

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. I'm calling from Benefits on a Card on behalf of H&S;+S. Um, I'm looking to speak with Ms. Owens. This is she. Um, hey, good afternoon. I'm calling from- Hey. ... Benefits on a Card on behalf of H&S;+S. We're currently processing enrollment forms, um, for that staffing agency, and you currently selected two plans that cannot be combined. And, um- Okay. ... I was also gonna inform you that for the dental plan, you selected the family plan. Um, but for- Okay. ... family, it would have to involve, like, a spouse. I don't know if you just wanna change it to employee and child. I really just need it for me. I, I probably- Oh, okay. ... would... Gotcha. Um, did you- I just have- Did you still want the- I'm f- I'm gonna- It's okay. Um, so did you wanna change it, the dental plan, to employee only? You also selected the VIP Standard, which is one of the hospital indemnity plans, and then the MEC Tele-RS, and then the MEC Enhanced. So for those two MECs, they can't be combined. Um- Okay. ... do you want me to explain the difference between those two? Yes. Okay. Please. Yes, ma'am. Okay. Um, give me one second. Let me get that guide up. Okay, so I'ma just go through the medical plans. So for the- Okay. ... MEC Tele-RS, that's the most basic plan. That one's only for preventative service. So what I mean by that, it would cover, like, one physical visit a year, some vaccines, some cancer screening, some STD screening. It's only for preventative services. So if you were to get, like, sick and go to the doctor, it wouldn't be covered just for the fact that it's only a preventative service. So that's- Okay. ... the MEC Tele-RS. Okay? Then the- Okay. ... VIP Standard is the one that you actually selected. That- Mm-hmm. ... one is hospital indemnity. So what I mean by that, that one will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. However, it doesn't cover what the MEC Tele-RS is, which is your preventative. Um, it only covers the hospital side of it and- Okay. ... has vaccines. Okay? And then for the MEC Enhanced, um, that one has preventative benefits, so your STD screening, cancer screening, um- Mm-hmm. ... vaccines, and it also includes the doctor visits, the sick, hospital- Okay. ... visits. However, for that one, in the areas of primary care visits, specialty care visits, and the urgent care visits, you're limited to four visits annually per person or ten per family, and those require a co-pay. So for the urgent care visits, it's a \$60 co-pay, specialty care visits, \$50 co-pay, and primary care visits would be a \$10 co-pay, as well as for the preventative prescriptions, those are not a co-pay. So for the pharmacy option, it would be a \$5 co-pay for a 30-day supply. And for the mail order option, it would be a 90-day supply and a \$15 co-payment. So for the MEC Enhanced, that one requires its co-payments, and you do have to stay within the network, um, for both the MEC Enhanced as well as the preventative one. And then for the VIP Standard, which is the hospital indemnity, that one, that one you could be in the network or out of the network. So I was just calling to verify to see which one you would actually like. Um- Okay. ... right now,

since I called the first time, and you might have been a little busy, um, so for now- Mm-hmm. ... we changed it to VIP Standard. Then we'll- Okay, that'll be perfect. ... move on to MEC Tele-RS, which is your preventative plan. Um, I just wanted to check with you that was fine or if you wanted to make any adjustments. Okay. So with the, um, with the medical- Mm-hmm. ... I wanna do the, um, the Standard- Okay. ... if possible. And then with the dental, it'll just be, um, what is it, the employee only? Yes, ma'am. So right now we have you for employee only because, um, we couldn't reach you the first time, so we normally- Yeah. ... just choose the lowest level for you. Okay. And then with that- So we changed it to employee only. ... I have a... Okay. With the, uh, with the dental, I just have a quick question. Mm-hmm. Okay, my son has, um, Medicaid through the state. Gotcha. If I was to add him to, to the dental, would that take away his Medicaid? That I wouldn't be able to answer 'cause I'm not really- Gotcha. ... 100% sure. Gotcha. I believe it really depends on the state. Gotcha. I'll have to get with them because my son, um, his Medicaid covers so much, but it doesn't do- Mm-hmm. ... ortho work, and he needs braces. Oh. So that's the issue. Okay. Well- Yeah. So I may have to get in touch with them in the morning. Well, do you want me to go over the dental plan? Um, there's just so much that they cover with the dental plan- Gotcha. ... which I could go- Okay. ... over. I'm not sure if braces would be something- Gotcha. ... in there. Okay. So I'll just do it for me. But- And then- Okay. ... I'll try to, uh, get in touch with you Time. So for the, for his, for the dental plan, um, if you have- Mm-hmm. ... questions about it, like a preventative visit is covered- Mm-hmm. ... at 100%. Anything basic like a cleaning of the teeth would be covered- Mm-hmm. ... at 80%, basic restorative. So, like, if you have a cavity, that- Mm-hmm. ... would be covered at 80%. Any..... might have due, 80%. Um- We both have just a little..... Annual maximum... Oh, sorry. Um, the X-rays are covered at 80%- Mm-hmm. ... and then the annual- Okay. ... maximum is \$500. Um- Gotcha. ... and then there is a one-time deductible for-... the visit. It's only just the one time. Mm-hmm. So if you were to choose the Employee Only, it's only- Mm-hmm. ... \$50. And then if you were to choose the family one, it would be \$150. Gotcha. Again, what are the, um, you say with the Dental, you say that's the Preventative, um, package? Um, well, no. So I'm just 100% sure. None of them, none of them are a full package. So the Dental- Gotcha. But- Gotcha. ... it's dental, vision, term life, 24-hour group accident, critical illness. Gotcha. Okay. All of those are add-ons that you would have to add. So for the dental plan, um, for employee- What about instructions on that, on the dental plan? So anything, any questions prior to enrolling, I would have to provide, um, a number to you. Mm-hmm. Because I can only really provide what I see in the actual package- Right. Okay. ... of the benefits. Gotcha. Yes, ma'am. But for employee only- Gotcha. ... for that dental plan is a weekly deduction of \$3.38. So with the VIP Standard Dental and then the Preventative Plan, that comes out to a weekly deduction of \$35.84. Okay. And then how much is it if you, uh, with the, with the medical? What does that come out to? So that's with the medical. So I have your VIP for now. Um, since we couldn't reach you, we went ahead and selected the coverages that you, um, selected for your enrollment form, which was a- Gotcha. ... VIP Standard, which is a weekly deduction of \$16.81 for Employee Only. Then I- Okay. ... have dental for Employee Only, \$3.38. And then your Preventative, which is the MEC Pella RF for Employee Only, weekly deduction being \$15.65. That comes out to a total of \$35.84. Okay. Sounds good. Sounds good. Is that okay? Uh, yes, ma'am. That's perfect. And then you do have 30 days from the day that you receive your first check to make any changes or add any additional plans. Okay. Yes, ma'am. Okay. Thank you. Okay, so please allow your

employer one or two weeks to start making those deductions. Once you see that very first deduction of 35.84, the following Monday- Mm-hmm. ... is when your coverage becomes active. And then by that Friday of your activation week, you should be getting your dental card and then that preventative card. Um, for your VIP Standard, they normally don't mail those out. But if you do- Mm-hmm. ... wish a physical copy once you become active, you're welcome to give us a call at this number. And we can go ahead and put that request in for you. But you would have to be- Okay. ... active at the moment for us to request it. Okay. Yes, ma'am. Mm-hmm. Thank you so much. You're welcome. Um, I also was going to tell you, if for some reason you go to like an appointment, like dentist or hospital or something like that- Mm-hmm. ... um, the week of your activation week and you still don't have your card, you're welcome- Mm-hmm. ... to give us a call and we can check if they're virtually ready because we could provide that to you as well through email so that you can have that email of them cards. Okay. Thank you so much. Luckily all of my appointments, um, are for next year. So thank you so much. I appreciate it. You're welcome. I hope you have a great day. Same to you. Thanks so much for reaching out to me again. I appreciate it. You're welcome. Have a nice day. You too.

Conversation Format

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

Speaker speaker_1: Good afternoon. I'm calling from Benefits on a Card on behalf of H&S;+S. Um, I'm looking to speak with Ms. Owens.

Speaker speaker_2: This is she.

Speaker speaker_1: Um, hey, good afternoon. I'm calling from-

Speaker speaker_2: Hey.

Speaker speaker_1: ... Benefits on a Card on behalf of H&S;+S. We're currently processing enrollment forms, um, for that staffing agency, and you currently selected two plans that cannot be combined. And, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I was also gonna inform you that for the dental plan, you selected the family plan. Um, but for-

Speaker speaker_2: Okay.

Speaker speaker_1: ... family, it would have to involve, like, a spouse. I don't know if you just wanna change it to employee and child.

Speaker speaker_2: I really just need it for me. I, I probably-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: ... would...

Speaker speaker_1: Gotcha. Um, did you-

Speaker speaker_2: I just have-

Speaker speaker_1: Did you still want the-

Speaker speaker_2: I'm f- I'm gonna-

Speaker speaker_1: It's okay. Um, so did you wanna change it, the dental plan, to employee only? You also selected the VIP Standard, which is one of the hospital indemnity plans, and then the MEC Tele-RS, and then the MEC Enhanced. So for those two MECs, they can't be combined. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... do you want me to explain the difference between those two?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay.

Speaker speaker_2: Please. Yes, ma'am.

Speaker speaker_1: Okay. Um, give me one second. Let me get that guide up. Okay, so I'ma just go through the medical plans. So for the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... MEC Tele-RS, that's the most basic plan. That one's only for preventative service. So what I mean by that, it would cover, like, one physical visit a year, some vaccines, some cancer screening, some STD screening. It's only for preventative services. So if you were to get, like, sick and go to the doctor, it wouldn't be covered just for the fact that it's only a preventative service. So that's-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the MEC Tele-RS. Okay? Then the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... VIP Standard is the one that you actually selected. That-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... one is hospital indemnity. So what I mean by that, that one will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. However, it doesn't cover what the MEC Tele-RS is, which is your preventative. Um, it only covers the hospital side of it and-

Speaker speaker_2: Okay.

Speaker speaker_1: ... has vaccines. Okay? And then for the MEC Enhanced, um, that one has preventative benefits, so your STD screening, cancer screening, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... vaccines, and it also includes the doctor visits, the sick, hospital-

Speaker speaker_2: Okay.

Speaker speaker_1: ... visits. However, for that one, in the areas of primary care visits, specialty care visits, and the urgent care visits, you're limited to four visits annually per person or ten per family, and those require a co-pay. So for the urgent care visits, it's a \$60 co-pay, specialty care visits, \$50 co-pay, and primary care visits would be a \$10 co-pay, as well as for the preventative prescriptions, those are not a co-pay. So for the pharmacy option, it would be a \$5 co-pay for a 30-day supply. And for the mail order option, it would be a 90-day supply and a \$15 co-payment. So for the MEC Enhanced, that one requires its co-payments, and you do have to stay within the network, um, for both the MEC Enhanced as well as the preventative one. And then for the VIP Standard, which is the hospital indemnity, that one, that one you could be in the network or out of the network. So I was just calling to verify to see which one you would actually like. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... right now, since I called the first time, and you might have been a little busy, um, so for now-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... we changed it to VIP Standard. Then we'll-

Speaker speaker_2: Okay, that'll be perfect.

Speaker speaker_1: ... move on to MEC Tele-RS, which is your preventative plan. Um, I just wanted to check with you that was fine or if you wanted to make any adjustments.

Speaker speaker_2: Okay. So with the, um, with the medical-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... I wanna do the, um, the Standard-

Speaker speaker_1: Okay.

Speaker speaker_2: ... if possible. And then with the dental, it'll just be, um, what is it, the employee only?

Speaker speaker_1: Yes, ma'am. So right now we have you for employee only because, um, we couldn't reach you the first time, so we normally-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... just choose the lowest level for you.

Speaker speaker_2: Okay. And then with that-

Speaker speaker_1: So we changed it to employee only.

Speaker speaker_2: ... I have a... Okay. With the, uh, with the dental, I just have a quick question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay, my son has, um, Medicaid through the state.

Speaker speaker_1: Gotcha.

Speaker speaker_2: If I was to add him to, to the dental, would that take away his Medicaid?

Speaker speaker_1: That I wouldn't be able to answer 'cause I'm not really-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... 100% sure.

Speaker speaker_2: Gotcha.

Speaker speaker_1: I believe it really depends on the state.

Speaker speaker_2: Gotcha. I'll have to get with them because my son, um, his Medicaid covers so much, but it doesn't do-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... ortho work, and he needs braces.

Speaker speaker_1: Oh.

Speaker speaker_2: So that's the issue.

Speaker speaker_1: Okay. Well-

Speaker speaker_2: Yeah. So I may have to get in touch with them in the morning.

Speaker speaker_1: Well, do you want me to go over the dental plan? Um, there's just so much that they cover with the dental plan-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... which I could go-

Speaker speaker_2: Okay.

Speaker speaker_1: ... over. I'm not sure if braces would be something-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... in there.

Speaker speaker_2: Okay. So I'll just do it for me.

Speaker speaker_1: But-

Speaker speaker_2: And then-

Speaker speaker_1: Okay.

Speaker speaker_2: ... I'll try to, uh, get in touch with you

Speaker speaker_3: Time.

Speaker speaker_1: So for the, for his, for the dental plan, um, if you have-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... questions about it, like a preventative visit is covered-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... at 100%. Anything basic like a cleaning of the teeth would be covered-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... at 80%, basic restorative. So, like, if you have a cavity, that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... would be covered at 80%. Any..... might have due, 80%.
Um-

Speaker speaker_2: We both have just a little.....

Speaker speaker_1: Annual maximum... Oh, sorry. Um, the X-rays are covered at 80%-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and then the annual-

Speaker speaker_2: Okay.

Speaker speaker_1: ... maximum is \$500. Um-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... and then there is a one-time deductible for-... the visit. It's only just the one time.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So if you were to choose the Employee Only, it's only-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... \$50. And then if you were to choose the family one, it would be \$150.

Speaker speaker_2: Gotcha. Again, what are the, um, you say with the Dental, you say that's the Preventative, um, package?

Speaker speaker_1: Um, well, no.

Speaker speaker_2: So I'm just 100% sure.

Speaker speaker_1: None of them, none of them are a full package. So the Dental-

Speaker speaker_2: Gotcha.

Speaker speaker_1: But-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... it's dental, vision, term life, 24-hour group accident, critical illness.

Speaker speaker_2: Gotcha. Okay.

Speaker speaker_1: All of those are add-ons that you would have to add. So for the dental plan, um, for employee-

Speaker speaker_2: What about instructions on that, on the dental plan?

Speaker speaker_1: So anything, any questions prior to enrolling, I would have to provide, um, a number to you.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Because I can only really provide what I see in the actual package-

Speaker speaker_2: Right. Okay.

Speaker speaker_1: ... of the benefits.

Speaker speaker_2: Gotcha. Yes, ma'am.

Speaker speaker_1: But for employee only-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... for that dental plan is a weekly deduction of \$3.38. So with the VIP Standard Dental and then the Preventative Plan, that comes out to a weekly deduction of \$35.84.

Speaker speaker_2: Okay. And then how much is it if you, uh, with the, with the medical? What does that come out to?

Speaker speaker_1: So that's with the medical. So I have your VIP for now. Um, since we couldn't reach you, we went ahead and selected the coverages that you, um, selected for your enrollment form, which was a-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... VIP Standard, which is a weekly deduction of \$16.81 for Employee Only. Then I-

Speaker speaker_2: Okay.

Speaker speaker_1: ... have dental for Employee Only, \$3.38. And then your Preventative, which is the MEC Pella RF for Employee Only, weekly deduction being \$15.65. That comes

out to a total of \$35.84.

Speaker speaker_2: Okay. Sounds good. Sounds good.

Speaker speaker_1: Is that okay?

Speaker speaker_2: Uh, yes, ma'am. That's perfect.

Speaker speaker_1: And then you do have 30 days from the day that you receive your first check to make any changes or add any additional plans.

Speaker speaker_2: Okay. Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_2: Thank you.

Speaker speaker_1: Okay, so please allow your employer one or two weeks to start making those deductions. Once you see that very first deduction of 35.84, the following Monday-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is when your coverage becomes active. And then by that Friday of your activation week, you should be getting your dental card and then that preventative card. Um, for your VIP Standard, they normally don't mail those out. But if you do-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... wish a physical copy once you become active, you're welcome to give us a call at this number. And we can go ahead and put that request in for you. But you would have to be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... active at the moment for us to request it.

Speaker speaker_2: Okay. Yes, ma'am.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Thank you so much.

Speaker speaker_1: You're welcome. Um, I also was going to tell you, if for some reason you go to like an appointment, like dentist or hospital or something like that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, the week of your activation week and you still don't have your card, you're welcome-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to give us a call and we can check if they're virtually ready because we could provide that to you as well through email so that you can have that email of them cards.

Speaker speaker_2: Okay. Thank you so much. Luckily all of my appointments, um, are for next year. So thank you so much. I appreciate it.

Speaker speaker_1: You're welcome. I hope you have a great day.

Speaker speaker_2: Same to you. Thanks so much for reaching out to me again. I appreciate it.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_2: You too.