

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of MAU. I'm currently looking to speak with Miss Blunt. This is she. Um, hey, good afternoon. I'm calling because we're currently processing an enrollment form that you filled out on February s- 26th for the healthcare benefits that MAU has to offer. Um, you selected all of the medical plans, and some of them can't be combined. So, I was actually wondering which one you wanted to be enrolled into. Um, you also selected dental, vision, behavior health, and identity protections. Those are fine, but when it comes to your medical plans, we would have to know exactly which one you wanted. Um, I don't know if you want me to go over those plans. Oh, yeah could you, could you do that for me? Yes, ma'am. Um, did you by any chance want me to send you the benefit guide while I review it? You're welcome to look over it. Since it, it is a lot of information, I don't know if you wanna be looking at it as I, um, explain it to you. Yes, ma'am. You can. Okay, give me one second. I'ma go ahead and send you that real quick. And then, is that email that you provided a good email address? It was your first name, last name at gmail.com? Yes, ma'am. All right, one second. Let me go ahead and send that over. Um, I do have to let you know that for all the medical plans that MAU offers, as well as for dental and vision, they're under a IRS regulation called Section 125. So, what Section 125 allows you to do is to pay these plans with pre-taxed dollars. However, if you do wanna cancel those plans that are under that IRS regulation, or make changes like adding dependent later on, um, you would have to be within the first 30 days of your paycheck or be within, um, company open enrollment, which for them, I can check to see what month that falls in. But only around those two periods you would be able to cancel e- the medical plans, dental, vision, or make any changes to them. Okay? So, I do wanna let you know that just so that you can keep it in mind while I go over it. So, within the first 30 days of receiving your first check or within the month of December when they're back within company open enrollment. Um, but I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from the email that says info@benefitsinacard.com. No, I got it. Okay, you got it? All right, so, if you want, I'll go ahead and go over those plans. Let's see. Okay, so really how much they take out of your check weekly, 'cause it is weekly deduction, depends on how many plans you select as well as if you include dependents. Were you trying to enroll by yourself or were you trying to enroll by, w- with somebody, like with a dependent? Um, by myself at the moment. Okay. So, the very first plan that I'm gonna go over, out of the four that they offer, it's the only one that's gonna cover your preventative visits, which are considered like a physical, some vaccines, some STD screenings, some cancer screening. And it is also gonna cover your hospital indemnity visits, which are those doctor visits that you would go to if you're sick or hospital visits, urgent care, emergency room, or even some surgeries. The other four, however, either only cover your

preventative or only cover your hospital indemnity. So, this one is the only one that has both benefits into one plan. It does require you to only use your doctors and clinics to receive coverage. So, it is important that you stay within the network. This one's called the StayHealthy MEC Enhanced. This is the only plan that offers both benefits and it does require copays. So, it covers your primary, preventative care. And for your primary care visits, you would be limited to four visits annually per person or 10 per family and a \$10 copay would be required. For specialty care visits, you would be limited to four visits annually per person or 10 per family and a \$50 copay per visit required. For urgent care visits, a \$60 copay per visit's required. And you would also be limited to four visits annually per person or 10 per family. You get two different prescription carriers when it comes to the MEC Enhanced. Um, for your generic prescriptions, you would go through Medimpact. You have a 30-day supply when it comes to the pharmacy option and a \$5 copay would be required. For the mail order option, you will have a 90-day supply and a \$15 copay would be required. You also receive prescription benefits through Pharmacoville. Depending on the generic medication, you can pay up to \$10, \$20, \$30. It just depends on that g- medication. And for the non-generics, they do offer you a discount. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers through a telephone or video call. And they cover a flat fee towards your hospital indemnity benefits, so it looks like for surgery and hospital they cover, for example, flat fee of \$500 per day for a max of a day. So, that means that if your bill's \$1,000, they'll cover \$500 and you're responsible for the remaining balance. This plan also covers group accident. If you choose this plan, again, which is the only plan out of the f- out of the five that covers both your preventative and hospital indemnity and requires copays and for you to stay within the network, if you select this plan, that would be a weekly deduction of \$23.13 from your paycheck. So that one's the MEC Enhanced. Then the second one that I'm going to go over is called the Stay Healthy MEC. The Stay Healthy plan is only a preventative plan, so it's only going to cover like a physical, some vaccines, some STD screenings, some cancer screening. But it's not going to cover any doctor visits, if sick, no hospital visits, no urgent care, no emergency room, no surgeries. So it's only like for a physical, um, your annual check-ups, just preventative services and preventative services only. And it does require you to stay within the network. Um, you do receive prescription benefits only through Medimpact and they... and they do not cover, like I said, any doctor visits if sick. So it's a very basic plan. If you select the Stay Healthy MEC, that would be \$9.46 weekly from your paycheck. And then the other two are the Ensure plans. There's the Ensure Plus and the Ensure Plus Enhanced. These two only cover doctor visits, if sick, hospital visits, urgent care, emergency room, but they do not cover preventative services which are like a physical, your vaccine, your STD and cancer screening. Those are not covered with the Ensure plans. Um, with the Ensure Plus and the Ensure Plus Enhanced, these two however don't require you to stay within the network. As long as the providers take the insurance, you can use it. So you don't have to stay within network, you can go out of network compared to the two MECs but they don't cover preventative, okay? Um, you do receive prescription benefits also but only through Pharmacoville. Depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generics they offer you a discount. These two plans include virtual urgent care just like the MEC Enhanced which offers medical assistance virtually with medical providers and they cover a flat fee towards your hospital indemnity services. Really in poor areas is where the differences come. For daily hospital

confinement, for example, the Ensure Plus covers \$50 per day while the Ensure Plus Enhanced will cover \$100 per day. For intensive care, the Ensure Plus covers \$200 per day while the Ensure Plus Enhanced will cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers \$500 while your Ensure Plus Enhanced covers \$1,500. For surgical, the Ensure Plus covers up to 1,000 based on surgical schedule and the Ensure Plus Enhanced covers up to 2,000 based on surgical schedule. Everything after that stays the exact same. For anesthesia benefit, diagnostic sickness, diagnostic testing, wellness exams, hospital emergency room, all of that stays the same. So mainly in those four areas is where the differences come and the Enhanced pays a little bit more out of pocket. So for the Ensure Plus basic, that one's \$17.39 weekly from your paycheck. And for the Ensure Plus Enhanced, it would be \$24.69 weekly from your paycheck. So those are the medical plans. Okay. Um, and I'm not a person that goes to the hospital a lot or need a lot of medical attention so which one would you recommend? So the Ensure... The Stay Healthy MEC Enhanced covers both benefits. Um, if you don't think you're gonna need that, you wouldn't really need this one. Again, um, the MEC, the Stay Healthy MEC would be more like if you go for your physical, um, like a STD or cancer screening. Like for your yearling check-ups, that one's the Stay Healthy. And then the Ensure Plus and the Ensure Plus Enhanced is if you get sick. So in other words, if you need to go to urgent care or emergency room. It really depends on you, um, on like... 'Cause the basic one is \$9.46. That one would be for like a physical, um, a STD screening, cancer screening. And then your Ensures are really if your... if you get sick. So if you don't really get... go that often to the doctor, you could choose between the Stay Healthy MEC or the Ensure Plus or the Ensure Plus Enhanced. It just really depends, if I'm completely honest. Okay. Yeah, I can do the, um, the basic one. Okay, the Stay Healthy MEC. Just keep in mind that that one would only cover preventative visits. If you go to the doctor because you get sick, none of that is covered, okay? Okay. Okay? Okay, so I have the MEC standalone, and did you still want to do dental, vision, behavior health and identity protection? Um... I can go over what those plans cover. Um, because remember that the medical plans and dental and vision are under the IRS regulation. That allows you to pay these plans with three times dollars. However, whenever you want to cancel these plans or make changes to these plans like adding a dependent, like a spouse, a child, changing it to the family plan, to do any of that, you have to be within the first 30 days of receiving your first check or be within company open enrollment which is held in December. Okay. Okay? Um, so for... if you want I can go over what dental covers, and vision as well. So for dental, uh, preventative visits covered at 100%. A basic visit could be like a cleansing of the teeth, that's covered at 80%. Basic restorative, so they got to fill in a cavity, that's covered at 80%. X-rays are covered at 80%. And you have an annual maximum of \$500 with your dental plan. With dental, you would have to go..... pay and a one-time deductible of \$50 if you choose the employee plan. But that deductible you only pay once. For vision, that one has co-pays. So if you go for an eye exam, you would only pay \$10, co-pay for lenses and frames is \$25 and you have a frame allowance of \$130. Then for behavioral health, um, that's really virtual counseling. Uh, behavioral health, virtual counseling provides members with consultational, unlimited consultation, counseling and referral services when to use, common substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues, virtual behavioral health counseling. So that's only v- um, virtual, okay? And then- Okay. ... ID Expert is, um, ID Social + ID provides identity theft protection to help keep you safe from fraud by applying the same

level of protections that found in 500 frames and government institutional use. So this one's just identity protection. Did you- Okay. ... still want these? Uh- Or didn't want to take any off? You can take off the identity and, uh, behavioral. Okay. Okay, so that leaves dental for \$3.51 weekly from your paycheck for the employee plan, vision for \$2.15 weekly for the employee plan, and then your preventative plan, which is the one that would cover a physical, some vaccines, some STD and cancer screening. That one is \$9.46 weekly from your paycheck. That would be a total of \$15.12 weekly from your paycheck. Do you allow MAU to make these weekly deductions? Yes, ma'am. Okay, please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of \$15.12 come out of your paycheck, the following Monday of that first deduction is when your plan become active. And by that first week of active coverage, either that Thursday or Friday, you should be getting your MEC card which is your preventative card, vision and dental card. And if you have a doctor's appointment or vision or dentist appointment coming up and you still don't have your cards, you're welcome to contact this number and we can email them to you as well. Um, just keep in mind that if you do want to cancel any of the plans that you're enrolled in, because all of them are under Section 125, just keep in mind that you have to call and do those changes or cancellations before your 30 days are up. Um, if you pass those 30 days, they're gonna tell you that you have to wait till the next company open enrollment which is in the month of December. Okay? Okay. All right. Do you have any other questions? Uh, no ma'am. All right. Well, I hope you have a great day. You too. Thank you. Thank you.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of MAU. I'm currently looking to speak with Miss Blunt.

Speaker speaker\_2: This is she.

Speaker speaker\_1: Um, hey, good afternoon. I'm calling because we're currently processing an enrollment form that you filled out on February s- 26th for the healthcare benefits that MAU has to offer. Um, you selected all of the medical plans, and some of them can't be combined. So, I was actually wondering which one you wanted to be enrolled into. Um, you also selected dental, vision, behavior health, and identity protections. Those are fine, but when it comes to your medical plans, we would have to know exactly which one you wanted. Um, I don't know if you want me to go over those plans.

Speaker speaker\_2: Oh, yeah could you, could you do that for me?

Speaker speaker\_1: Yes, ma'am. Um, did you by any chance want me to send you the benefit guide while I review it? You're welcome to look over it. Since it, it is a lot of information, I don't know if you wanna be looking at it as I, um, explain it to you.

Speaker speaker\_2: Yes, ma'am. You can.

Speaker speaker\_1: Okay, give me one second. I'ma go ahead and send you that real quick. And then, is that email that you provided a good email address? It was your first name, last name at gmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All right, one second. Let me go ahead and send that over. Um, I do have to let you know that for all the medical plans that MAU offers, as well as for dental and vision, they're under a IRS regulation called Section 125. So, what Section 125 allows you to do is to pay these plans with pre-taxed dollars. However, if you do wanna cancel those plans that are under that IRS regulation, or make changes like adding dependent later on, um, you would have to be within the first 30 days of your paycheck or be within, um, company open enrollment, which for them, I can check to see what month that falls in. But only around those two periods you would be able to cancel e- the medical plans, dental, vision, or make any changes to them. Okay? So, I do wanna let you know that just so that you can keep it in mind while I go over it. So, within the first 30 days of receiving your first check or within the month of December when they're back within company open enrollment. Um, but I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from the email that says info@benefitsinacard.com.

Speaker speaker\_2: No, I got it.

Speaker speaker\_1: Okay, you got it? All right, so, if you want, I'll go ahead and go over those plans. Let's see. Okay, so really how much they take out of your check weekly, 'cause it is weekly deduction, depends on how many plans you select as well as if you include dependents. Were you trying to enroll by yourself or were you trying to enroll by, w- with somebody, like with a dependent?

Speaker speaker\_2: Um, by myself at the moment.

Speaker speaker\_1: Okay. So, the very first plan that I'm gonna go over, out of the four that they offer, it's the only one that's gonna cover your preventative visits, which are considered like a physical, some vaccines, some STD screenings, some cancer screening. And it is also gonna cover your hospital indemnity visits, which are those doctor visits that you would go to if you're sick or hospital visits, urgent care, emergency room, or even some surgeries. The other four, however, either only cover your preventative or only cover your hospital indemnity. So, this one is the only one that has both benefits into one plan. It does require you to only use your doctors and clinics to receive coverage. So, it is important that you stay within the network. This one's called the StayHealthy MEC Enhanced. This is the only plan that offers both benefits and it does require copays. So, it covers your primary, preventative care. And for your primary care visits, you would be limited to four visits annually per person or 10 per family and a \$10 copay would be required. For specialty care visits, you would be limited to four visits annually per person or 10 per family and a \$50 copay per visit required. For urgent care visits, a \$60 copay per visit's required. And you would also be limited to four visits annually per person or 10 per family. You get two different prescription carriers when it comes to the MEC Enhanced. Um, for your generic prescriptions, you would go through Medimpact. You have a 30-day supply when it comes to the pharmacy option and a \$5 copay would be required. For the mail order option, you will have a 90-day supply and a \$15 copay would be

required. You also receive prescription benefits through Pharmacoville. Depending on the generic medication, you can pay up to \$10, \$20, \$30. It just depends on that g- medication. And for the non-generics, they do offer you a discount. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers through a telephone or video call. And they cover a flat fee towards your hospital indemnity benefits, so it looks like for surgery and hospital they cover, for example, flat fee of \$500 per day for a max of a day. So, that means that if your bill's \$1,000, they'll cover \$500 and you're responsible for the remaining balance. This plan also covers group accident. If you choose this plan, again, which is the only plan out of the f- out of the five that covers both your preventative and hospital indemnity and requires copays and for you to stay within the network, if you select this plan, that would be a weekly deduction of \$23.13 from your paycheck. So that one's the MEC Enhanced. Then the second one that I'm going to go over is called the Stay Healthy MEC. The Stay Healthy plan is only a preventative plan, so it's only going to cover like a physical, some vaccines, some STD screenings, some cancer screening. But it's not going to cover any doctor visits, if sick, no hospital visits, no urgent care, no emergency room, no surgeries. So it's only like for a physical, um, your annual check-ups, just preventative services and preventative services only. And it does require you to stay within the network. Um, you do receive prescription benefits only through Medimpact and they... and they do not cover, like I said, any doctor visits if sick. So it's a very basic plan. If you select the Stay Healthy MEC, that would be \$9.46 weekly from your paycheck. And then the other two are the Ensure plans. There's the Ensure Plus and the Ensure Plus Enhanced. These two only cover doctor visits, if sick, hospital visits, urgent care, emergency room, but they do not cover preventative services which are like a physical, your vaccine, your STD and cancer screening. Those are not covered with the Ensure plans. Um, with the Ensure Plus and the Ensure Plus Enhanced, these two however don't require you to stay within the network. As long as the providers take the insurance, you can use it. So you don't have to stay within network, you can go out of network compared to the two MECs but they don't cover preventative, okay? Um, you do receive prescription benefits also but only through Pharmacoville. Depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generics they offer you a discount. These two plans include virtual urgent care just like the MEC Enhanced which offers medical assistance virtually with medical providers and they cover a flat fee towards your hospital indemnity services. Really in poor areas is where the differences come. For daily hospital confinement, for example, the Ensure Plus covers \$50 per day while the Ensure Plus Enhanced will cover \$100 per day. For intensive care, the Ensure Plus covers \$200 per day while the Ensure Plus Enhanced will cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers \$500 while your Ensure Plus Enhanced covers \$1,500. For surgical, the Ensure Plus covers up to 1,000 based on surgical schedule and the Ensure Plus Enhanced covers up to 2,000 based on surgical schedule. Everything after that stays the exact same. For anesthesia benefit, diagnostic sickness, diagnostic testing, wellness exams, hospital emergency room, all of that stays the same. So mainly in those four areas is where the differences come and the Enhanced pays a little bit more out of pocket. So for the Ensure Plus basic, that one's \$17.39 weekly from your paycheck. And for the Ensure Plus Enhanced, it would be \$24.69 weekly from your paycheck. So those are the medical plans.

Speaker speaker\_3: Okay. Um, and I'm not a person that goes to the hospital a lot or need a lot of medical attention so which one would you recommend?

Speaker speaker\_1: So the Ensure... The Stay Healthy MEC Enhanced covers both benefits. Um, if you don't think you're gonna need that, you wouldn't really need this one. Again, um, the MEC, the Stay Healthy MEC would be more like if you go for your physical, um, like a STD or cancer screening. Like for your yearling check-ups, that one's the Stay Healthy. And then the Ensure Plus and the Ensure Plus Enhanced is if you get sick. So in other words, if you need to go to urgent care or emergency room. It really depends on you, um, on like... 'Cause the basic one is \$9.46. That one would be for like a physical, um, a STD screening, cancer screening. And then your Ensures are really if your... if you get sick. So if you don't really get... go that often to the doctor, you could choose between the Stay Healthy MEC or the Ensure Plus or the Ensure Plus Enhanced. It just really depends, if I'm completely honest.

Speaker speaker\_3: Okay. Yeah, I can do the, um, the basic one.

Speaker speaker\_1: Okay, the Stay Healthy MEC. Just keep in mind that that one would only cover preventative visits. If you go to the doctor because you get sick, none of that is covered, okay?

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay? Okay, so I have the MEC standalone, and did you still want to do dental, vision, behavior health and identity protection?

Speaker speaker\_3: Um...

Speaker speaker\_1: I can go over what those plans cover. Um, because remember that the medical plans and dental and vision are under the IRS regulation. That allows you to pay these plans with three times dollars. However, whenever you want to cancel these plans or make changes to these plans like adding a dependent, like a spouse, a child, changing it to the family plan, to do any of that, you have to be within the first 30 days of receiving your first check or be within company open enrollment which is held in December.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay? Um, so for... if you want I can go over what dental covers, and vision as well. So for dental, uh, preventative visits covered at 100%. A basic visit could be like a cleansing of the teeth, that's covered at 80%. Basic restorative, so they got to fill in a cavity, that's covered at 80%. X-rays are covered at 80%. And you have an annual maximum of \$500 with your dental plan. With dental, you would have to go..... pay and a one-time deductible of \$50 if you choose the employee plan. But that deductible you only pay once. For vision, that one has co-pays. So if you go for an eye exam, you would only pay \$10, co-pay for lenses and frames is \$25 and you have a frame allowance of \$130. Then for behavioral health, um, that's really virtual counseling. Uh, behavioral health, virtual counseling provides members with consultational, unlimited consultation, counseling and referral services when to use, common substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues, virtual behavioral health counseling. So that's only v- um, virtual, okay? And then-

Speaker speaker\_4: Okay.

Speaker speaker\_1: ... ID Expert is, um, ID Social + ID provides identity theft protection to help keep you safe from fraud by applying the same level of protections that found in 500 frames and government institutional use. So this one's just identity protection. Did you-

Speaker speaker\_4: Okay.

Speaker speaker\_1: ... still want these?

Speaker speaker\_4: Uh-

Speaker speaker\_1: Or didn't want to take any off?

Speaker speaker\_4: You can take off the identity and, uh, behavioral.

Speaker speaker\_1: Okay. Okay, so that leaves dental for \$3.51 weekly from your paycheck for the employee plan, vision for \$2.15 weekly for the employee plan, and then your preventative plan, which is the one that would cover a physical, some vaccines, some STD and cancer screening. That one is \$9.46 weekly from your paycheck. That would be a total of \$15.12 weekly from your paycheck. Do you allow MAU to make these weekly deductions?

Speaker speaker\_4: Yes, ma'am.

Speaker speaker\_1: Okay, please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of \$15.12 come out of your paycheck, the following Monday of that first deduction is when your plan become active. And by that first week of active coverage, either that Thursday or Friday, you should be getting your MEC card which is your preventative card, vision and dental card. And if you have a doctor's appointment or vision or dentist appointment coming up and you still don't have your cards, you're welcome to contact this number and we can email them to you as well. Um, just keep in mind that if you do want to cancel any of the plans that you're enrolled in, because all of them are under Section 125, just keep in mind that you have to call and do those changes or cancellations before your 30 days are up. Um, if you pass those 30 days, they're gonna tell you that you have to wait till the next company open enrollment which is in the month of December. Okay?

Speaker speaker\_4: Okay.

Speaker speaker\_1: All right. Do you have any other questions?

Speaker speaker\_4: Uh, no ma'am.

Speaker speaker\_1: All right. Well, I hope you have a great day.

Speaker speaker\_4: You too. Thank you.

Speaker speaker\_1: Thank you.