

Transcript: Estefania

Acevedo-5139398062817280-6046999347773440

Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hello. My name is Matt Bell, and I'm a new employee of MAU and, uh, I got the, uh, enrollment information request email yesterday, and I was, uh, uh, told to call this number in the email. Okay. You wanna enroll? Uh, yes. Okay. You said MAU? Yes. All right. What is the last four of your Social? 4791. What's your first and last name? Matt Bell. Okay, for security purposes, could you verify your address in Native Berry? Uh, address is 4839 Highland Circle, Gainesville, Georgia 30506. And birthday is February 12th, 1984. And 706-988-3716 is your phone number? Yes. And then what's a good email? U-G-A, number four, C-H-R-I-S-T. Mm-hmm. Okay. Okay. @ua.com . So it- so it actually looks like they called you today. Um, they were processing an enrollment form that you filled out back in February the 13th, and you selected all of the medical plans, so they were actually trying to find out which one you wanted to enroll into, um, because you selected all of them. Did you know already which one? For now, you are enrolled in the lowest level of coverage, being the Stay Healthy ME/C, which is your preventative plan, as well as the InsurBasic. Did you want me to- Oh, I- ... go over their differences? Well, I guess, I guess I can, uh, have the one I have now is fine. The InsurPlus Basic, and then, um, that one is 17.30. Did you want me to go over the plans, just in case? Uh, sure. Okay. So, right now, they put you down for the InsurPla- InsurPlus Basic, which is your medical plan- Okay. ... dental, short-term disability, vision, and then your ME/C standalone. So let me- Okay. ... see. Um, and then I'll go over what it covers and stuff. Okay. Okay, for your Stay Healthy ME/C plan, that one, um, they did enroll you into that one. That one is for preventative services, so that one would be- Okay. ... for like one physical visit, some vaccinations, some- Okay. ... STD and cancer screening, um- Okay. ... pap smears. Anything that's, like, considered a preventative service- Okay. ... and it does require you to stay within the network, so you would have to use their clinics and doctors only. Um- Okay. ... so if you do go outside of the network, you would have to pay, but as long as you stay within the network, you should be covered. Yes. It has preventative- Okay. ... prescription benefits through Alexar. And it's only for preventative services, okay? So for that one- Okay. ... for employees, \$9.46 weekly. Then there's the InsurPlus and then the InsurPlus Enhanced. They selected the InsurPlus, so that one and your InsurPlus Enhanced, those two cover your doctor visits, the stay, hospital visits, urgent care, emergency room, and surgeries. The two InsurPlans- Mm-hmm. ... don't require you to stay within the network, so you could actually just use clinics or doctors outside of the network and be covered as long as they take that insurance. They do also offer- Okay. ... prescription benefits for the InsurPlans through Pharmacoville. Depending on the generic medication that you get, you can pay up to \$30, \$20, or even \$10. It really just depends on the medication. And for the non-generics- Okay. ... they do offer you a discount. These two plans include something called Virtual Urgent Care,

which offers medical assistance virtually with medical providers. And the main difference between the InsurBasic, which is the one that they selected for you, and the InsurPlus Enhanced, is the flat fee that it covers. So really, in four areas, the differences really come. So for days- Mm-hmm. ... of hospital confinement, the one that they enrolled you into, it covers \$50 per day, while the InsurPlus Enhanced would cover \$100 per day. For intensive care, the one they selected covers \$200 per day, while the other one, the Enhanced, would cover \$400 per day. For annual first occurrence in hospital, the InsurPlus, it covers \$500, while the InsurPlus Enhanced would cover \$1,500. For surgical, the InsurPlus Basic covers up to \$1,000 based on surgical schedule and the InsurPlus Enhanced would cover up to \$2,000 based on surgical schedule. Everything after that, those two areas stays exact same. Um, for the one that they enrolled you into, the InsurPlus, that's a weekly deduction of \$17.39. And for the Enhanced, it's \$24.59. So, they selected the Stay Healthy ME/C, the InsurPlus. Okay. Um, dental, for dental, I can go over what that covers as well. So for dental...For dental, that one has its- Hmm. ... its, um, for preventative perc- visit, 100% covered. Something basic, like a cleansing of the teeth, 80% covered. Basic restorative, 80% is covered, so meaning like if they gotta fill in a cavity. X-rays- Mm-hmm. ... 80% is covered. Annual maximum is \$500 and your one-time deductible with the dental plan, you would have to give a \$50- Oh. ... but that deductible- Wow. ... you only have to give once. Then y- they also selected, uh, vision. Vision has its copays. So copay for an eye exam is \$10. Copay for lenses- Okay. ... and frames is \$25, and your frame allowance is of \$130. Provision for employee, that's a weekly deduction of \$2.15. And also, short-term disability, you had... Wanted for that one, um, active employees working 20 hours or more per week. Hmm. There's a elimination period of seven days, meaning that the first seven days they wouldn't pay them to you- Hmm. ... but after them seven days- Okay. ... the benefit period is 90 days and the benefit amount is \$650 per month. For employee- Mm-hmm. ... that's \$4.02. Um, I was gonna tell you that there- Mm-hmm. ... is a plan called the StayHealthy MEC Enhanced. So, that would be- Hmm. ... the fourth plan that they offer. That's the only plan that covers both your preventative and your hospital indemnity. So, in other words, it's what the StayHealthy MEC and one of the Insure Plus, but combined. However, there is copays in this one, so for primary care, you would be covered as long as you stay within the network, as well as for your hospital indemnity services you would have to stay within the network for the StayHealthy MEC Enhanced, and it requires- Okay. ... copays. So for primary care visits, if you select the StayHealthy MEC Enhanced, which is the only one that offers both your preventative and your hospital indemnity, um, that one has its copay. So for primary care, a \$10 copay per visit would be required, and you would be limited to four visits annually per person or 10 per family. For specialty care visits, you would be limited to four visits annually per person or 10 per family and a \$50 copay per visit would be required. For urgent care visits, you would be limited to four visits annually per person or 10 per family and a \$60 copay would be required. Okay. Um, you get both prescription benefits through, uh, Lesar and with Pharmaville. Since this is the plan that covers both your preventative and your hospital indemnity, you have both of those benefits, um, which you already have. However, the other- Okay. ... two are, like, two different plans and they have two different deductions. Hmm. This one, it ho- covers both your preventative- Mm-hmm. ... which would be, like, what the StayHealthy MEC covers, and, um- Mm-hmm. ... it covers your hospital indemnity, which is what the Insure plans cover. However, with the StayHealthy MEC Enhanced, like I said- Hmm. ... you would have to pay copays and you do have to stay within the network.

Compared to the Insure plans, you can be out of the network when it comes to your hospital indemnity. Okay. So did you want to keep- All right. ... what you had or did you want to change that? When it comes- Uh- ... to the medical? ... uh, I guess I could keep what I have right now. Uh, I think if I- And- ... if I wanted to change later I could, I guess. Mm-hmm. So actually- Or, or- ... um, the only time that you- ... for example. ... y- so that's the thing. So with the plans that they offer- Okay. ... all of the medical plans, as well as dental and vision are under a IRS Regulation called Section 125. So what Section 125 is, it allows you to pay the medical plans and dental and vision with pre-tax dollars. However, if you do decide to enroll, um, you only have... Since they allow you to pay these plans with pre-tax dollars, if you want to cancel those plans under that IRS Regulation, which is dental, vision and medical, or if you wanna later on dep- like, add dependents or make changes to those plans, you would have- Mm-hmm. ... to do it within the first 30 days of receiving your first check or- Okay. ... when the company is within company open enrollment, which for MAU- Okay. ... is in the month of, of December. This year was from- Okay. ... December 23rd up until January- Uh-huh. ... 31st. So if you do enroll- Okay. ... you wouldn't be able to cancel those plans or make changes to those plans if it passes your 30 days of receiving your first check. Oh, okay. So in other words, you would have- Okay. ... to wait till the month of December. So if you call- Yeah. Okay. ... after the, your 30 days to cancel them or make changes- Uh-huh. ... they're gonna tell you, "Unfortunately, we can't cancel these-" Right. "... because it's under Section 125." Okay. You're gonna have to call back- Okay. ... within company open enrollment. So you would be kinda stuck with them for a year. Yeah. Okay. All right. Okay? I understand. Uh, I, I can, I can have... I can keep what I have right now, that's fine. Okay. All right. Just keep in mind if- Okay. ... you do want to add dependents or make any changes, you have 30 days- Yeah. ... from the day that you receive your first check to do so. Okay. After those 30, you would have to wait till the next company open enrollment. Right. Um, the one that- Okay. ... you can drop whenever is short-term disability. That's the only one. Um, that one you could- Okay. ... drop whenever you want. But to make changes, you do have to be within your personal open enrollment, okay? Okay. So, so far your weekly deduction for the selected plans that they selected- Mm-hmm. ... for you would be \$36.53. Um, typically you have to allow your staff and agency one or two weeks for them to start making a deduction. Once you see the very first deduction of the \$36.53, the following Monday of that deduction is when your coverage becomes effective, and then by that first week of active coverage, either that Thursday or Friday, you should be getting your dental card, vision card and preventative card. Um, if you do want a physical Insure Plus Basic Card, which is your medical card, they normally don't send that one out, so you would have to- Mm-hmm. ... call and request it when you become active. Okay. Okay? All right. Did you have any other questions? All right. Well, thank you very much. You welcome. I, I, don't... I don't think I have any more questions. So, all right. Well, thank you very much and- You welcome. All right. 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: Hello. My name is Matt Bell, and I'm a new employee of MAU and, uh, I got the, uh, enrollment information request email yesterday, and I was, uh, uh, told to call this number in the email.

Speaker speaker_0: Okay. You wanna enroll?

Speaker speaker_1: Uh, yes.

Speaker speaker_0: Okay. You said MAU?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. What is the last four of your Social?

Speaker speaker_1: 4791.

Speaker speaker_0: What's your first and last name?

Speaker speaker_1: Matt Bell.

Speaker speaker_0: Okay, for security purposes, could you verify your address in Native Berry?

Speaker speaker_1: Uh, address is 4839 Highland Circle, Gainesville, Georgia 30506. And birthday is February 12th, 1984.

Speaker speaker_0: And 706-988-3716 is your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then what's a good email?

Speaker speaker_1: U-G-A, number four, C-H-R-I-S-T.

Speaker speaker_0: Mm-hmm. Okay. Okay.

Speaker speaker_1: @ua.com .

Speaker speaker_0: So it- so it actually looks like they called you today. Um, they were processing an enrollment form that you filled out back in February the 13th, and you selected all of the medical plans, so they were actually trying to find out which one you wanted to enroll into, um, because you selected all of them. Did you know already which one? For now, you are enrolled in the lowest level of coverage, being the Stay Healthy ME/C, which is your preventative plan, as well as the InsurBasic. Did you want me to-

Speaker speaker_1: Oh, I-

Speaker speaker_0: ... go over their differences?

Speaker speaker_1: Well, I guess, I guess I can, uh, have the one I have now is fine.

Speaker speaker_0: The InsurPlus Basic, and then, um, that one is 17.30. Did you want me to go over the plans, just in case?

Speaker speaker_1: Uh, sure.

Speaker speaker_0: Okay. So, right now, they put you down for the InsurPla- InsurPlus Basic, which is your medical plan-

Speaker speaker_1: Okay.

Speaker speaker_0: ... dental, short-term disability, vision, and then your ME/C standalone. So let me-

Speaker speaker_1: Okay.

Speaker speaker_0: ... see. Um, and then I'll go over what it covers and stuff.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, for your Stay Healthy ME/C plan, that one, um, they did enroll you into that one. That one is for preventative services, so that one would be-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for like one physical visit, some vaccinations, some-

Speaker speaker_1: Okay.

Speaker speaker_0: ... STD and cancer screening, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... pap smears. Anything that's, like, considered a preventative service-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and it does require you to stay within the network, so you would have to use their clinics and doctors only. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... so if you do go outside of the network, you would have to pay, but as long as you stay within the network, you should be covered.

Speaker speaker_1: Yes.

Speaker speaker_0: It has preventative-

Speaker speaker_1: Okay.

Speaker speaker_0: ... prescription benefits through Alexar. And it's only for preventative services, okay? So for that one-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for employees, \$9.46 weekly. Then there's the InsurPlus and then the InsurPlus Enhanced. They selected the InsurPlus, so that one and your InsurPlus Enhanced, those two cover your doctor visits, the stay, hospital visits, urgent care, emergency room, and

surgeries. The two InsurPlans-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... don't require you to stay within the network, so you could actually just use clinics or doctors outside of the network and be covered as long as they take that insurance. They do also offer-

Speaker speaker_1: Okay.

Speaker speaker_0: ... prescription benefits for the InsurPlans through Pharmacoville. Depending on the generic medication that you get, you can pay up to \$30, \$20, or even \$10. It really just depends on the medication. And for the non-generics-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they do offer you a discount. These two plans include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. And the main difference between the InsurBasic, which is the one that they selected for you, and the InsurPlus Enhanced, is the flat fee that it covers. So really, in four areas, the differences really come. So for days-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... of hospital confinement, the one that they enrolled you into, it covers \$50 per day, while the InsurPlus Enhanced would cover \$100 per day. For intensive care, the one they selected covers \$200 per day, while the other one, the Enhanced, would cover \$400 per day. For annual first occurrence in hospital, the InsurPlus, it covers \$500, while the InsurPlus Enhanced would cover \$1,500. For surgical, the InsurPlus Basic covers up to \$1,000 based on surgical schedule and the InsurPlus Enhanced would cover up to \$2,000 based on surgical schedule. Everything after that, those two areas stays exact same. Um, for the one that they enrolled you into, the InsurPlus, that's a weekly deduction of \$17.39. And for the Enhanced, it's \$24.59. So, they selected the Stay Healthy ME/C, the InsurPlus.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, dental, for dental, I can go over what that covers as well. So for dental...For dental, that one has its-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... its, um, for preventative perc- visit, 100% covered. Something basic, like a cleansing of the teeth, 80% covered. Basic restorative, 80% is covered, so meaning like if they gotta fill in a cavity. X-rays-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 80% is covered. Annual maximum is \$500 and your one-time deductible with the dental plan, you would have to give a \$50-

Speaker speaker_1: Oh.

Speaker speaker_0: ... but that deductible-

Speaker speaker_1: Wow.

Speaker speaker_0: ... you only have to give once. Then y- they also selected, uh, vision. Vision has its copays. So copay for an eye exam is \$10. Copay for lenses-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and frames is \$25, and your frame allowance is of \$130. Provision for employee, that's a weekly deduction of \$2.15. And also, short-term disability, you had... Wanted for that one, um, active employees working 20 hours or more per week.

Speaker speaker_1: Hmm.

Speaker speaker_0: There's a elimination period of seven days, meaning that the first seven days they wouldn't pay them to you-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... but after them seven days-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the benefit period is 90 days and the benefit amount is \$650 per month. For employee-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that's \$4.02. Um, I was gonna tell you that there-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is a plan called the StayHealthy MEC Enhanced. So, that would be-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... the fourth plan that they offer. That's the only plan that covers both your preventative and your hospital indemnity. So, in other words, it's what the StayHealthy MEC and one of the Insure Plus, but combined. However, there is copays in this one, so for primary care, you would be covered as long as you stay within the network, as well as for your hospital indemnity services you would have to stay within the network for the StayHealthy MEC Enhanced, and it requires-

Speaker speaker_1: Okay.

Speaker speaker_0: ... copays. So for primary care visits, if you select the StayHealthy MEC Enhanced, which is the only one that offers both your preventative and your hospital indemnity, um, that one has its copay. So for primary care, a \$10 copay per visit would be required, and you would be limited to four visits annually per person or 10 per family. For specialty care visits, you would be limited to four visits annually per person or 10 per family and a \$50 copay per visit would be required. For urgent care visits, you would be limited to four visits annually per person or 10 per family and a \$60 copay would be required.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, you get both prescription benefits through, uh, Lesar and with Pharmaville. Since this is the plan that covers both your preventative and your hospital indemnity, you have both of those benefits, um, which you already have. However, the other-

Speaker speaker_1: Okay.

Speaker speaker_0: ... two are, like, two different plans and they have two different deductions.

Speaker speaker_1: Hmm.

Speaker speaker_0: This one, it ho- covers both your preventative-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... which would be, like, what the StayHealthy MEC covers, and, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it covers your hospital indemnity, which is what the Insure plans cover. However, with the StayHealthy MEC Enhanced, like I said-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... you would have to pay copays and you do have to stay within the network. Compared to the Insure plans, you can be out of the network when it comes to your hospital indemnity.

Speaker speaker_1: Okay.

Speaker speaker_0: So did you want to keep-

Speaker speaker_1: All right.

Speaker speaker_0: ... what you had or did you want to change that? When it comes-

Speaker speaker_1: Uh-

Speaker speaker_0: ... to the medical?

Speaker speaker_1: ... uh, I guess I could keep what I have right now. Uh, I think if I-

Speaker speaker_0: And-

Speaker speaker_1: ... if I wanted to change later I could, I guess. Mm-hmm.

Speaker speaker_0: So actually-

Speaker speaker_1: Or, or-

Speaker speaker_0: ... um, the only time that you-

Speaker speaker_1: ... for example.

Speaker speaker_0: ... y- so that's the thing. So with the plans that they offer-

Speaker speaker_1: Okay.

Speaker speaker_0: ... all of the medical plans, as well as dental and vision are under a IRS Regulation called Section 125. So what Section 125 is, it allows you to pay the medical plans and dental and vision with pre-tax dollars. However, if you do decide to enroll, um, you only have... Since they allow you to pay these plans with pre-tax dollars, if you want to cancel those plans under that IRS Regulation, which is dental, vision and medical, or if you wanna later on dep- like, add dependents or make changes to those plans, you would have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to do it within the first 30 days of receiving your first check or-

Speaker speaker_1: Okay.

Speaker speaker_0: ... when the company is within company open enrollment, which for MAU-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is in the month of, of December. This year was from-

Speaker speaker_1: Okay.

Speaker speaker_0: ... December 23rd up until January-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 31st. So if you do enroll-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you wouldn't be able to cancel those plans or make changes to those plans if it passes your 30 days of receiving your first check.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So in other words, you would have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to wait till the month of December. So if you call-

Speaker speaker_1: Yeah. Okay.

Speaker speaker_0: ... after the, your 30 days to cancel them or make changes-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... they're gonna tell you, "Unfortunately, we can't cancel these-

Speaker speaker_1: Right.

Speaker speaker_0: "... because it's under Section 125."

Speaker speaker_1: Okay.

Speaker speaker_0: You're gonna have to call back-

Speaker speaker_1: Okay.

Speaker speaker_0: ... within company open enrollment. So you would be kinda stuck with them for a year.

Speaker speaker_1: Yeah. Okay. All right.

Speaker speaker_0: Okay?

Speaker speaker_1: I understand. Uh, I, I can, I can have... I can keep what I have right now, that's fine.

Speaker speaker_0: Okay. All right. Just keep in mind if-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you do want to add dependents or make any changes, you have 30 days-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... from the day that you receive your first check to do so.

Speaker speaker_1: Okay.

Speaker speaker_0: After those 30, you would have to wait till the next company open enrollment.

Speaker speaker_1: Right.

Speaker speaker_0: Um, the one that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you can drop whenever is short-term disability. That's the only one. Um, that one you could-

Speaker speaker_1: Okay.

Speaker speaker_0: ... drop whenever you want. But to make changes, you do have to be within your personal open enrollment, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: So, so far your weekly deduction for the selected plans that they selected-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... for you would be \$36.53. Um, typically you have to allow your staff and agency one or two weeks for them to start making a deduction. Once you see the very first deduction of the \$36.53, the following Monday of that deduction is when your coverage becomes effective, and then by that first week of active coverage, either that Thursday or Friday, you should be getting your dental card, vision card and preventative card. Um, if you do want a physical Insure Plus Basic Card, which is your medical card, they normally don't send that one out, so you would have to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... call and request it when you become active.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: All right.

Speaker speaker_0: Did you have any other questions?

Speaker speaker_1: All right. Well, thank you very much.

Speaker speaker_0: You welcome.

Speaker speaker_1: I, I, don't... I don't think I have any more questions. So, all right. Well, thank you very much and-

Speaker speaker_0: You welcome.

Speaker speaker_1: All right. Bye.