

Transcript: Estefania

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Full Transcript

Your call may be ... for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of the MAU, trying to speak with Mr. Smith. Oh, hey, how you doing? Yeah, this is him. How you doing? Hey, good af... Good, thank you. Um, I'm calling because we're processing, uh, the enrollment form for the healthcare benefits that you filled out on March 3rd. Um, I was gonna tell you that you did select multiple medical plans. So I actually wanted to know which one you wanted to be enrolled into. It looks like you selected the Insure Plus Enhance. So that plan only covers doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. It doesn't require you to stay within the network. You could use providers outside of the network as long as they take that insurance and it does cover- Mm-hmm. ... flat fee towards those services. However, the... That plan doesn't cover, um, your preventative services which are considered like your annuals, uh, physicals, some vaccines, some STD and cancer screenings. Any preventative visits will not be covered with that plan. And then you also selected the Stay Healthy MEC Enhance. The MEC Enhance covers doctor visits if sick, also hospital visits if injured as well, urgent care, emergency room and surgeries, and it also covers your preventative visits which would be considered a physical, some vaccines, some STD and cancer screenings. So it covers both areas. However, the MEC Enhance does require you to stay within the network and only use their doctors and clinics to receive coverage, and it also does require copays. So, for primary care visits you would be limited to four visits annually per person or ten per family, and a \$10 copay per visit would be required. For your specialty care visits you're also limited to four visits annually per person, or ten per family, and a \$50 copay per visit's required. And for urgent care visits a \$60 copay per visit's required, and you're also limited to four visits annually per person, or ten per family. You get, um, prescription benefits with Med Impact and with Pharmaville. For the pharmacy option you would have a 30-day supply for those generic prescriptions and a \$5 copay's required. And then for the mail order option you have a 90-day supply and a \$15 copay's required. Um, we also have prescription coverage through Pharmaville and they offer virtual urgent care as well as they cover flat fees with your Hospital Indemnity benefits. Um, so for the Insure Plus Enhance, the first one that I went over, is 24.69 a week, and then for the Stay Healthy MEC Enhance, which is this one that I'm going over right now, that covers your hospital area and your preventative area, but it requires copays and for you to stay within the network, this one's 23.13 a week. Um, okay. So I'll do the one for 23.13 that'll cover, um, both. Okay. ... um, cases. And then, so you're one of their employee only? Um, correct. Okay. And then, um, you also selected dental. You still wanna do dental? Yes, go ahead. Mm-hmm. Okay. Um, those are the only two that you selected. They also offer other ones like life, vision, critical illness, accident, behavioral health. Did you wanna do any of those or did you just wanna do those two that you selected? Yeah. Just the

two that I selected. I don't feel like I need, um, anything else. Okay. Yeah, that's- Okay. ... fine. Um, let me see how much your weekly deduction would come out to be, give me one sec. Okay. So for the MEC Enhance, that's 23.13 a week, and then for dental that's 3.51 which would make it a weekly deduction of \$26.64 from your paycheck. I do have to let- That sounds good. ... you know. Um, I do have to let you know however, that these two plans are under a IRS Regulation that's called Section 125. So Section 125 allows you to pay these two plans with pre-tax dollars. However, if you do wanna cancel the plan or make changes to that plan, you do have to be within the 30 days of receiving your first check, or be within company open enrollment which is held in the month of December. Okay? Yeah. So if you do ever wanna cancel the MEC Enhance which is your medical plan, or the dental plan, you have to do it within your 30-day window of receiving your first check, or within the month of the company open enrollment to do any- Yeah. ... of these, uh, changes. Okay? Okay. Um, and then I was gonna tell you to please allow one or two weeks for MAU to start making that first deduction. Once you see that deduction, the first one come out of your paycheck, the following Monday of that first deduction is when these two plans become active. And then by that first week, the Thursday or Friday you should be getting your cards mailed out to you. Um, and if you have a doctor's appointment coming up and you still don't have your cards, you're welcome to give us a call and we can email them to you as well. Okay. I gotcha. All right. Did you have any other questions for me? Um, no. That'd be all. Thank you so much. You're welcome. Have a nice day. You too. Thank you.

Conversation Format

Speaker speaker_0: Your call may be

Speaker speaker_1: ... for quality assurance purposes.

Speaker speaker_2: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of the MAU, trying to speak with Mr. Smith.

Speaker speaker_3: Oh, hey, how you doing? Yeah, this is him. How you doing?

Speaker speaker_2: Hey, good af-... Good, thank you. Um, I'm calling because we're processing, uh, the enrollment form for the healthcare benefits that you filled out on March 3rd. Um, I was gonna tell you that you did select multiple medical plans. So I actually wanted to know which one you wanted to be enrolled into. It looks like you selected the Insure Plus Enhance. So that plan only covers doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. It doesn't require you to stay within the network. You could use providers outside of the network as long as they take that insurance and it does cover-

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: ... flat fee towards those services. However, the... That plan doesn't cover, um, your preventative services which are considered like your annuals, uh, physicals, some vaccines, some STD and cancer screenings. Any preventative visits will not be covered

with that plan. And then you also selected the Stay Healthy MEC Enhance. The MEC Enhance covers doctor visits if sick, also hospital visits if injured as well, urgent care, emergency room and surgeries, and it also covers your preventative visits which would be considered a physical, some vaccines, some STD and cancer screenings. So it covers both areas. However, the MEC Enhance does require you to stay within the network and only use their doctors and clinics to receive coverage, and it also does require copays. So, for primary care visits you would be limited to four visits annually per person or ten per family, and a \$10 copay per visit would be required. For your specialty care visits you're also limited to four visits annually per person, or ten per family, and a \$50 copay per visit's required. And for urgent care visits a \$60 copay per visit's required, and you're also limited to four visits annually per person, or ten per family. You get, um, prescription benefits with Med Impact and with Pharmaville. For the pharmacy option you would have a 30-day supply for those generic prescriptions and a \$5 copay's required. And then for the mail order option you have a 90-day supply and a \$15 copay's required. Um, we also have prescription coverage through Pharmaville and they offer virtual urgent care as well as they cover flat fees with your Hospital Indemnity benefits. Um, so for the Insure Plus Enhance, the first one that I went over, is 24.69 a week, and then for the Stay Healthy MEC Enhance, which is this one that I'm going over right now, that covers your hospital area and your preventative area, but it requires copays and for you to stay within the network, this one's 23.13 a week.

Speaker speaker_3: Um, okay. So I'll do the one for 23.13 that'll cover, um, both.

Speaker speaker_2: Okay.

Speaker speaker_3: ... um, cases.

Speaker speaker_2: And then, so you're one of their employee only?

Speaker speaker_3: Um, correct.

Speaker speaker_2: Okay. And then, um, you also selected dental. You still wanna do dental?

Speaker speaker_3: Yes, go ahead. Mm-hmm.

Speaker speaker_2: Okay. Um, those are the only two that you selected. They also offer other ones like life, vision, critical illness, accident, behavioral health. Did you wanna do any of those or did you just wanna do those two that you selected?

Speaker speaker_3: Yeah. Just the two that I selected. I don't feel like I need, um, anything else.

Speaker speaker_2: Okay. Yeah, that's-

Speaker speaker_3: Okay.

Speaker speaker_2: ... fine. Um, let me see how much your weekly deduction would come out to be, give me one sec. Okay. So for the MEC Enhance, that's 23.13 a week, and then for dental that's 3.51 which would make it a weekly deduction of \$26.64 from your paycheck. I do have to let-

Speaker speaker_3: That sounds good.

Speaker speaker_2: ... you know. Um, I do have to let you know however, that these two plans are under a IRS Regulation that's called Section 125. So Section 125 allows you to pay these two plans with pre-tax dollars. However, if you do wanna cancel the plan or make changes to that plan, you do have to be within the 30 days of receiving your first check, or be within company open enrollment which is held in the month of December. Okay?

Speaker speaker_3: Yeah.

Speaker speaker_2: So if you do ever wanna cancel the MEC Enhance which is your medical plan, or the dental plan, you have to do it within your 30-day window of receiving your first check, or within the month of the company open enrollment to do any-

Speaker speaker_3: Yeah.

Speaker speaker_2: ... of these, uh, changes. Okay?

Speaker speaker_3: Okay.

Speaker speaker_2: Um, and then I was gonna tell you to please allow one or two weeks for MAU to start making that first deduction. Once you see that deduction, the first one come out of your paycheck, the following Monday of that first deduction is when these two plans become active. And then by that first week, the Thursday or Friday you should be getting your cards mailed out to you. Um, and if you have a doctor's appointment coming up and you still don't have your cards, you're welcome to give us a call and we can email them to you as well.

Speaker speaker_3: Okay. I gotcha.

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

Speaker speaker_3: Um, no. That'd be all. Thank you so much.

Speaker speaker_2: You're welcome. Have a nice day.

Speaker speaker_3: You too. Thank you.