

Transcript: Estefania

Acevedo-5262478315307008-5912433132519424

Full Transcript

Your call has been forwarded to voicemail. Your call may be monitored or recorded for quality assurance purposes. The person you're trying to reach is not available. At the tone, please record your message. When you have finished recording, you may hang up. Good afternoon. I'm calling from Benefit Center Card out of MAU. We're currently processing enrollment forms and you selected multiple medical plans that cannot be combined, so after you will be enrolled in the lowest plan, being the InSure Plus Basic. Hello? If you- Oh, hello? Hey, good afternoon. Oh, good afternoon. I'm calling from Benefit Center Card on behalf of MAU. Um, I'm looking to speak with Tanya Fallin. Mm-hmm. Speaking. So, we're currently processing enrollment forms for MAU and you selected multiple medical plans that cannot be combined. Sorry. Sorry. I was wondering if, if you knew exactly which ones you wanted to be enrolled into or do you want me to go over those three particular plans? Honestly, I didn't... I didn't know, like, what I was doing, but I just wanted to select a plan. Okay. So I clicked them all, I just- So you want me to go- Mm-hmm. Okay. Um, do you want me to go through the plans with you 'cause I can explain them to you real quick if you have time. I do. Um, the thing about it is, I think I need to go with the most basic plan because I'm also covered through the VA. Oh, okay. Okay. Um, and if you want, I can go ahead and send you the benefit guide to your email. That benefit guide has all the plans that they offer. And if you want, I can go over the plans with you. And then you'll- That would be great. You can just let me know which ones you... You're looking into being enrolled into. Okay, yeah. Is that a good email to send it to? The... Your first name period R period fallin at gmail.com? Yes, ma'am. Okay. All right. Okay. I went ahead and emailed that to your email file. Um, do you mind verifying that you received it? It should be coming from an email that says info at benefit center card dot com. Okay. One moment please. Mm-hmm. Yeah. Benefits Guide Info? Yes, ma'am. Okay. I got it. Okay. So the first plan that I'm gonna go over is only a preventative plan, meaning that this plan is only gonna cover like your annuals, some vaccinations, some STD screenings and cancer screenings, and even some counseling, but it's only for preventative services. So, only for those services and it's not gonna cover any doctor visits if you were to get sick, hospital visits if you were to get injured, emergency room, surgeries. So this one's called the Stay Healthy MUC. It also requires you to stay within the network and only use their preferred providers to be covered. It does offer prescription benefits through Aleve PhRMA. And with this one, if you were to get the Stay Healthy MUC for employee, it would be a weekly deduction of \$10.27. They also offer two other plans called the InSure plans. There's the InSure Plus and then the InSure Plus Enhanced. These two plans are the plans that will cover your doctor visits if you were to get sick, your hospital visits, urgent care, emergency room and surgeries. However, for the InSure plans, those don't cover your preventative services. So they don't cover what the Stay Healthy covers, but they do cover your doctor visits if you were to get ill, hospitalization,

urgent care, emergency room and surgeries. And with these two, you're not required to stay within the network. You could use providers outside of the network or in the network to receive coverage. They also offer their prescription benefits but through PharmaBill which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer somewhat of a discount. Um, this plan also includes Walmart Health Virtual Care which get-offers medical assistance with medical providers virtually. The main difference between the InSure Plus and the InSure Plus Enhanced is a... The dollar amount that it covers in four areas. Daily hospital confinement, the InSure Plus only covers \$50 per day while the InSure Plus Enhanced would cover \$100 per day. For intensive care, the InSure Plus would cover up to \$2,000 per day while the InSure Plus Enhanced would cover \$400 per day. For annual first occurrence and hospital, the InSure Plus would cover \$500 while the InSure Plus Enhanced would cover \$1,500. For surgical, the InSure Plus would cover up to a \$1,000 based on surgical schedule and the InSure Plus Enhanced would cover up to \$2,000 based on surgical schedule. Everything after that really stays the same. They offer the same flat fee for anesthesia benefit, outpatient sickness, diagnostic testing, wells visit them, hospital emergency room, physician office, emergency dental work, hospital admission, daily hospital confinement, intensive care-Ambulance, ground, or air, all of that really stays the same. Uh, really just in those four areas is where the differences come and where the Insure Plus Enhanced covers a little bit more. If you were to select between those two Hospital Indemnity Plans, if you were to select the Insure Plus Basic for employee only, it would be a weekly deduction of \$17.39, or if you were to select the Insure Plus Enhanced, which is the one that pays a greater dollar amount in those four areas, for employee that would be a weekly deduction of \$24.69. So, those are your three different plans, and there is a fourth plan that offers both of your preventative services, so what the Stay Healthy offers, as well as the Hospital Indemnity Services, so what the Insure, both of those Insure plans cover, um, and it's combined into one. This one's called the Stay Healthy MUC Enhanced. With this one, you're also required to stay in the network however, and this one requires copays in the area primary care visits, which you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you're limited to four visits annually per person, or 10 per family. The copay in that area would be a \$50 for urgent care visits. You would also be limited to four visits annually per person, or 10 per family. The copay in that area is \$60, and you... Since you're getting both benefits for your preventive care as well as your hospital indemnity, you also do receive pr-prescription benefits with Alexar as well as with Pharmaville, and this plan also offers Walmart Health Virtual Care. Um, however, for your preventive prescriptions, you would be required a copay. Um, so for the pharmacy option, you would have a 30-day supply, and the copay would be a \$5, and for your mail-order option, you have a 90-day supply, and the copay in that area would be a \$15. This one also does include hospital admission benefits, physician office, emergency dental work, hospital admission, daily hospital confinement. If you were to select the MUC Enhanced, which is the one that has both benefits, for employee that would be a weekly deduction of \$24.89. So, what I just went through are the medical plans they offer. They also offer additional plans, like your dental, your vision, term life, critical illness, short-term, 24-hour, group accident, and all of those also have their separate deductions to them. So, if you were looking into getting, like, vision, um, for employee that would be a weekly deduction of \$2.15, and then you would just have to add it on to whatever medical plan, if you do choose a medical plan, um, to the total.

Depending on how many plans you select, as well as which ones, depends on how much the weekly deduction is out of your paycheck for those particular plans. Um, did you have any questions about anything? No. I think I will want to go with the Enhanced. Okay. Me only, or did you want to add dependents? No. I- It's just me. Okay. And then, did you still want to add the... You also selected the preventative one, which is the one that would cover your annuals, some vaccines, some STD and cancer screenings. Did you want to keep that one, or did you want to take that one off? That one - No, I can keep that one. Okay. The piece- Some of this stuff I can do through the VA. Okay. Um- I just want to have coverage. Gotcha. Uh, you also have the dental plan selected, term life selected, vision, critical illness, group accident, um, identity theft, and behavioral health. Did you want to keep all of those, or did you want to take some of those off? Yeah. Take some of... Take, take all of them off, and, um, keep the dental and the vision. Okay. I just clicked everything. To be safe, I was like, if I mess it up, somebody will call me. Okay. And then, I was gonna also tell you, so for the medical plans, the dental and the vision, those are under a IRS regulation that's called Section 125. So, if you don't know what Section 125 is, it allows you to pay those plans, so your Ensure Plus Enhanced Dental and Vision, with pre-tax dollars. Um, however, if you do want to drop those plans in the future or add dependents with those plans, you would only be able to do that within your personal open enrollment, so the first 30 days that you receive your very first check, or when the company is in their company open enrollment period, which I can check to see when MAU's company open enrollment period is, just so that you can know, just in case you do change your mind and don't want those plans, and you can renounce before that deadline. Um, let me verify when their company open enrollment period is. And then you also have 30 days from the day that you receive your first check to make any changes or drop any of those plans. Um, but let me give you the date for MAU's company open enrollment. So, it looks like it's this month up until January, but I don't have the exact dates yet. Okay. Um, but if you're a new hire, you do have 30 days from the day that you receive your first check. Okay. Okay? Um, and then... So, so far I have... All right, my page went away. Sorry, give me one second. No worries. That is enough ... to go. Okay, so you wanted the Ensure Plus Enhanced, dental, and then vision. So, for those three, it would be a weekly deduction of \$30.35 from your paycheck weekly. We allow MAU to make the weekly deduction of \$30.35 for those selected plans. Yes, ma'am. Okay. Please allow one or two weeks for your employer to start doing that deduction of \$30.35. Once you see the very first deduction of that amount come out of your paycheck, the following Monday of that deduction is when you finally have active coverage, and then by that first week of active coverage, you should be getting... Either that Thursday or Friday, you should be receiving your dental card and your- Mm-hmm. ... vision card. And then I was gonna inform you that for your Ensure Plus Enhanced, they normally never mail the members, um, so if you do want a physical card for your hospital indemnity plan, which is your Ensure Plus Enhanced, you're welcome to give us a call that Monday that you see that you have active... That first Monday, once you see that they did the first deduction out of your paycheck, you can give us a call and we can go ahead and put in a request for you to get a physical one. But you would have to be active so that we can request it. Okay. Okay. And then, uh, just in case you do wanna make any changes or drop any of those plans, like dental, vision, or the Ensure Plus Enhanced, um, just remember you have 30 days from the day that you receive your first check, or you have to be within company open enrollment period, okay? Okay, great. All right. Did you have any questions for me? No, ma'am, not at all. Okay. And

then, uh, whenever you get the cards, the information of who to contact for the carriers and the pharmacy information, I'll go over that in the cards. Okay. Awesome. All right. Well, thank you for your time. I hope you have a great day. Thank you. You as well. Thank you.

Conversation Format

Speaker speaker_0: Your call has been forwarded to voicemail.

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_0: The person you're trying to reach is not available. At the tone, please record your message. When you have finished recording, you may hang up.

Speaker speaker_2: Good afternoon. I'm calling from Benefit Center Card out of MAU. We're currently processing enrollment forms and you selected multiple medical plans that cannot be combined, so after you will be enrolled in the lowest plan, being the InSure Plus Basic.

Speaker speaker_3: Hello?

Speaker speaker_2: If you-

Speaker speaker_3: Oh, hello?

Speaker speaker_2: Hey, good afternoon. Oh, good afternoon. I'm calling from Benefit Center Card on behalf of MAU. Um, I'm looking to speak with Tanya Fallin.

Speaker speaker_3: Mm-hmm. Speaking.

Speaker speaker_2: So, we're currently processing enrollment forms for MAU and you selected multiple medical plans that cannot be combined.

Speaker speaker_3: Sorry.

Speaker speaker_2: Sorry. I was wondering if, if you knew exactly which ones you wanted to be enrolled into or do you want me to go over those three particular plans?

Speaker speaker_3: Honestly, I didn't... I didn't know, like, what I was doing, but I just wanted to select a plan.

Speaker speaker_2: Okay.

Speaker speaker_3: So I clicked them all, I just-

Speaker speaker_2: So you want me to go-

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: Okay. Um, do you want me to go through the plans with you 'cause I can explain them to you real quick if you have time.

Speaker speaker_3: I do. Um, the thing about it is, I think I need to go with the most basic plan because I'm also covered through the VA.

Speaker speaker_2: Oh, okay. Okay. Um, and if you want, I can go ahead and send you the benefit guide to your email. That benefit guide has all the plans that they offer. And if you want, I can go over the plans with you. And then you'll-

Speaker speaker_3: That would be great.

Speaker speaker_2: You can just let me know which ones you... You're looking into being enrolled into. Okay, yeah. Is that a good email to send it to? The... Your first name period R period fallin at gmail.com?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_2: Okay. All right. Okay. I went ahead and emailed that to your email file. Um, do you mind verifying that you received it? It should be coming from an email that says info at benefit center card dot com.

Speaker speaker_3: Okay. One moment please. Mm-hmm. Yeah. Benefits Guide Info?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_3: Okay. I got it.

Speaker speaker_2: Okay. So the first plan that I'm gonna go over is only a preventative plan, meaning that this plan is only gonna cover like your annuals, some vaccinations, some STD screenings and cancer screenings, and even some counseling, but it's only for preventative services. So, only for those services and it's not gonna cover any doctor visits if you were to get sick, hospital visits if you were to get injured, emergency room, surgeries. So this one's called the Stay Healthy MUC. It also requires you to stay within the network and only use their preferred providers to be covered. It does offer prescription benefits through Aleve PhRMA. And with this one, if you were to get the Stay Healthy MUC for employee, it would be a weekly deduction of \$10.27. They also offer two other plans called the InSure plans. There's the InSure Plus and then the InSure Plus Enhanced. These two plans are the plans that will cover your doctor visits if you were to get sick, your hospital visits, urgent care, emergency room and surgeries. However, for the InSure plans, those don't cover your preventative services. So they don't cover what the Stay Healthy covers, but they do cover your doctor visits if you were to get ill, hospitalization, urgent care, emergency room and surgeries. And with these two, you're not required to stay within the network. You could use providers outside of the network or in the network to receive coverage. They also offer their prescription benefits but through PharmaBill which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer somewhat of a discount. Um, this plan also includes Walmart Health Virtual Care which get- offers medical assistance with medical providers virtually. The main difference between the InSure Plus and the InSure Plus Enhanced is a... The dollar amount that it covers in four areas. Daily hospital confinement, the InSure Plus only covers \$50 per day while the InSure Plus Enhanced would cover \$100 per day. For intensive care, the InSure Plus would cover up to \$2,000 per day while the InSure Plus Enhanced would cover \$400 per day. For annual first occurrence and hospital, the InSure Plus would cover

\$500 while the InSure Plus Enhanced would cover \$1,500. For surgical, the InSure Plus would cover up to a \$1,000 based on surgical schedule and the InSure Plus Enhanced would cover up to \$2,000 based on surgical schedule. Everything after that really stays the same. They offer the same flat fee for anesthesia benefit, outpatient sickness, diagnostic testing, wells visit them, hospital emergency room, physician office, emergency dental work, hospital admission, daily hospital confinement, intensive care-Ambulance, ground, or air, all of that really stays the same. Uh, really just in those four areas is where the differences come and where the Insure Plus Enhanced covers a little bit more. If you were to select between those two Hospital Indemnity Plans, if you were to select the Insure Plus Basic for employee only, it would be a weekly deduction of \$17.39, or if you were to select the Insure Plus Enhanced, which is the one that pays a greater dollar amount in those four areas, for employee that would be a weekly deduction of \$24.69. So, those are your three different plans, and there is a fourth plan that offers both of your preventative services, so what the Stay Healthy offers, as well as the Hospital Indemnity Services, so what the Insure, both of those Insure plans cover, um, and it's combined into one. This one's called the Stay Healthy MUC Enhanced. With this one, you're also required to stay in the network however, and this one requires copays in the area primary care visits, which you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you're limited to four visits annually per person, or 10 per family. The copay in that area would be a \$50 for urgent care visits. You would also be limited to four visits annually per person, or 10 per family. The copay in that area is \$60, and you... Since you're getting both benefits for your preventive care as well as your hospital indemnity, you also do receive pr-prescription benefits with Alexar as well as with Pharmaville, and this plan also offers Walmart Health Virtual Care. Um, however, for your preventive prescriptions, you would be required a copay. Um, so for the pharmacy option, you would have a 30-day supply, and the copay would be a \$5, and for your mail-order option, you have a 90-day supply, and the copay in that area would be a \$15. This one also does include hospital admission benefits, physician office, emergency dental work, hospital admission, daily hospital confinement. If you were to select the MUC Enhanced, which is the one that has both benefits, for employee that would be a weekly deduction of \$24.89. So, what I just went through are the medical plans they offer. They also offer additional plans, like your dental, your vision, term life, critical illness, short-term, 24-hour, group accident, and all of those also have their separate deductions to them. So, if you were looking into getting, like, vision, um, for employee that would be a weekly deduction of \$2.15, and then you would just have to add it on to whatever medical plan, if you do choose a medical plan, um, to the total. Depending on how many plans you select, as well as which ones, depends on how much the weekly deduction is out of your paycheck for those particular plans. Um, did you have any questions about anything?

Speaker speaker_4: No. I think I will want to go with the Enhanced.

Speaker speaker_2: Okay. Me only, or did you want to add dependents?

Speaker speaker_4: No. I- It's just me.

Speaker speaker_2: Okay. And then, did you still want to add the... You also selected the preventative one, which is the one that would cover your annuals, some vaccines, some STD and cancer screenings. Did you want to keep that one, or did you want to take that one off?

That one -

Speaker speaker_4: No, I can keep that one.

Speaker speaker_2: Okay. The piece-

Speaker speaker_4: Some of this stuff I can do through the VA.

Speaker speaker_2: Okay. Um-

Speaker speaker_4: I just want to have coverage.

Speaker speaker_2: Gotcha. Uh, you also have the dental plan selected, term life selected, vision, critical illness, group accident, um, identity theft, and behavioral health. Did you want to keep all of those, or did you want to take some of those off?

Speaker speaker_4: Yeah. Take some of... Take, take all of them off, and, um, keep the dental and the vision.

Speaker speaker_2: Okay.

Speaker speaker_4: I just clicked everything. To be safe, I was like, if I mess it up, somebody will call me.

Speaker speaker_2: Okay. And then, I was gonna also tell you, so for the medical plans, the dental and the vision, those are under a IRS regulation that's called Section 125. So, if you don't know what Section 125 is, it allows you to pay those plans, so your Insure Plus Enhanced Dental and Vision, with pre-tax dollars. Um, however, if you do want to drop those plans in the future or add dependents with those plans, you would only be able to do that within your personal open enrollment, so the first 30 days that you receive your very first check, or when the company is in their company open enrollment period, which I can check to see when MAU's company open enrollment period is, just so that you can know, just in case you do change your mind and don't want those plans, and you can renounce before that deadline. Um, let me verify when their company open enrollment period is. And then you also have 30 days from the day that you receive your first check to make any changes or drop any of those plans. Um, but let me give you the date for MAU's company open enrollment. So, it looks like it's this month up until January, but I don't have the exact dates yet.

Speaker speaker_4: Okay.

Speaker speaker_2: Um, but if you're a new hire, you do have 30 days from the day that you receive your first check.

Speaker speaker_5: Okay.

Speaker speaker_2: Okay? Um, and then... So, so far I have... All right, my page went away. Sorry, give me one second .

Speaker speaker_5: No worries.

Speaker speaker_6: That is enough ... to go.

Speaker speaker_2: Okay, so you wanted the Ensure Plus Enhanced, dental, and then vision. So, for those three, it would be a weekly deduction of \$30.35 from your paycheck weekly. We allow MAU to make the weekly deduction of \$30.35 for those selected plans.

Speaker speaker_5: Yes, ma'am.

Speaker speaker_2: Okay. Please allow one or two weeks for your employer to start doing that deduction of \$30.35. Once you see the very first deduction of that amount come out of your paycheck, the following Monday of that deduction is when you finally have active coverage, and then by that first week of active coverage, you should be getting... Either that Thursday or Friday, you should be receiving your dental card and your-

Speaker speaker_5: Mm-hmm.

Speaker speaker_2: ... vision card. And then I was gonna inform you that for your Ensure Plus Enhanced, they normally never mail the members, um, so if you do want a physical card for your hospital indemnity plan, which is your Ensure Plus Enhanced, you're welcome to give us a call that Monday that you see that you have active... That first Monday, once you see that they did the first deduction out of your paycheck, you can give us a call and we can go ahead and put in a request for you to get a physical one. But you would have to be active so that we can request it.

Speaker speaker_5: Okay.

Speaker speaker_2: Okay. And then, uh, just in case you do wanna make any changes or drop any of those plans, like dental, vision, or the Ensure Plus Enhanced, um, just remember you have 30 days from the day that you receive your first check, or you have to be within company open enrollment period, okay?

Speaker speaker_5: Okay, great.

Speaker speaker_2: All right. Did you have any questions for me?

Speaker speaker_5: No, ma'am, not at all.

Speaker speaker_2: Okay. And then, uh, whenever you get the cards, the information of who to contact for the carriers and the pharmacy information, I'll go over that in the cards.

Speaker speaker_5: Okay. Awesome.

Speaker speaker_2: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker_5: Thank you. You as well.

Speaker speaker_2: Thank you.