ask these two ladies or any services that you might have questions that you don't see specifically on the PDF or the benefit guide that you're looking at. Uh, that, those two numbers, they would be able to answer those questions and let you know if that's covered or not. But just because, like since we're the healthcare administrators, there's so much that I can, like let you know. I can really just go based off what I see on the guide. Um, but I know for sure that NEC Enhance is the only one that requires the copays. And then I know the dental plan, it has the deductible, but when it comes to your VIPs, I know there's only flat fees, but I'm not sure if, how much the deductible

is and stuff. So, I'd rather just give you those numbers just to be sure that you're 100% sure what you wanna enroll into just 'cause of that IRS regulation. But let me know- Okay. ... when you're ready for those numbers. All righty. So, the first number is 601-936-3290. Again, 601-936-3290, and that's for Delicia. That's her name. And then the second number is Sandra, and her phone number is 601-936-3287. And, uh, it's gonna be Eastern time, okay? Let me see where you're located. You're in Indiana. So, right now it's 7:03, so I don't think they're open at this moment, but they do have Eastern hours, okay? As long as- No, normally, what time do they close? Ooh, I feel like, um, let me ask, 'cause I'm not 100% sure. But I believe it's at 5:00 that they close their office. Okay. It's probably from 8:00 to 5:00. Okay. And then just remember- That's fine. ... if you do wanna enroll, you have till the 31st, um, to give us a call and do that enrollment. Mm-hmm. Okay, that's fine. I'll just reach back out within that timeframe. Okay, that's fine. Okay, uh, thank you for helping me and have a good night. Thank you. You do, too. Have a nice night. Mm-hmm. No problem. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and Incl-... Hi, my name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, Stephanie. I was calling to get signed up for open enrollment.

Speaker speaker_1: Okay. Yeah, I can help you with that. What's the staffing agency that you work for?

Speaker speaker_2: The Morales Group.

Speaker speaker_1: Okay. And then what are the last four of your Social?

Speaker speaker_2: 3460...

Speaker speaker_1: For security-

Speaker speaker_2: ... Jason Hamilton.

Speaker speaker_1: Mm-hmm. Okay. For security purposes, could you please verify your full address as well as the date of birth?

Speaker speaker_2: Um, 3702 North Colorado Avenue, Indianapolis, Indiana, 46218. Uh, 4995.

Speaker speaker_1: Okay. Is your phone number 304-3514?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then I have shaymarie4933@gmail.com?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. And then, did you know already which one to enroll into or did you want me to go ahead and send you that benefit guide? And if you wish, I can go over the plans with you over the phone.

Speaker speaker_2: I was trying to get information on the deductible, um, versus, like, on the best plan, and then, like, um, the co-pay questions.

Speaker speaker_1: Okay. Um, so if you want, I can send you that benefit guide and it'll give you a visual-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... about what I'm about to go over. Um, if you want, I can go ahead and send that to your email file.

Speaker speaker_2: I already have it.

Speaker speaker_1: Okay.

Speaker speaker_2: I'm just, like, kinda confused.

Speaker speaker_1: Okay. So if you want, I'll just go over all the, the plans and then based on what I tell you- ... you can just let me know what you would be interested into enrolling into. Um, give me one second. Let me pull that up.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So the weekly deductions from your paycheck really d-... just depend on how many plans you were to select, which ones you select, as well as if you enroll with dependents.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, were you looking into enrolling by yourself or with a dependent?

Speaker speaker_2: No, I do have a dependent.

Speaker speaker_1: You do have a dependent?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, would it be for employee and spouse, employee and child, or the family plan?

Speaker speaker_2: Uh, child.

Speaker speaker_1: Employee and child? Okay. So the first medical plan that I'm gonna go over is the only plan that they offer that covers both your preventative services as well as your hospital indemnity services.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The other three that they offer only cover one or the other benefit, so they'll either only cover your preventative or your hospital indemnity. But the one that I'm fixing

to explain to you is called the Stay Healthy MEC Enhanced. This one has both benefits. It's the only one that covers y-... both your preventative services, which are, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and it also covers your hospital indemnity. So that means doctor visits if you were to get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. This one's called the Stay Healthy MEC Enhanced. So with the MEC Enhanced, you are required to stay within the network and only use the preferred providers that they offer to receive coverage, um, and it does require co-pays. So for primary care visits, with the MEC Enhanced, you would be limited to four visits annually per person, or 10 per family, and the co-pay would be of \$10. For specialty care visits, you would be limited to four visits annually per person, or 10 per family, and the co-pay in that area is of \$50. For your urgent care visits, you would also be limited to four visits annually per person, or 10 per family, and the co-pay in that area is of \$60. Since you get both your preventative and your hospital indemnity services in this plan, you have both your prescription benefits with Aleve and with Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they do offer discounts. So for the pharmacy option, when it comes to your generic drugs, you would have a 30-day supply and the co-pay in that area would be of \$5. For your mail-order option, you would have a 90-day supply for your generic drugs and the co-pay would be of \$15. With the MEC Enhanced, they do cover a flat fee towards whatever service you go for. So for example, for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a maximum of one day. For hospital confinement benefit, they would cover \$100 for a... for a maximum of 30 days. Surgery and hospital, they would cover \$500 per day for a maximum of one day. If you were to select the Stay Healthy MEC Enhanced, for employee only, it would be \$44.09, or employee and child, which would be \$72.77 weekly.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, so this is the only plan that offers both your preventative and your hospital indemni-... indemnity benefit. Um-So, the second plan that I'm gonna go over is called the Stay Healthy MEC Tele-RS. So, your Stay Healthy MEC Tele-RS is only a preventative plan, meaning that it's only gonna cover like one physical visit a year, some vaccinations, some STD and cancer screenings, even some counseling. And this plan also does require you to stay within the network to receive coverage. And it offers some-

Speaker speaker_2: So-

Speaker speaker_1: Mm-hmm?

Speaker speaker_2: So, um, for like medical, what would be the deductible before like, you know, before services?

Speaker speaker_1: So, I can really only provide information that I see on the guide. So if you want-

Speaker speaker_2: How long do we have to sign up for the, for open enrollment?

Speaker speaker_1: Your last day to enroll with your company would be January 31st. That's the last day that you would have to call us and enroll into the benefits. After that, if you call

they're gonna tell you that you have to wait until the month of December, whenever they have their, another company open enrollment. Which for them is between December 23rd, maybe, it might be a day or two of a difference maybe before or after. But it's definitely around the month of December. Um, if you have questions prior to enrolling, I could provide two different numbers and they could possibly answer that. But, um, I know for your MEC Enhance-

Speaker speaker_2: Is it \$1,000?

Speaker speaker_1: So, I don't have that information. Um, that would be something you would have to call like the, the carrier about to find out. Um, I can really just provide the information that I see on the guide. I know for your MEC Enhance, um, that one has co-pays and then the other ones, your VIPs, they have flat fees that they cover-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for those services.

Speaker speaker_2: Okay. So you said for medical for children and adult it'll be \$70 a week. And then what about for, uh, dental for those two people?

Speaker speaker_1: So for dental there is, that one it does tell me that there's a deductible of \$50 if you were to choose the individual plan. Or if you choose the family plan of \$150. For the preventative visit, it would be covered at 100%. A basic visit, like a cleansing of the teeth, that would be covered at 80%. Basic restorative would be covered at 80%. X-rays would be covered at 80%, and you have an annual maximum of \$500. Um, for employee and child that would be a weekly deduction of \$9.79 weekly.

Speaker speaker_2: Okay. And, um, you did say the pharmacy medication is included with the medical plan you were advising, or is it separate?

Speaker speaker_1: Yeah. So all of the plans that they offer have their prescription benefits. Um, the first one that I went over, the reason why it's in the first one, was because that one offers both your preventative services as well as your hospital indemnity. And since they offer both of those benefits, it's the only one that includes both, um, a Lexar which would be for your preventatives, and Pharmerville for your hospital indemnity. And then the other ones either cover only your preventatives, which is your MEC Tele-RS, for that one it's only gonna be a Lexar. And then for your VIPs, which would be your Standard, your Plus, and your Prime, those only cover your hospital indemnity services and not your preventative. So with your VIP you would have prescription benefits through Pharmerville, but only Pharmerville. And then with your MEC Enhance you would have prescription benefits with the Lexar and with Pharmerville, because it's the only plan that they offer that covers both your preventative services as well as your hospital indemnity. The other three are, is either your preventative or either your hospital indemnity.

Speaker speaker_2: Cool.

Speaker speaker_1: That's why the one that, um, that's why the one that I went over right now, the employee and child would be \$71.46. Uh, for your preventative one, which is MEC Tele-RS, that one's the only one that covers only preventative, and preventative only. For

employee and child that would be \$22.39, but that's the one that only covers your preventative services. And then your VIPs, depending on which one you were to select, 'cause there's three, there's the Standard which is the most basic one, the Plus which is the one, like the one right in the middle, and then the VIP Prime is the one that covers a little bit more in dollar amount. If you were to select the Standard for employee and child, that's a weekly deduction of \$27.29. For the VIP Plus for employee and child that's \$51.24. And then for your VIP Prime is \$71.22. But the VIPs only cover your hospital indemnity.

Speaker speaker_2: Okay. All right. Um, I'm going to...

Speaker speaker_1: And then I was going to-

Speaker speaker_2: Mm-hmm?

Speaker speaker_1: I was gonna tell you that also, um, all of the plans that they offer looks like they're all under a IRS regulation. So, it's called Section 125. What the IRS regulation allows you to do is to pay those plans with pre-tax dollars. However, if you do wanna cancel those plans in the future or let's say change the level of your dependents, so if you were to select these funds with employee and child, and then later on change your mind and wanna do the employee only option, um, you can do that as long as you're within your first 30 days of receiving your first paycheck, or within company open enrollment period. So, you would have to either cancel that plan before January 31st, or change the level you're, of your coverage, so from employee and child to employee, or employee to child to employee and spouse, or employee and child to family before January 31st. Um, because if you call on, let's say February the 3rd, which is on a Monday, um, they're gonna tell you that you have to call back within company open enrollment, which would be in the month of December, to make those changes. So, it would, uh, you would be s- you would have to be sure, um, to know exactly what plan due to that IRS regulation 'cause if you call after the company open en- you're kinda stuck with it, so, um, and that's December.

Speaker speaker_2: Okay. I'm going to, just to make sure I call back before the 31st.

Speaker speaker_1: Okay. Did you want-

Speaker speaker_2: Um, I have questions about this.

Speaker speaker_1: Yeah. Did you want me to provide those two numbers to you, to email them to you or no?

Speaker speaker_2: Uh, yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: Is there a way to email them to me or no?

Speaker speaker_1: Um, let me see.

Speaker speaker_2: Or is it the number that's the bottom of the document with the, uh, breakdown of benefits?

Speaker speaker_1: Mm-hmm. No. So that's a different number, who I'm actually gonna give you the number to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is like for any specific questions like the one that you asked me about.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, you can ask these two ladies or any services that you might have questions that you don't see specifically on the PDF or the benefit guide that you're looking at. Uh, that, those two numbers, they would be able to answer those questions and let you know if that's covered or not. But just because, like since we're the healthcare administrators, there's so much that I can, like let you know. I can really just go based off what I see on the guide. Um, but I know for sure that NEC Enhance is the only one that requires the copays. And then I know the dental plan, it has the deductible, but when it comes to your VIPs, I know there's only flat fees, but I'm not sure if, how much the deductible is and stuff. So, I'd rather just give you those numbers just to be sure that you're 100% sure what you wanna enroll into just 'cause of that IRS regulation. But let me know-

Speaker speaker_2: Okay.

Speaker speaker_1: ... when you're ready for those numbers.

Speaker speaker_2: All righty.

Speaker speaker_1: So, the first number is 601-936-3290. Again, 601-936-3290, and that's for Delicia. That's her name. And then the second number is Sandra, and her phone number is 601-936-3287. And, uh, it's gonna be Eastern time, okay? Let me see where you're located. You're in Indiana. So, right now it's 7:03, so I don't think they're open at this moment, but they do have Eastern hours, okay? As long as-

Speaker speaker_2: No, normally, what time do they close?

Speaker speaker_1: Ooh, I feel like, um, let me ask, 'cause I'm not 100% sure. But I believe it's at 5:00 that they close their office.

Speaker speaker_2: Okay.

Speaker speaker_1: It's probably from 8:00 to 5:00.

Speaker speaker_2: Okay.

Speaker speaker_1: And then just remember-

Speaker speaker_2: That's fine.

Speaker speaker_1: ... if you do wanna enroll, you have till the 31st, um, to give us a call and do that enrollment.

Speaker speaker_2: Mm-hmm. Okay, that's fine. I'll just reach back out within that timeframe.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_2: Okay, uh, thank you for helping me and have a good night.

Speaker speaker_1: Thank you. You do, too. Have a nice night.

Speaker speaker_2: Mm-hmm. No problem. Bye-bye.