

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, ma'am. I just received a text, uh, about enrolling in the health benefits, and I could have sworn that I was already enrolled. Okay. I can double check. Sometimes they send you that when the company is within company open enrollment. They'll send it to you either way. Just as a reminder to let you know that you could enroll in some additional benefits. Um, but let me look into your file just to make sure. Okay. What agency do you work for? Kimberly-Clark. Okay, give me one second. Is that the staffing agency that you applied with? Mm-hmm. Sometimes they go by different names. No, ma'am. It's, uh, MAU. MAU. Okay, thank you. And then what are the last four of your Social? 7267. First and last name, please. Durrell Art. Okay, for security purposes, could you verify your full address and your date of birth? It's 101 Columbia Street, Augusta, Georgia 30906 and 12/20/84. Did you move recently? Ma'am? Did you recently move? Um... We have a different address. Is it 2133 Vanderbilt Road? And then what's that city and state? It's Augusta, Georgia 30904. Yes. Do you want me to change it to the one you just gave me? Yes, ma'am. I thought I had, uh, everything updated. Let me see. And then what was that new address? It's 10- 101 Columbia Street, Augusta, Georgia 30906. Um, oh sorry, and it's, uh, apartment 3305. Okay. It's 101 Columbia Street, apartment 3305, Augusta, Georgia 39006? Yes, ma'am. Thank you. Okay, and then what was that date of birth again? 12/20/84. Thank you. Um, is your phone number still a 706-339-4806? Yes, ma'am. And then I have dhart4783@gmail.com. Is that up to date? Yes, ma'am. Okay, let's see. So, the reason why you got that text, you do have, um, you are, like you do have active coverage. Um, the only reason why you received that text was technically what I told in the beginning of the call. So it looks like that is the case. Your company right now is in, within their company open enrollment. So you will be getting reminders letting you know that right now they're within enrollment time and you could add additional plans or take some off. Um, this would be your chance to do so. But you do have active coverage. It's just reminders that you will be getting throughout this time that they're within company open enrollment. It looks like the last day would be the 30th of this month. Okay. But it's just reminders. Okay. Letting you know that it's enrollment time for MAU. Okay. Um, I know I have vision on. Um, I want to change that. Okay. So you want to drop your vision plan? Yes, ma'am. Okay. And that's good that you're doing that right now, 'cause that one's under section 125. That one and then your medical plan are too. Um, okay. I took vision off. That just leaves your medical plan, which is the MEC stand alone, uh, for \$9.46. That one's the one that covers one physical visit, some vaccines, some cancer screenings, some STD screening and even some counseling, but it only covers your preventative services. It will not cover doctor visits if sick, hospital visits if injured, urgent care, emergency rooms nor surgeries. So that's the one you have left. Okay, which is the one that

covers it? Um, the other two are the ensure plans. Do you want me to go over them real quick before I make those changes? Yes, ma'am. Okay. So the one that you actually have is only a preventative plan. So technically you have the one that would only cover like your annuals, some vaccinations, not all vaccinations, but some. Cool. Some STD screenings, some cancer screening, but the plan that you currently have is only for preventative. So anything before a problem actually occurs, in other words. Um, it doesn't cover your doctor visits if you were to get sick and go to the doctor, hospital visits if you were to get injured, emergency room, urgent care, none of that. Um, so that's the one that you currently have. And it is under section 125. Uh, so if you don't want it, you would have to cancel it before the company open enrollment period is over. In other words, nothing passing January 30th, because if you call from February, they're going to tell you that you're going to have to wait till the next company open enrollment, which technically is going to be within a year. Um-So, that's the one you have. The other two that they offer... It looks like they actually offer three other ones. Uh, the first ones that I'm gonna go over are called the Ensure. There's the Ensure Plus- Mm-hmm. ... and the Ensure Enhance. So, these two are the ones that actually do cover your doctor visits if sick, hospital visits if injured, urgent care and emergency room, and even some surgeries. And with these two plans, you're not required to only use their preferred providers. You could be within the network or out of the network and still receive coverage. You do get prescription benefits as well, but with Pharmaville, which depending on which generic medication you need, you can pay up to \$10, \$20 or \$30. And for the non-generic, they do offer discounts. This plan also includes the virtual urgent care, which offers medical assistance virtually with medical providers, both the Ensure Plus and the Ensure Plus Enhance. The main difference between the Ensure Plus and the Ensure Plus Enhance is mainly in four areas. So, in daily hospital confinement, the Ensure Plus, which is the basic one, would only cover \$50 per day, while your Ensure Plus Enhance would cover \$100 per day in that area. For intensive care, the Ensure Plus would cover \$200 per day, while your Ensure Plus Enhance would cover \$400 per day. Annual first recurrence in hospital, the Ensure Plus would cover \$500, while your Ensure Plus Enhance would cover \$1,500. For surgical, the Ensure Plus would cover up to \$1,000 based on surgical schedule, and then your Ensure Plus Enhance would cover up to \$2,000 based on surgical schedule. Everything after that with those two plans, the Ensure Plus and the Ensure Plus Enhance, stays the exact same. Um, so for anesthesia benefit, 25% surgical benefit, both for the Ensure Plus and the Ensure Plus Enhance. For outpatient sickness, both of them would be \$75. Diagnostic testing, both of them would be \$250 per year. For wellness exam, both of them would be \$75 per e- per year. Hospital emergency room, physician office, emergency dental work, hospital admission, all of that would stay the same. So, mainly in four areas the m- the changes really come in. So, if you were to, let's say, get rid of the MEC, the one that you currently have, and then change- Mm-hmm. ... one of the Ensures, the Ensure Plus, which is the basic, for employee only, is \$17.39. And then for the Ensure Plus Enhance, um, for employee only, is \$24.69. And I was also gonna tell you that these only cover your actual doctor visits if sick, hospital visits if injured, emergency room, all of that. But it doesn't cover your preventative services. So, it doesn't cover what the plan that you currently have covers, so it's like backwards. Um, and then there is a third plan that they also... I'm sorry, a fourth plan that they offer, and it's called the Stay Healthy MEC Enhance. So, the Stay Healthy MEC Enhance is the only plan out of the four that covers both your preventatives, so what you currently have, as well as your doctor visits if sick, hospital visits if

injured, urgent care, emergency room, and surgeries. So, your Stay Healthy MEC Enhance covers what you currently have with the plan that you selected. But it also covers your doctor visits if you were to go to the doctor sick, then your Ensure's only cover doctor visits if you were to go to the doctor because you're sick, but don't cover your preventative. And then the one that you currently have only covers your preventatives. Um, so the Stay Healthy MEC Enhance covers both benefits, but it does require to only use your preferred providers to receive coverage. Um, with the MEC Enhance you also would be required co-pays. So, for primary care the co-pay would be of \$10, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, that co-pay would be of \$50, and you would also be limited to four visits annually per person, or 10 per family. And then for your urgent care visits, the co-pay would be of \$60, and you would also be limited to four visits annually per person, or 10 per family. You also receive prescription benefits with two different carriers, with Olympia and with Pharmaville, with the MEC Enhance, since it offers both benefits. With your generic medication pharmacy supply, you would have a 30-day supply, and a \$5 co-pay would be required. For your mail order option for your generic drugs, a 90-day supply would be provided and a \$15 co-pay would be required. Um, this plan, like I said earlier, covers your hospital indemnity services, so for hospital admission benefit, \$1,000 per day, or max of one day would be covered. Hospital emergency room, \$250. Physician office, \$50. Emergency dental work, \$50. If you were to choose the MEC Enhance for employee, that would be \$23.13. So, the one that offers both benefits for employee only is \$23.13. The Ensure Plus for employee only is \$17.39. The Ensure Plus Enhance for employee only is \$24.69. And then the one that you currently have is \$9.46. Okay. Yeah, I was wondering 'cause, um, I was in a accident on the 10th of last month. And when I went to the hospital, you know, I told them that I had, uh- Insurance. ... health insurance, but that's probably- Mm-hmm. ... why they couldn't find it. Yeah, because the plan that you have will only cover your preventatives. So, meaning, like, a physical, some vaccines, some cancer and STD screening. So, anything that prevents a disease. Um, it wouldn't cover like emergency room, that's why, because y- you have a plan that's only a preventative plan. If you woulda had like maybe the MEC Enhanced, the one that offers those benefits- Uh-huh. ... or if you woulda had, um, the Ensure Plus or the Ensure Plus Enhanced, they would probably pay a flat fee towards whatever service you had that day, um, but since you only had the preventative, I believe that's why 'cause, um, having a car accident and then like getting injured isn't preventative 'cause, you know, you're, you're already like, you're injured and stuff. Yeah. Yeah. So, um, if you, if you do wanna drop the one that you have that's only the preventative plan, you can do it right now, but I do have to let you know, let's say you don't wanna do that right now- Well- ... and if for some reason you forget to call us, you gotta remember that the, since it's under th- the section 125 that allows you to pay those plans with pre-tax dollars, um, you have to do... You either have to cancel that plan or a- or make changes like add a dependent to that plan before your company open enrollment period is up because let's say you call on February, whenever their company open enrollment ends, you're gonna be told that you have to call back in December 'cause that's when their company open enrollment starts again. And those are the only times you're either able to cancel that particular plan that's under that regulation or add dependents. Okay. So right now you could do it. Your last day to make any changes would be January the 30th. Um, and then- No, I wanna go ahead and make the change 'cause I want something- Okay. ... more better than what I have. Oh, okay. Okay. Um, did you still wanna drop the vision? Yes. Um, I had,

uh, vision with another company and I went and got my eyes checked and everything and I'm fine, so I don't really need the vision. Oh, okay. And then d- which plan were you looking into getting, um, when it comes to your medical? Did you- Um... So remember the Ensure... Remember that there's two Ensure Plus. Um, there's the Ensure Plus Basic and then the Ensure Plus Enhanced. The Ensures are the only ones that, th- that only cover doctor visits of sick, hospital visits of injured, but they don't cover your preventative services. And then the MEC Enhanced covers your preventative and it also covers your doctor visits of sick, hospital visits of injured. That's the only one that offers what you had already as well as your actual doctor visits. Um, and then the Ensure only- And how much is that one? Uh, for the one that offers both benefits? That one would be \$23.13 weekly for employee. Okay, I'll go with that one. Okay. It seem like it is from a... it's more better than just a preventative alone. Okay. Yeah, 'cause that one's the only plan that they offer that covers both your preventative and your hospital indemnity, which hospital mean- indemnity means like doctor visits of sick, hospital visits of injured, urgent care, emergency room. Then the other two that were left were the Ensure Basic and the Ensure Plus Enhanced, but those don't cover preventative, they only actually cover your actual doctor visits once you're sick and stuff. So the one you're selecting covers both benefits. However, I do have to tell you that for the MEC Enhanced, like I said, y- you are required co-pays- Mm-hmm. ... and you are required to stay within the network. So this is important 'cause, um, if you go to a doctor that's outside of the network, you won't be covered. So you do have to go to a preferred provider that's within the network, but, of course, you get all this mailed out paper, all those numbers that you can call to find a provider, um, and they'll tell you who's within the network with that plan. Okay, that'll work. Okay. Did you just wanna add that one? So that one for employee is \$23.13. Yes, ma'am. Okay. Did you wanna add any more, or just that one? Um... I'm trying to think what I had, you know, at my last job. Um. I know I had- Go ahead. ... the health insurance and then I also... I don't know if y'all still carry... It's like, um, like I say, like I was in a accident, um, it was something where like if I got hurt outside of work, uh, I still got paid. Oh, okay. That sounds like it's short-term disability. So they do offer that. It's available for all active employees working 20 hours or more per week. Um, so for that plan, it has a elimination period of seven days. Mm-hmm. So what that technically means is that for the first seven days that you don't work, you won't get paid for those seven days. Then after those seven days, the benefit period is 90 days and the benefit amount is \$650 per month. Okay. And that one for employees is \$4.02 weekly. Um, I'm trying to think. I, I, I mean, it was a, a good idea, you know, 'cause you never know what can go wrong. Mm-hmm. And that one a- that one that you just brought up, the short-term disability, that one isn't under a IRS regulation, so if you were to add it today, you could take it off at any time. The only ones that have that restriction, that your vision and then the other medical plan that you had which was the Stay Healthy plan- Sure. ... um, are only the medical plans.... and vision and dental. The other plans like the one, short-term disability that we're just now talking about, term life- Right. ... critical illness, group accident, behavior health and ID experts, the- those that I just mentioned, don't have that restriction. So the ones that don't have that regulation, you could call and cancel them at any time. But the ones that do have the r- I- IRS regulation, like the MEC Enhanced, which is the one that you currently want with both benefits, dental has that regulation and vision had that regulation too, but we already got rid of it. Okay. But the other ones don't. So if you do add the short-term disability, which is \$4.02, at any time you could call and cancel it. But it's your choice. It's

whatever you feel like is better for you. No, um, I wanna get that back. So the short-term disability? Yes, ma'am. Okay. Yeah, 'cause at any time you can, um, call to, like, cancel that short-term disability, but the MEC Enhanced, which is your medical plan, the one that we're choosing now- Okay. ... that one, if you do wanna cancel and you change your mind after today, keep in mind that you have to call before January 30th, okay, to cancel it. 'Cause if you pass that date, then they're gonna tell you to call back in December. Okay. No, that's fine. But the short-term disability doesn't have- I'm keeping that one. Okay. And, okay, so with the two that I've selected, your new deduction would be \$27.15. Do you allow MAU to make these changes for these two selected plans? Yes. Okay. Please allow one or two weeks for your employer to start making this new deduction. So there's a possibility that you still may experience, um, the previous deduction of \$11.61 because it does take seven to ten business days for the cancellations to process and those changes to be made. Um, once you see the new deduction from your paycheck of \$27.15, the following Monday of that deduction is when that new coverage becomes active. So once you see that new deduction of \$27.15 come out of your paycheck, the following- Mm-hmm. ... Monday of that first deduction is when you have active coverage for those two new plans. So you may still experience maybe one or two deductions with \$11.61, but once you see the new deduction of the 27.15, that's when those new plans go into effect. Okay. Okay? And then just remember that if for some reason you do wanna cancel the one that you selected, the MEC Enhanced, you have 'til January 30th, okay? And then at any time you could cancel your short-term disability. Okay. All right. Did you have any questions? No, ma'am. That was it. Um, and, no, I do have another question. Um, and how would I find out who I have, uh, health coverage with? Yeah. So for that, whenever you get your cards, it's gonna tell you. It's gonna tell you the carrier's name and it's gonna actually tell you, um, the number that you can call. So it's called the Multiplan. Multiplan, that's the name of the network that you're gonna call to find where to go that takes that coverage. And whenever you receive your card, it's gonna be on the cards. But if you're ever confused, we can always, um, just let you know and, like, you could write the numbers down and we can transfer you as well 'cause I know sometimes it can- Okay. ... be a bit confusing. But everything's on the cards. Whenever you get your cards, the carrier's information, the, the pharmacy's information, the Multiplan number information's on there. Okay. And I was gonna also tell you that once you become active, um, you should be receiving your new card either that Thursday or Friday, and if for some reason you have, like, a doctor's appointment coming up and you still don't have your card, you're welcome to give us a call and, um, and we can email those to you. Okay. But it's called Multiplan. This, this same number here? Correct. Is, i- Okay. Yes. Yeah. We're the healthcare administrators, so if you have any questions, you're welcome to give us a call and we'll just guide you and c- help you. All righty. Mm-hmm. Yes, sir. So if you do wanna make, like, once a- once you become active, you do wanna go ahead and make an appointment, you're welcome to give us a call and we'll be happy to provide Multiplan's number- Okay. ... if you still don't have the cards. And then, um, also, like, whenever we send the emails, 'cause we can email you your cards virtually, on that email there's the number, uh, that you can contact for each of the plans that you have to find the providers, so we make it really easy for you as well. Okay, that sounds good. Okay. So now you really just have to wait for the staffing agency to make that new deduction, and then once you see that very first one of the 27.15 come out of your paycheck, the following Monday is when you have active coverage. Okay. All right. Thank you so much.

You're welcome. Have a nice day. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, ma'am. I just received a text, uh, about enrolling in the health benefits, and I could have sworn that I was already enrolled.

Speaker speaker_0: Okay. I can double check. Sometimes they send you that when the company is within company open enrollment. They'll send it to you either way. Just as a reminder to let you know that you could enroll in some additional benefits. Um, but let me look into your file just to make sure.

Speaker speaker_1: Okay.

Speaker speaker_0: What agency do you work for?

Speaker speaker_1: Kimberly-Clark.

Speaker speaker_0: Okay, give me one second. Is that the staffing agency that you applied with?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Sometimes they go by different names.

Speaker speaker_1: No, ma'am. It's, uh, MAU.

Speaker speaker_0: MAU. Okay, thank you. And then what are the last four of your Social?

Speaker speaker_1: 7267.

Speaker speaker_0: First and last name, please.

Speaker speaker_1: Durrell Art.

Speaker speaker_0: Okay, for security purposes, could you verify your full address and your date of birth?

Speaker speaker_1: It's 101 Columbia Street, Augusta, Georgia 30906 and 12/20/84.

Speaker speaker_0: Did you move recently?

Speaker speaker_1: Ma'am?

Speaker speaker_0: Did you recently move?

Speaker speaker_1: Um...

Speaker speaker_0: We have a different address.

Speaker speaker_1: Is it 2133 Vanderbilt Road?

Speaker speaker_0: And then what's that city and state?

Speaker speaker_1: It's Augusta, Georgia 30904.

Speaker speaker_0: Yes. Do you want me to change it to the one you just gave me?

Speaker speaker_1: Yes, ma'am. I thought I had, uh, everything updated.

Speaker speaker_0: Let me see. And then what was that new address?

Speaker speaker_1: It's 10- 101 Columbia Street, Augusta, Georgia 30906. Um, oh sorry, and it's, uh, apartment 3305.

Speaker speaker_0: Okay. It's 101 Columbia Street, apartment 3305, Augusta, Georgia 39006?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Thank you. Okay, and then what was that date of birth again?

Speaker speaker_1: 12/20/84.

Speaker speaker_0: Thank you. Um, is your phone number still a 706-339-4806?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then I have dhart4783@gmail.com. Is that up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, let's see. So, the reason why you got that text, you do have, um, you are, like you do have active coverage. Um, the only reason why you received that text was technically what I told in the beginning of the call. So it looks like that is the case. Your company right now is in, within their company open enrollment. So you will be getting reminders letting you know that right now they're within enrollment time and you could add additional plans or take some off. Um, this would be your chance to do so. But you do have active coverage. It's just reminders that you will be getting throughout this time that they're within company open enrollment. It looks like the last day would be the 30th of this month.

Speaker speaker_1: Okay.

Speaker speaker_0: But it's just reminders.

Speaker speaker_1: Okay.

Speaker speaker_0: Letting you know that it's enrollment time for MAU.

Speaker speaker_1: Okay. Um, I know I have vision on. Um, I want to change that.

Speaker speaker_0: Okay. So you want to drop your vision plan?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And that's good that you're doing that right now, 'cause that one's under section 125. That one and then your medical plan are too. Um, okay. I took vision off. That just leaves your medical plan, which is the MEC stand alone, uh, for \$9.46. That one's the one that covers one physical visit, some vaccines, some cancer screenings, some STD screening and even some counseling, but it only covers your preventative services. It will not cover doctor visits if sick, hospital visits if injured, urgent care, emergency rooms nor surgeries. So that's the one you have left.

Speaker speaker_1: Okay, which is the one that covers it?

Speaker speaker_0: Um, the other two are the ensure plans. Do you want me to go over them real quick before I make those changes?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So the one that you actually have is only a preventative plan. So technically you have the one that would only cover like your annuals, some vaccinations, not all vaccinations, but some.

Speaker speaker_1: Cool.

Speaker speaker_0: Some STD screenings, some cancer screening, but the plan that you currently have is only for preventative. So anything before a problem actually occurs, in other words. Um, it doesn't cover your doctor visits if you were to get sick and go to the doctor, hospital visits if you were to get injured, emergency room, urgent care, none of that. Um, so that's the one that you currently have. And it is under section 125. Uh, so if you don't want it, you would have to cancel it before the company open enrollment period is over. In other words, nothing passing January 30th, because if you call from February, they're going to tell you that you're going to have to wait till the next company open enrollment, which technically is going to be within a year. Um-So, that's the one you have. The other two that they offer... It looks like they actually offer three other ones. Uh, the first ones that I'm gonna go over are called the Ensure. There's the Ensure Plus-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... and the Ensure Enhance. So, these two are the ones that actually do cover your doctor visits if sick, hospital visits if injured, urgent care and emergency room, and even some surgeries. And with these two plans, you're not required to only use their preferred providers. You could be within the network or out of the network and still receive coverage. You do get prescription benefits as well, but with Pharmaville, which depending on which generic medication you need, you can pay up to \$10, \$20 or \$30. And for the non-generic, they do offer discounts. This plan also includes the virtual urgent care, which offers medical assistance virtually with medical providers, both the Ensure Plus and the Ensure Plus Enhance. The main difference between the Ensure Plus and the Ensure Plus Enhance is mainly in four areas. So, in daily hospital confinement, the Ensure Plus, which is the basic one, would only cover \$50 per day, while your Ensure Plus Enhance would cover \$100 per day in that area. For intensive care, the Ensure Plus would cover \$200 per day, while your Ensure Plus Enhance would cover \$400 per day. Annual first recurrence in hospital, the

Ensure Plus would cover \$500, while your Ensure Plus Enhance would cover \$1,500. For surgical, the Ensure Plus would cover up to \$1,000 based on surgical schedule, and then your Ensure Plus Enhance would cover up to \$2,000 based on surgical schedule. Everything after that with those two plans, the Ensure Plus and the Ensure Plus Enhance, stays the exact same. Um, so for anesthesia benefit, 25% surgical benefit, both for the Ensure Plus and the Ensure Plus Enhance. For outpatient sickness, both of them would be \$75. Diagnostic testing, both of them would be \$250 per year. For wellness exam, both of them would be \$75 per e-per year. Hospital emergency room, physician office, emergency dental work, hospital admission, all of that would stay the same. So, mainly in four areas the m- the changes really come in. So, if you were to, let's say, get rid of the MEC, the one that you currently have, and then change-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... one of the Ensures, the Ensure Plus, which is the basic, for employee only, is \$17.39. And then for the Ensure Plus Enhance, um, for employee only, is \$24.69. And I was also gonna tell you that these only cover your actual doctor visits if sick, hospital visits if injured, emergency room, all of that. But it doesn't cover your preventative services. So, it doesn't cover what the plan that you currently have covers, so it's like backwards. Um, and then there is a third plan that they also... I'm sorry, a fourth plan that they offer, and it's called the Stay Healthy MEC Enhance. So, the Stay Healthy MEC Enhance is the only plan out of the four that covers both your preventatives, so what you currently have, as well as your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, your Stay Healthy MEC Enhance covers what you currently have with the plan that you selected. But it also covers your doctor visits if you were to go to the doctor sick, then your Ensure's only cover doctor visits if you were to go to the doctor because you're sick, but don't cover your preventative. And then the one that you currently have only covers your preventatives. Um, so the Stay Healthy MEC Enhance covers both benefits, but it does require to only use your preferred providers to receive coverage. Um, with the MEC Enhance you also would be required co-pays. So, for primary care the co-pay would be of \$10, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, that co-pay would be of \$50, and you would also be limited to four visits annually per person, or 10 per family. And then for your urgent care visits, the co-pay would be of \$60, and you would also be limited to four visits annually per person, or 10 per family. You also receive prescription benefits with two different carriers, with Olympia and with Pharmaville, with the MEC Enhance, since it offers both benefits. With your generic medication pharmacy supply, you would have a 30-day supply, and a \$5 co-pay would be required. For your mail order option for your generic drugs, a 90-day supply would be provided and a \$15 co-pay would be required. Um, this plan, like I said earlier, covers your hospital indemnity services, so for hospital admission benefit, \$1,000 per day, or max of one day would be covered. Hospital emergency room, \$250. Physician office, \$50. Emergency dental work, \$50. If you were to choose the MEC Enhance for employee, that would be \$23.13. So, the one that offers both benefits for employee only is \$23.13. The Ensure Plus for employee only is \$17.39. The Ensure Plus Enhance for employee only is \$24.69. And then the one that you currently have is \$9.46.

Speaker speaker_2: Okay. Yeah, I was wondering 'cause, um, I was in a accident on the 10th of last month. And when I went to the hospital, you know, I told them that I had, uh-

Speaker speaker_0: Insurance.

Speaker speaker_2: ... health insurance, but that's probably-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... why they couldn't find it.

Speaker speaker_0: Yeah, because the plan that you have will only cover your preventatives. So, meaning, like, a physical, some vaccines, some cancer and STD screening. So, anything that prevents a disease. Um, it wouldn't cover like emergency room, that's why, because y- you have a plan that's only a preventative plan. If you woulda had like maybe the MEC Enhanced, the one that offers those benefits-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: ... or if you woulda had, um, the Ensure Plus or the Ensure Plus Enhanced, they would probably pay a flat fee towards whatever service you had that day, um, but since you only had the preventative, I believe that's why 'cause, um, having a car accident and then like getting injured isn't preventative 'cause, you know, you're, you're already like, you're injured and stuff.

Speaker speaker_2: Yeah.

Speaker speaker_0: Yeah. So, um, if you, if you do wanna drop the one that you have that's only the preventative plan, you can do it right now, but I do have to let you know, let's say you don't wanna do that right now-

Speaker speaker_2: Well-

Speaker speaker_0: ... and if for some reason you forget to call us, you gotta remember that the, since it's under th- the section 125 that allows you to pay those plans with pre-tax dollars, um, you have to do... You either have to cancel that plan or a- or make changes like add a dependent to that plan before your company open enrollment period is up because let's say you call on February, whenever their company open enrollment ends, you're gonna be told that you have to call back in December 'cause that's when their company open enrollment starts again. And those are the only times you're either able to cancel that particular plan that's under that regulation or add dependents.

Speaker speaker_2: Okay.

Speaker speaker_0: So right now you could do it. Your last day to make any changes would be January the 30th. Um, and then-

Speaker speaker_2: No, I wanna go ahead and make the change 'cause I want something-

Speaker speaker_0: Okay.

Speaker speaker_2: ... more better than what I have.

Speaker speaker_0: Oh, okay. Okay. Um, did you still wanna drop the vision?

Speaker speaker_2: Yes. Um, I had, uh, vision with another company and I went and got my eyes checked and everything and I'm fine, so I don't really need the vision.

Speaker speaker_0: Oh, okay. And then d- which plan were you looking into getting, um, when it comes to your medical? Did you-

Speaker speaker_2: Um...

Speaker speaker_0: So remember the Ensure... Remember that there's two Ensure Plus. Um, there's the Ensure Plus Basic and then the Ensure Plus Enhanced. The Ensures are the only ones that, th- that only cover doctor visits of sick, hospital visits of injured, but they don't cover your preventative services. And then the MEC Enhanced covers your preventative and it also covers your doctor visits of sick, hospital visits of injured. That's the only one that offers what you had already as well as your actual doctor visits. Um, and then the Ensure only-

Speaker speaker_2: And how much is that one?

Speaker speaker_0: Uh, for the one that offers both benefits? That one would be \$23.13 weekly for employee.

Speaker speaker_2: Okay, I'll go with that one.

Speaker speaker_0: Okay.

Speaker speaker_2: It seem like it is from a... it's more better than just a preventative alone.

Speaker speaker_0: Okay. Yeah, 'cause that one's the only plan that they offer that covers both your preventative and your hospital indemnity, which hospital mean- indemnity means like doctor visits of sick, hos- hospital visits of injured, urgent care, emergency room. Then the other two that were left were the Ensure Basic and the Ensure Plus Enhanced, but those don't cover preventative, they only actually cover your actual doctor visits once you're sick and stuff. So the one you're selecting covers both benefits. However, I do have to tell you that for the MEC Enhanced, like I said, y- you are required co-pays-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... and you are required to stay within the network. So this is important 'cause, um, if you go to a doctor that's outside of the network, you won't be covered. So you do have to go to a preferred provider that's within the network, but, of course, you get all this mailed out paper, all those numbers that you can call to find a provider, um, and they'll tell you who's within the network with that plan.

Speaker speaker_2: Okay, that'll work.

Speaker speaker_0: Okay. Did you just wanna add that one? So that one for employee is \$23.13.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. Did you wanna add any more, or just that one?

Speaker speaker_2: Um... I'm trying to think what I had, you know, at my last job. Um. I know I had-

Speaker speaker_0: Go ahead.

Speaker speaker_2: ... the health insurance and then I also... I don't know if y'all still carry... It's like, um, like I say, like I was in a accident, um, it was something where like if I got hurt outside of work, uh, I still got paid.

Speaker speaker_0: Oh, okay. That sounds like it's short-term disability. So they do offer that. It's available for all active employees working 20 hours or more per week. Um, so for that plan, it has a elimination period of seven days.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: So what that technically means is that for the first seven days that you don't work, you won't get paid for those seven days. Then after those seven days, the benefit period is 90 days and the benefit amount is \$650 per month.

Speaker speaker_2: Okay.

Speaker speaker_0: And that one for employees is \$4.02 weekly.

Speaker speaker_2: Um, I'm trying to think. I, I, I mean, it was a, a good idea, you know, 'cause you never know what can go wrong.

Speaker speaker_0: Mm-hmm. And that one a- that one that you just brought up, the short-term disability, that one isn't under a IRS regulation, so if you were to add it today, you could take it off at any time. The only ones that have that restriction, that your vision and then the other medical plan that you had which was the Stay Healthy plan-

Speaker speaker_2: Sure.

Speaker speaker_0: ... um, are only the medical plans.... and vision and dental. The other plans like the one, short-term disability that we're just now talking about, term life-

Speaker speaker_3: Right.

Speaker speaker_0: ... critical illness, group accident, behavior health and ID experts, the- those that I just mentioned, don't have that restriction. So the ones that don't have that regulation, you could call and cancel them at any time. But the ones that do have the r- I- IRS regulation, like the MEC Enhanced, which is the one that you currently want with both benefits, dental has that regulation and vision had that regulation too, but we already got rid of it.

Speaker speaker_3: Okay.

Speaker speaker_0: But the other ones don't. So if you do add the short-term disability, which is \$4.02, at any time you could call and cancel it. But it's your choice. It's whatever you feel like is better for you.

Speaker speaker_3: No, um, I wanna get that back.

Speaker speaker_0: So the short-term disability?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_0: Okay. Yeah, 'cause at any time you can, um, call to, like, cancel that short-term disability, but the MEC Enhanced, which is your medical plan, the one that we're choosing now-

Speaker speaker_3: Okay.

Speaker speaker_0: ... that one, if you do wanna cancel and you change your mind after today, keep in mind that you have to call before January 30th, okay, to cancel it. 'Cause if you pass that date, then they're gonna tell you to call back in December.

Speaker speaker_3: Okay. No, that's fine.

Speaker speaker_0: But the short-term disability doesn't have-

Speaker speaker_3: I'm keeping that one.

Speaker speaker_0: Okay. And, okay, so with the two that I've selected, your new deduction would be \$27.15. Do you allow MAU to make these changes for these two selected plans?

Speaker speaker_3: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your employer to start making this new deduction. So there's a possibility that you still may experience, um, the previous deduction of \$11.61 because it does take seven to ten business days for the cancellations to process and those changes to be made. Um, once you see the new deduction from your paycheck of \$27.15, the following Monday of that deduction is when that new coverage becomes active. So once you see that new deduction of \$27.15 come out of your paycheck, the following-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... Monday of that first deduction is when you have active coverage for those two new plans. So you may still experience maybe one or two deductions with \$11.61, but once you see the new deduction of the 27.15, that's when those new plans go into effect.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay? And then just remember that if for some reason you do wanna cancel the one that you selected, the MEC Enhanced, you have 'til January 30th, okay? And then at any time you could cancel your short-term disability.

Speaker speaker_3: Okay.

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

Speaker speaker_3: No, ma'am. That was it. Um, and, no, I do have another question. Um, and how would I find out who I have, uh, health coverage with?

Speaker speaker_0: Yeah. So for that, whenever you get your cards, it's gonna tell you. It's gonna tell you the carrier's name and it's gonna actually tell you, um, the number that you can call. So it's called the Multiplan. Multiplan, that's the name of the network that you're gonna call to find where to go that takes that coverage. And whenever you receive your card, it's gonna be on the cards. But if you're ever confused, we can always, um, just let you know and, like, you could write the numbers down and we can transfer you as well 'cause I know sometimes it can-

Speaker speaker_3: Okay.

Speaker speaker_0: ... be a bit confusing. But everything's on the cards. Whenever you get your cards, the carrier's information, the, the pharmacy's information, the Multiplan number information's on there.

Speaker speaker_3: Okay.

Speaker speaker_0: And I was gonna also tell you that once you become active, um, you should be receiving your new card either that Thursday or Friday, and if for some reason you have, like, a doctor's appointment coming up and you still don't have your card, you're welcome to give us a call and, um, and we can email those to you.

Speaker speaker_3: Okay.

Speaker speaker_0: But it's called Multiplan.

Speaker speaker_3: This, this same number here?

Speaker speaker_0: Correct.

Speaker speaker_3: Is, i- Okay.

Speaker speaker_0: Yes. Yeah. We're the healthcare administrators, so if you have any questions, you're welcome to give us a call and we'll just guide you and c- help you.

Speaker speaker_3: All righty.

Speaker speaker_0: Mm-hmm. Yes, sir. So if you do wanna make, like, once a- once you become active, you do wanna go ahead and make an appointment, you're welcome to give us a call and we'll be happy to provide Multiplan's number-

Speaker speaker_3: Okay.

Speaker speaker_0: ... if you still don't have the cards. And then, um, also, like, whenever we send the emails, 'cause we can email you your cards virtually, on that email there's the number, uh, that you can contact for each of the plans that you have to find the providers, so we make it really easy for you as well.

Speaker speaker_3: Okay, that sounds good.

Speaker speaker_0: Okay. So now you really just have to wait for the staffing agency to make that new deduction, and then once you see that very first one of the 27.15 come out of your paycheck, the following Monday is when you have active coverage.

Speaker speaker_3: Okay.

Speaker speaker_0: All right.

Speaker speaker_3: Thank you so much.

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

Speaker speaker_3: You too.