

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. You're calling Benefits in a Card, my name is Stephanie. How can I assist you? Um, yes, I just got a message about, um, enrolling in benefits, and I just wanted to know, um, some more information. Okay, yeah, I can help. Um, so we're the healthcare administrators for staffing agencies. If you currently just start, worked with a staffing agency, chances are you're in your personal open enrollment period, which means you have 30 days from the day that you receive your very first check to be eligible to enroll into any healthcare benefits that your staffing agency offers. Depending on how many you select as well as which ones, depend on how much the weekly deductions are from your check for these selected plans. Um, they are weekly deductions though, and it's only healthcare benefits. Uh, did you just start work with the staffing agency? Uh, yeah, about almost a month ago. Okay. Uh, what's the name of it? We do administrate different agencies around the nation. Um, Partners Personnel. Okay, so Partners Personnel is completely optional. They don't auto-enroll their members into any other plans. Some of them do, but Partners doesn't. So if you don't wanna enroll, I don't really have to do anything, but if you do, this would be a chance to enroll for coverage. Okay. So, um, can you tell me more about what, what coverage is being offered and how much it would pay somebody out-of-pocket and things like that? Yep. Um, yes. What are the last four of your Social? Since we administrate different agencies, different agencies have different prices. Mm-hmm. So I would need to get in your file. You said you were with Partners, and what are the last four of that Social Security Number? It's 308. For security purposes, could you please verify your full address as well as your date of birth for me? Uh, 1120 East Commons, uh, Marietta, Georgia, 30062. And you said my birth date? Yes. 10/7/79. Okay, thank you. And then, I have the phone number of 943-245-0410. Is that correct? 943-245-0410. Sorry, it cut out. Yes. And then, I have sunshinewtk@gmail.com. Is that up-to-date? Yes, ma'am. Okay. Would you like me to send you the benefit guide through your email on file? That guide has the price, the plans, and the prices that they offer. And if you want, I can go over the plans with you as well. Okay, yes, um, definitely send it to me. Okay. Is that a good email address to send it to? Yes, ma'am. Okay. All right, give me one second. Okay, I went ahead and emailed that to you. Do you mind verifying that you received it? Okay. It should have come from an email that says info@benefitsinacard.com. Okay. ... spam as well as your junk, 'cause sometimes it sends it there. Okay, yeah, I do have it. Okay. And then, if you want, I can go ahead and start going over your plans with you. Okay. All right. So they offer different medical plans. Depending on which one you select and as well as how many you select depends on how much the weekly deduction is from your paycheck. The first plan that I'm gonna go over is called the MEC TeleRx Stay Healthy. That plan is only a preventative plan, meaning it will only cover, like, one physical visit a year, some vaccines, some STD screen, screenings,

some cancer screening, as well as even some counseling. But the Stay Healthy plan is only for preventative services, meaning it's not gonna cover any doctor visits that you go because you're sick, any hospital visits if you're injured, urgent care, emergency rooms, nor surgeries. So it's only for preventative services. With the Stay Healthy plan, it does require you to stay within the network as well, and, but it does offer preventative prescription benefits through a ... and it also offers a membership with FreeRx, which gives you access to over, uh, 800 of the most popular over-the-counter drugs prescribed in the US. This plan also includes something that's called Walmart Health Virtual Care, which gives you medical assistance virtually with medical providers. Like I said earlier, the Stay Healthy is only for preventative services. If you were select the Stay Healthy for employee only, that would be a weekly deduction from your check of \$16.80. That's the first plan. They also offer three other plans that are called the VIPs. There's three different ones. There's the Standard, VIP Standard, VIP Plus, and VIP Prime. With these plans, these are the ones that would cover doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and even some surgeries. However, with the VIPs, these only cover your hospital indemnity services. They don't cover your preventative services. So they don't cover what the Stay Healthy covers. It's only hospital indemnity plan. With these three, it's not required to stay within the network compared to the Stay Healthy. With the VIPs, you could be in network or out of network to receive coverage. The VIPs also offer prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And for the non-generic, they do offer discounts. These three plans also do include the Walmart Health Virtual Care, which gives you medical assistance virtually with medical providers. The main differences between the three of them is that out of the three, the Standard does not include intensive care unit benefit, rehabilitation benefit, nor any preventive surgery, while the VIP Plus and the VIP Prime do. The VIP Plus covers everything that the Prime does. However, out of the three, the VIP Prime would cover a greater dollar amount towards the service that you go for. So I'm gonna give you an example. If you were to go for a surgery in hospital, the VIP Standard would only cover \$250 per day for a max of one day. The VIP Plus would cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. Another example is that for emergency room visits, the VIP Standard will cover \$50 per day for a max of two days, while the VIP Plus would cover \$100 per day for a max of two days, and the VIP Prime would cover \$150 per day for a max of two days. If you were to select between those three medical plans, the Standard, being the most basic one, would be a weekly deduction for employees \$17.66. For the VIP Plus, for it's a plan for employee, the weekly deduction would be at \$31.61. And for the VIP Prime, it would be a weekly deduction for like a plan of employee of \$43.28. So your Stay Healthy only covers preventative, and then the VIPs only cover hospital indemnity. So those are four plans that they offer. There is a fifth plan that offers both preventative and hospital indemnity, so it covers both benefits. This one's called the Stay Healthy MEC Enhanced. So with the MEC Enhanced, it offers both your preventative services, meaning one physical visit a year, some vaccines, some STD and cancer screenings, and even some counseling, and it also covers a flat fee in the areas of, like, hospital if you were to get sick, injured, emergency room surge ... Mm-hmm. ... urgent care. So this one, compared to the other ones that I just went through, offers both benefits. But for the MEC Enhanced, you are required to stay within the network, and you are required a copay in the area of primary care visits, which you would have been limited to four visits

annually per person or 10 per family. That copay for that area is a \$10. For specialty care visits, you would also be limited to four visits annually per person, or 20, and the copay in that area is of \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area is of \$60. You have both, um, prescription benefits with Alexan for your preventative and with Pharmacoville. So you have both benefits for those, um, with MEC Enhanced, but you are required a copay in the area of the prescriptions when it comes to the preventative. So your pharmacy option for your preventative will be a 30-day supply, and the copay in that area would be of \$5. For your mail order option, it would be a 90-day supply, and the copay in that area would be of \$15. And like I said earlier, since they offers both your preventative and your hospital indemnity services, you also have coverage through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication depending on which one it is. And for the non-generic, they offer a discount. It also includes the Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. And it also covers your hospital emergency room, doctor visits that's sick, all of that. So if you were to select the MEC Enhanced for employee only, that would be a weekly deduction of \$43.76 for the price of employee. So those are the five medical plans they offer, the MEC Enhanced, which offers both preventative services and h- hospital indemnity; then your three VIPs, the Standard, the Plus, and the Prime, which only cover hospital indemnity; and then your Stay Healthy, which is only preventative. So those are five medical plans that they offer. Um, they also offer additional benefits. The additional benefits also have their separate ... deductions to them. So, they offer vision, dental, term life, critical illness with cancer benefits, short-term disability, and 24 op- oop, accident. So those are the additional benefits that they also offer, um, through their agency, and they also do have their separate deductions to them. Were you looking into any of the additional benefits for me to explain to you? Um, yes. I, just to be honest, uh, what I'm trying to find, because I, um, I have a health condition that requires me to get infusions. So I wanted something that was gonna be beneficial for that because the last health insurance plan that I had, I mean, I got a \$15,000 bill. And my infusion is \$21,000, so my insurance didn't cover much as far as that is concerned. And also, um, vision and dental would also be something that I'm interested i- as well. And it's just me, so it's not a family thing. It would just be- Mm-hmm. ... for myself. Okay. So for any specific questions, if this particular service is covered or not, um, I could provide you these two numbers to call, and they would be able to answer if that would be covered or not. 'Cause I can really just... Since we're just the healthcare administrators, I can really just tell you information that I see on the guide. Um, something specific like that, I would have to direct you to, like, the carriers, and you could ask them, and they would answer if that particular plan that service or not before enrolling. Okay. Um, I was gonna inform you, I could give you the, the deadline of your enrollment, 'cause they do only give you 30 days from the day that you receive your first check to enroll. After those 30 days are over, the next period that you're eligible to enroll is considered your company open enrollment period, which for them, it was in the month of October. It looks like the last day that you have to enroll into benefits is gonna be December 18. Okay. And then I was gonna also- I was gonna ask you that, how long that service is going to be covered or not. And I would also- So she can make a decision? Yes, ma'am. And I was also gonna inform you that for the, all of the medical plans, so for all of the plans I just went over, the VIPs and then the two NECs, the Stay Healthy and then the NEC Enhance, which is the one that offers those benefits, as well as the vision and

dental plan, are under a IRS regulation that's called Section 125. So what that section is, it allows you to pay those plans with pre-tax dollars. However, if you want to cancel those plans or add dependents in the future, you would have to be within your company open enrollment period or within your personal open enrollment period. So in other words, to drop... If you were to enroll today, and then let's say you're like, "Oh, well, never mind. I don't want this." You would have to call us before, um, December 18 so that we can do those changes, because if you were to call on the 19th, they would tell you that you would have to call whenever company open enrollment period comes around to drop that plan. So if you- Oh, okay. Yeah. So if you want, um, I can provide those numbers to you, and you're welcome to reach out to them just so that you're sure that you do want those particular plans through that IRS regulation, 'cause if you do call- Oh, absolutely. ... um, like, let's say December 19th, that's past your personal open enrollment, you're kind of stuck with it until October. Okay. So it's a one, once-a-year type of enrollment, basically. Yes. As a company, it's, it's... Well, yeah, once a year. They typically do it in the same month yearly. And for partners personal, it's in the month of October. Okay. Okay. Okay. Well, can you email me those numbers as well? I'm sorry. I will take it down myself, but I'm like Yeah. Yeah. Oh, yeah, you're fine. Um, do you want me to... I, if you want, I can send another guide, and I'll write down the numbers. Uh, can I put you on a break, though, while I do that? Sure. Sure. Okay. Thank you for your hold. I went ahead and emailed you that information. So I wrote down the two numbers that you have to call if you're interested in enrolling to the MEC-HAMP, as well as the VIPs. And then, um, I also wrote the number that you're welcome to call if you have questions regarding the Stay Healthy, which is the preventative plan. Okay. And then I also wrote the deadline for your enrollment, which is on the 18th. December 18th. Okay. Okay, good. So I have a few days to fi- to think about it. Yes, ma'am. And I believe they're open from eight to five. Okay. Mm-hmm. Awesome. And so you're welcome to give us a call if you do wanna enroll. Um, they don't auto-enroll in- their members into any plan, so if let's say you don't wanna enroll, you don't really have to call us to tell us 'cause they don't auto-enroll their members. But if you do wanna enroll, you would have to call before that deadline. Gotcha. Okay. All right. All right. Thank you so much. I appreciate you. You welcome. Have a nice day. All right. You as well.

Conversation Format

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

Speaker speaker_1: You're calling Benefits in a Card, my name is Stephanie. How can I assist you?

Speaker speaker_2: Um, yes, I just got a message about, um, enrolling in benefits, and I just wanted to know, um, some more information.

Speaker speaker_1: Okay, yeah, I can help. Um, so we're the healthcare administrators for staffing agencies. If you currently just start, worked with a staffing agency, chances are you're in your personal open enrollment period, which means you have 30 days from the day that you receive your very first check to be eligible to enroll into any healthcare benefits that your staffing agency offers. Depending on how many you select as well as which ones, depend on

how much the weekly deductions are from your check for these selected plans. Um, they are weekly deductions though, and it's only healthcare benefits. Uh, did you just start work with the staffing agency?

Speaker speaker_2: Uh, yeah, about almost a month ago.

Speaker speaker_1: Okay. Uh, what's the name of it? We do administrate different agencies around the nation.

Speaker speaker_2: Um, Partners Personnel.

Speaker speaker_1: Okay, so Partners Personnel is completely optional. They don't auto-enroll their members into any other plans. Some of them do, but Partners doesn't. So if you don't wanna enroll, I don't really have to do anything, but if you do, this would be a chance to enroll for coverage.

Speaker speaker_2: Okay. So, um, can you tell me more about what, what coverage is being offered and how much it would pay somebody out-of-pocket and things like that?

Speaker speaker_1: Yep. Um, yes. What are the last four of your Social? Since we administrate different agencies, different agencies have different prices.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So I would need to get in your file. You said you were with Partners, and what are the last four of that Social Security Number?

Speaker speaker_2: It's 308.

Speaker speaker_1: For security purposes, could you please verify your full address as well as your date of birth for me?

Speaker speaker_2: Uh, 1120 East Commons, uh, Marietta, Georgia, 30062. And you said my birth date?

Speaker speaker_1: Yes.

Speaker speaker_2: 10/7/79.

Speaker speaker_1: Okay, thank you. And then, I have the phone number of 943-245-0410. Is that correct?

Speaker speaker_2: 943-245-0410. Sorry, it cut out.

Speaker speaker_1: Yes. And then, I have sunshinewtk@gmail.com. Is that up-to-date?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Would you like me to send you the benefit guide through your email on file? That guide has the price, the plans, and the prices that they offer. And if you want, I can go over the plans with you as well.

Speaker speaker_2: Okay, yes, um, definitely send it to me.

Speaker speaker_1: Okay. Is that a good email address to send it to?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. All right, give me one second. Okay, I went ahead and emailed that to you. Do you mind verifying that you received it?

Speaker speaker_2: Okay.

Speaker speaker_1: It should have come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Okay.

Speaker speaker_1: ... spam as well as your junk, 'cause sometimes it sends it there.

Speaker speaker_2: Okay, yeah, I do have it.

Speaker speaker_1: Okay. And then, if you want, I can go ahead and start going over your plans with you.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So they offer different medical plans. Depending on which one you select and as well as how many you select depends on how much the weekly deduction is from your paycheck. The first plan that I'm gonna go over is called the MEC TeleRx Stay Healthy. That plan is only a preventative plan, meaning it will only cover, like, one physical visit a year, some vaccines, some STD screen, screenings, some cancer screening, as well as even some counseling. But the Stay Healthy plan is only for preventative services, meaning it's not gonna cover any doctor visits that you go because you're sick, any hospital visits if you're injured, urgent care, emergency rooms, nor surgeries. So it's only for preventative services. With the Stay Healthy plan, it does require you to stay within the network as well, and, but it does offer preventative prescription benefits through a ... and it also offers a membership with FreeRx, which gives you access to over, uh, 800 of the most popular over-the-counter drugs prescribed in the US. This plan also includes something that's called Walmart Health Virtual Care, which gives you medical assistance virtually with medical providers. Like I said earlier, the Stay Healthy is only for preventative services. If you were select the Stay Healthy for employee only, that would be a weekly deduction from your check of \$16.80. That's the first plan. They also offer three other plans that are called the VIPs. There's three different ones. There's the Standard, VIP Standard, VIP Plus, and VIP Prime. With these plans, these are the ones that would cover doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and even some surgeries. However, with the VIPs, these only cover your hospital indemnity services. They don't cover your preventative services. So they don't cover what the Stay Healthy covers. It's only hospital indemnity plan. With these three, it's not required to stay within the network compared to the Stay Healthy. With the VIPs, you could be in network or out of network to receive coverage. The VIPs also offer prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And for the non-generic, they do offer discounts. These three plans also do include the Walmart Health Virtual Care, which gives you medical assistance virtually with medical providers. The main differences between

the three of them is that out of the three, the Standard does not include intensive care unit benefit, rehabilitation benefit, nor any preventive surgery, while the VIP Plus and the VIP Prime do. The VIP Plus covers everything that the Prime does. However, out of the three, the VIP Prime would cover a greater dollar amount towards the service that you go for. So I'm gonna give you an example. If you were to go for a surgery in hospital, the VIP Standard would only cover \$250 per day for a max of one day. The VIP Plus would cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. Another example is that for emergency room visits, the VIP Standard will cover \$50 per day for a max of two days, while the VIP Plus would cover \$100 per day for a max of two days, and the VIP Prime would cover \$150 per day for a max of two days. If you were to select between those three medical plans, the Standard, being the most basic one, would be a weekly deduction for employees \$17.66. For the VIP Plus, for it's a plan for employee, the weekly deduction would be at \$31.61. And for the VIP Prime, it would be a weekly deduction for like a plan of employee of \$43.28. So your Stay Healthy only covers preventative, and then the VIPs only cover hospital indemnity. So those are four plans that they offer. There is a fifth plan that offers both preventative and hospital indemnity, so it covers both benefits. This one's called the Stay Healthy MEC Enhanced. So with the MEC Enhanced, it offers both your preventative services, meaning one physical visit a year, some vaccines, some STD and cancer screenings, and even some counseling, and it also covers a flat fee in the areas of, like, hospital if you were to get sick, injured, emergency room surge ...

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... urgent care. So this one, compared to the other ones that I just went through, offers both benefits. But for the MEC Enhanced, you are required to stay within the network, and you are required a copay in the area of primary care visits, which you would have been limited to four visits annually per person or 10 per family. That copay for that area is a \$10. For specialty care visits, you would also be limited to four visits annually per person, or 20, and the copay in that area is of \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area is of \$60. You have both, um, prescription benefits with Alexan for your preventative and with Pharmacoville. So you have both benefits for those, um, with MEC Enhanced, but you are required a copay in the area of the prescriptions when it comes to the preventative. So your pharmacy option for your preventative will be a 30-day supply, and the copay in that area would be of \$5. For your mail order option, it would be a 90-day supply, and the copay in that area would be of \$15. And like I said earlier, since they offers both your preventative and your hospital indemnity services, you also have coverage through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication depending on which one it is. And for the non-generic, they offer a discount. It also includes the Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. And it also covers your hospital emergency room, doctor visits that's sick, all of that. So if you were to select the MEC Enhanced for employee only, that would be a weekly deduction of \$43.76 for the price of employee. So those are the five medical plans they offer, the MEC Enhanced, which offers both preventative services and h- hospital indemnity; then your three VIPs, the Standard, the Plus, and the Prime, which only cover hospital indemnity; and then your Stay Healthy, which is only preventative. So those are five medical plans that they offer. Um, they also offer additional benefits. The additional

benefits also have their separate ... deductions to them. So, they offer vision, dental, term life, critical illness with cancer benefits, short-term disability, and 24 op- oop, accident. So those are the additional benefits that they also offer, um, through their agency, and they also do have their separate deductions to them. Were you looking into any of the additional benefits for me to explain to you?

Speaker speaker_3: Um, yes. I, just to be honest, uh, what I'm trying to find, because I, um, I have a health condition that requires me to get infusions. So I wanted something that was gonna be beneficial for that because the last health insurance plan that I had, I mean, I got a \$15,000 bill. And my infusion is \$21,000, so my insurance didn't cover much as far as that is concerned. And also, um, vision and dental would also be something that I'm interested i- as well. And it's just me, so it's not a family thing. It would just be-

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: ... for myself.

Speaker speaker_1: Okay. So for any specific questions, if this particular service is covered or not, um, I could provide you these two numbers to call, and they would be able to answer if that would be covered or not. 'Cause I can really just... Since we're just the healthcare administrators, I can really just tell you information that I see on the guide. Um, something specific like that, I would have to direct you to, like, the carriers, and you could ask them, and they would answer if that particular plan that service or not before enrolling.

Speaker speaker_4: Okay.

Speaker speaker_1: Um, I was gonna inform you, I could give you the, the deadline of your enrollment, 'cause they do only give you 30 days from the day that you receive your first check to enroll. After those 30 days are over, the next period that you're eligible to enroll is considered your company open enrollment period, which for them, it was in the month of October. It looks like the last day that you have to enroll into benefits is gonna be December 18.

Speaker speaker_4: Okay.

Speaker speaker_1: And then I was gonna also-

Speaker speaker_4: I was gonna ask you that, how long that service is going to be covered or not.

Speaker speaker_1: And I would also-

Speaker speaker_5: So she can make a decision?

Speaker speaker_1: Yes, ma'am. And I was also gonna inform you that for the, all of the medical plans, so for all of the plans I just went over, the VIPs and then the two NECs, the Stay Healthy and then the NEC Enhance, which is the one that offers those benefits, as well as the vision and dental plan, are under a IRS regulation that's called Section 125. So what that section is, it allows you to pay those plans with pre-tax dollars. However, if you want to cancel those plans or add dependents in the future, you would have to be within your

company open enrollment period or within your personal open enrollment period. So in other words, to drop... If you were to enroll today, and then let's say you're like, "Oh, well, never mind. I don't want this." You would have to call us before, um, December 18 so that we can do those changes, because if you were to call on the 19th, they would tell you that you would have to call whenever company open enrollment period comes around to drop that plan. So if you-

Speaker speaker_4: Oh, okay.

Speaker speaker_1: Yeah. So if you want, um, I can provide those numbers to you, and you're welcome to reach out to them just so that you're sure that you do want those particular plans through that IRS regulation, 'cause if you do call-

Speaker speaker_4: Oh, absolutely.

Speaker speaker_1: ... um, like, let's say December 19th, that's past your personal open enrollment, you're kind of stuck with it until October.

Speaker speaker_4: Okay. So it's a one, once-a-year type of enrollment, basically.

Speaker speaker_1: Yes. As a company, it's, it's... Well, yeah, once a year. They typically do it in the same month yearly. And for partners personal, it's in the month of October.

Speaker speaker_4: Okay. Okay. Okay. Well, can you email me those numbers as well? I'm sorry. I wi- I will take it down myself, but I'm like

Speaker speaker_1: Yeah. Yeah. Oh, yeah, you're fine. Um, do you want me to... I, if you want, I can send another guide, and I'll write down the numbers. Uh, can I put you on a break, though, while I do that?

Speaker speaker_4: Sure. Sure.

Speaker speaker_1: Okay. Thank you for your hold. I went ahead and emailed you that information. So I wrote down the two numbers that you have to call if you're interested in enrolling to the MEC-HAMP, as well as the VIPs. And then, um, I also wrote the number that you're welcome to call if you have questions regarding the Stay Healthy, which is the preventative plan.

Speaker speaker_6: Okay.

Speaker speaker_1: And then I also wrote the deadline for your enrollment, which is on the 18th. December 18th.

Speaker speaker_6: Okay. Okay, good. So I have a few days to fi- to think about it.

Speaker speaker_1: Yes, ma'am. And I believe they're open from eight to five.

Speaker speaker_6: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_6: Awesome.

Speaker speaker_1: And so you're welcome to give us a call if you do wanna enroll. Um, they don't auto-enroll in- their members into any plan, so if let's say you don't wanna enroll, you don't really have to call us to tell us 'cause they don't auto-enroll their members. But if you do wanna enroll, you would have to call before that deadline.

Speaker speaker_6: Gotcha. Okay.

Speaker speaker_1: All right.

Speaker speaker_6: All right. Thank you so much. I appreciate you.

Speaker speaker_1: You welcome. Have a nice day.

Speaker speaker_6: All right. You as well.