

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Hello. I wanted to get some more information about my insurance and benefits. Okay. All right. Um, what staffing agency do you work for? Ma'am? What staffing agency do you work for? Oh, AMU. AMU, Newberry, South Carolina. Okay, AMU. And then what is the last four of your social? 2522. And your first and last name? Um, Kenya Tyler. Okay. For security purposes, could you verify your address and your date of birth? Oh, 608 Glenn Street, 11/15/1996. And then, did you recently move? I have a different address. Oh, yeah. That's my, um, 1909 Indian Land. Okay. And then the city and the state? Uh, Newberry, South Carolina. Did you want me to- 29108. Did you want me to leave that address or change it? Um, you can change it to the 608 Glenn... 608 Glenn Street. And then, is that Newberry also? Yes. Okay. And the zip code? 29108. Okay. Thank you. May I have 803-944-3359 as your, um, phone number? Yes. And then I have kenya.taylor... I mean taylor46@gmail.com. Is that correct? Yes. Okay. And you said you wanted more information regarding the plans? It looks like right now you currently have the dental plan and the vision plan. Um, did you want me to go over the plans that are left? Uh, I want, um, health. Okay. How much is the health plan? Okay. So they offer, let me see, four different medical plans. The first one that I'm gonna go over is called the MEC Enhanced. So, this plan is the only plan out of the four that covers both your preventative and your hospital indemnity. What I mean by preventative, it will cover like a physical visit, some vaccinations, some ST and cancer screening, as well as some counseling. And by hospital indemnity, it will cover doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgery. So it's the only plan out of the four that covers both your preventative services as well as your hospital indemnity services. This plan, however, does require co-pays. So for primary care the co-pay would be a \$10 and you would be limited to four visits annually per person or 10 per family. For specialty care visits, the co-pay would be a \$50 and you would be limited to four visits annually per person or 10 per family. For urgent care visits y-... the co-pay would be a \$60 and you would be limited to four visits annually per person or 10 per family. You are required, however, to stay within the network and only use their preferred providers with the Stay Healthy MEC Enhanced. And you are required a co-pay when it comes to the pharmacy, um, for your generic prescriptions. So the pharmacy option, you would have a 30-day supply and a \$5 co-pay would be required. For the mail order option you would have a 90-day supply and for your generic drugs a \$15 co-pay would be required. This plan also c- has prescription benefits with Pharmaville which you can pay up to \$10, \$20, \$30 depending on the generic medication. And for the non-generic they offer a discount and it includes something called Virtual Urgent Care as well which offers medical assistance virtually with medical providers. Um, if you were to select the MEC Enhanced for employee

only, that would be \$23.13 weekly for employee. So that's your Stay Healthy MEC Enhanced. Then they offer another plan that's called the Stay Healthy MEC. That one's only a preventative one, meaning it will only cover like physical visits, cancer screen, but it's not gonna cover doctor visits of sick, hospital visits of injured, urgent care, emergency room nor surgeries. And you do have to stay within the network as well. Um, and it offers prescription benefits with ... If you were to select the Stay Healthy MEC for employee only, that would be \$9.42. Then the other two plans are called the Ensure. There's the Ensure Plus and the Ensure Plus Enhanced. These two, you don't... You're not required to only stay within the network. You could either be within the network or out of the network and receive coverage. It does offer prescription benefits through Pharmacoville which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic they do offer a discount. These two plans do also include Virtual Urgent Care which offers medical assistance virtually with medical providers. The main difference between the Ensure Plus and the Ensure Plus Enhanced is in four areas. So for daily hospital confinement, the Ensure Plus covers \$50 per day while your Ensure Plus Enhanced will cover \$100 per day. For intensive care the Ensure Plus will cover \$200 per day while your Ensure Plus Enhanced will cover \$400 per day. For annual first occurrence in hospital... the Insure Plus will cover \$500 while your Insure Plus Enhanced will cover \$1,500. For surgical, the Insure Plus will cover up to \$1,000 based on surgical schedule and your Insure Plus Enhanced will cover up to \$2,000 based on surgical schedule. Everything after that stays the exact same. For anesthesia benefit, both of them will cover 25% of surgical benefit. For outpatient sickness, both of them will cover \$75. Diagnostic testing, both of them will cover \$250 per year. Wellness exam, both of them will cover \$75 per year. If you were to select between the Insure Plus, that would be a weekly deduction of \$17.39 for the employee plan. And for the Insure Plus Enhanced, it would be \$24.69 weekly. And then your Insure plans don't cover your preventative services. They only cover your doctor visits that's sick, hospital visits that's injured, urgent care, emergency room and surgeries. The only one that covers both of those benefits would be your Stay Healthy MEC Enhanced, but that one does require its copays and you do have to stay within the network. And then those are the medical plans that they offer. All right. Um, I just want the one for doctor visits. Okay. Um, how- how much is each plan? Because I know I got... I went to my dentist and I had to pay them. I don't know if y'all... I had to pay them, uh, like \$300. Is my ins- dental covering my dentist? So, so when was the visit for? Um, I don't know. Did y'all get anything? Can you look it up? So I wouldn't be able to tell you when that visit was, 'cause I mean, you've been having... You have been having coverage for dental for a while, but I wouldn't know. I would have to know when that service was for and who would actually be able to, like, let you know if that particular service would be covered or not is the carrier. Um, you do gotta keep this i- on that for dental. They only cover a certain percentage. Your annual maximum is \$500. Like, preventative visits only... It's co- covered at 100%. A basic visit is only covered at 80%. Basic restorative is only covered at 80%. X-rays are only covered at 80%. If you got something else, um... Like, if you ever wanna know if that visit is covered or not, or if that service is covered or not, then you would have to speak to are the carriers. Um, and y- of course, you would also have to have the date of the service as well. Okay. Just to make sure that your coverage was active for that service. All right. Uh, okay. I just want... How much are y'all taking out of my check every week? I just wanna know. It's \$5.66. Okay. Um, can I do... So if I get the doctor thing today, how much will it take out? So it depends, because

remember, they have four different plans that they offer. They offer the MEC Enhanced, which is the one that covers your preventative services, which in other words will cover like a physical, um, some vaccinations, some STD and cancer screening, and your hospital indemnity, which means doctor visits once you're sick, um, hospital visits, urgent care, emergency room and surgeries. So that's the only one that offers both. For that one, it is \$23.13 weekly. Then they also offer the two Insure plans, the Insure Plus Basic and the Insure Plus Enhanced. Those two plans only cover hospital indemnity, which means doctor visits for sick, hospital visits, urgent care, emergency room and maybe even some surgeries. However, they don't cover your preventatives, which would be considered like one physical visit, some vaccines, some STD and cancer screenings. Okay. Um- And then the MEC- Can I do... I'm sorry that I'm, um- It's okay. If I apply for this today, when it will be available? So you have to wait one or two weeks for your employer to start making that deduction. Once you see the first deduction of the new total, that's when that plan becomes effective. So you really just have to wait for MAU to start making th- that new deduction. Once you see that they- Okay. Um- ... took a deduction from your paycheck, the following Monday is when that coverage would be active. Um, so I wouldn't be able to tell you if it's gonna be within a week or two, but I know it doesn't start right away. Okay. Um, I would like that one. And can you- Which one? The one... the \$23 one. Okay. Did you wanna do the employee or did you wanna add a dependent? No, it's just myself. Okay. And then I do have to tell you that, um, that plan, the medical plan is also under Section 125, just like your vision and your dental plan. Um, so Section 125, it allows you to pay that plan with pre-tax dollars. However, if you wanna cancel that plan in the future or add a dependent in the future, you would only be able to do that within your company open enrollment period, which a- which for MAU, they're currently at it right now. The last day that you would have to like either cancel any of those plans-... would be on the 31st of January. Okay. Um- Um, after. 'Cause if you call back after the 31st, they're gonna tell you that you have to wait within the month of December when they're back in company open enrollment. So it looks like the last day that they have for their enrollment is the 31st. That would be the last day that you would have to, like, either cancel either the dental, vision, or medical plan, or I just can't- Okay. Can I cancel the dental plan? Okay, yeah. I just had to pay, I had to pay money, and I thought they would at least cover it, and I don't think they covered it 'cause I had to pay when I got there, and I had to... And months later, they sent me a bill, and I had to pay more. Oh. So I'm not understanding if it was 80% or not 'cause I had to pay lots. So it- so it probably just depends on the service that you went for. Um, that's why I- I was like, uh, it would be better if you spoke to the carrier 'cause since we're just the healthcare administrators, um, I wouldn't be able to tell you, like, exactly. 'Cause they're gonna tell you, they're gonna ask what service it was for and when it was for. I can tell you if you had active coverage for that specific day, but to, like, confirm if it's gonna be covered or not, I would have to transfer you to the carrier. All right. Um, I just wanna cancel the dental and keep- Okay. ... the health and vision. Um, is my vision active? 'Cause I need glasses and I was gonna get some. Yes. Yes, and then if you want, I can go ahead and tell you what the vision plan covers. So the copay for an eye exam is only \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. Okay? All right. Um, can- do- can y'all send me a card in the mail or it gotta be over phone? 'Cause I need, like, an actual card. So we can mail one out to you. Yes, ma'am. Yeah, I need both of them. I need both of them 'cause- Okay, yeah. ... I was having a hard time going through my email and it was- Yeah. ... like too much. So once you become

active with, um, the- the medical one, they'll, um, mail that one out to you, and then I can go ahead and- and get your vision card ready. And you should be getting that within, the vision one, within probably a week. And then once you become active, the following Monday, that first week of your activation week for your medical plan, either that Thursday or Friday, y- you should get it, um, mailed out to you. All right. Um- Mm-hmm. And then we can always send it also. All right. And the plan, can you... Hello. Can you Yes, ma'am. Hold on one second, ma'am. Can you... Okay, the plan that I'm getting, can you read it out to me, like- Yeah. I'm sorry. It's okay. Can you read the \$23 plan out to me again? Yeah. Yes. Um, okay. So for the plan that you selected, you do have to stay within the network, so meaning you do have to only use their preferred providers to get coverage. Okay. Okay? You can't step out of the network. Um, n- it does cover your preventative care which are considered like one physical visit, some vaccines, some STD and cancer screenings, and even some counseling, and it also covers your hospital indemnity services. So in the area of primary care visits, a \$10 copay would be required. You would be limited to four visits annually per person or ten per family. For specialty care visits, y- your copay would be a \$50 and you would be limited to four visits annually per person or ten per family. For urgent care visits, your copay would be of \$60. You would be limited to four visits annually per person or ten per family. You get prescription benefits both with Alexar which is for your preventative, eh, ser- um, for your preventative prescriptions, and with Pharmacoville for your hospital indemnity prescriptions. So with Alexar, when it comes to the pharmacy option, you have a 30-day supply, and for your generic drugs, a \$5 copay is required. For your mail order options, you would have a very- 90-day supply, and for the generic drugs, a \$15 copay is required. With Pharmacoville, you can pay up to \$10, \$20, \$30 depending on the generic medication that you need and for the non-generic, they offer a discount. This plan does also include virtual urgent care which offers medical assistance virtually with medical providers and they cover a flat fee to- towards your, um, hospital indemnity services. So for example, for hospital admission, they'll cover \$1,000 per day for a maximum of one day. For hospital confinement benefit, they'll cover \$100 per day for a maximum of 30 days. For surgery and hospital, they'll cover \$500 per day for a maximum of one day. For medical imaging tests, they'll cover \$100 per day for a maximum of two days. For hospital emergency room, they'll cover \$250. For a vision office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care unit, they would cover \$200. AD&D; employee or spouse, they would cover up to \$15,000. AD&D; children up to \$7,500. If the ambulance w-... has to, like, pick you up, ground or air, they would cover \$250, and for medical imaging, they would cover a hundred dollars. For the employee plan, that's a weekly deduction of \$23.13. And then that plan is under Section 125. All right. How would I know if it's in my network? So... Um, so once you become, so once you become active and you get your card... It's called MultiPlan. The MultiPlan phone number is on that card, and that's the number that you call to find the list of providers that take that, um, that coverage. All right. Um, that'll be all for me. Um... Okay. I want, I wanna, um... Okay. So- That's all. Can you set it up? Um, right now I'm in a rush 'cause I gotta go to work, but they just told me to call this number. Yes, ma'am. I just need verbal permission from you to make those changes. So do you allow MAU to, um, m- do the weekly deductions of \$25.28? For these two selected plans, vision being \$2.15 and then your medical bling- plan B being \$23.13, your new total of your weekly deduction would be \$25.28 from your paycheck. Do you allow these

changes? Uh-huh. Yes. Okay. Please allow your staffing agency one or two weeks to start making that new deduction. So there's a possibility that you still may experience maybe one or two deductions of \$5.66. But when you see that new deduction of the \$25.28 come out of your paycheck, the following Monday is when that medical plan is active. So I would be just looking at your paystubs to see when they do that first deduction of the \$25.28. And once they do that, the following Monday is when that medical plan is active. And then I'm gonna go ahead and, um, get your vision card ready to mail out to you. And then just in case you do wanna, like, cancel any of these plans or add dependents, keep in mind that you have till the 31st of this month to do it, and we're open from 8:00 AM up until 8:00 PM Eastern Time. All right. Um, thank you so much. I have to go and y- can you just email me if you have any questions at my email? Yes, ma'am. Did, did you have any more questions or...? Oh. No, ma'am. Okay. Well, I... You're all set. That coverage has been changed. Now you just have to, like, um, wait for them to start making that new deduction. So there's a possibility that y- you may experience maybe, like, one or two of \$5.66. But once you see that new deduction of the \$25.28 is when, the following Monday, you have active coverage for your MEC Enhanced plan. All right. Thank you. You're welcome. Have a nice day.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hello. I wanted to get some more information about my insurance and benefits.

Speaker speaker_0: Okay. All right. Um, what staffing agency do you work for?

Speaker speaker_1: Ma'am?

Speaker speaker_0: What staffing agency do you work for?

Speaker speaker_1: Oh, AMU. AMU, Newberry, South Carolina.

Speaker speaker_0: Okay, AMU. And then what is the last four of your social?

Speaker speaker_1: 2522.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Um, Kenya Tyler.

Speaker speaker_0: Okay. For security purposes, could you verify your address and your date of birth?

Speaker speaker_1: Oh, 608 Glenn Street, 11/15/1996.

Speaker speaker_0: And then, did you recently move? I have a different address.

Speaker speaker_1: Oh, yeah. That's my, um, 1909 Indian Land.

Speaker speaker_0: Okay. And then the city and the state?

Speaker speaker_1: Uh, Newberry, South Carolina.

Speaker speaker_0: Did you want me to-

Speaker speaker_1: 29108.

Speaker speaker_0: Did you want me to leave that address or change it?

Speaker speaker_1: Um, you can change it to the 608 Glenn... 608 Glenn Street.

Speaker speaker_0: And then, is that Newberry also?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And the zip code?

Speaker speaker_1: 29108.

Speaker speaker_0: Okay. Thank you. May I have 803-944-3359 as your, um, phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have kenya.taylor... I mean taylor46@gmail.com. Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And you said you wanted more information regarding the plans? It looks like right now you currently have the dental plan and the vision plan. Um, did you want me to go over the plans that are left?

Speaker speaker_1: Uh, I want, um, health.

Speaker speaker_0: Okay.

Speaker speaker_1: How much is the health plan?

Speaker speaker_0: Okay. So they offer, let me see, four different medical plans. The first one that I'm gonna go over is called the MEC Enhanced. So, this plan is the only plan out of the four that covers both your preventative and your hospital indemnity. What I mean by preventative, it will cover like a physical visit, some vaccinations, some ST and cancer screening, as well as some counseling. And by hospital indemnity, it will cover doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgery. So it's the only plan out of the four that covers both your preventative services as well as your hospital indemnity services. This plan, however, does require co-pays. So for primary care the co-pay would be a \$10 and you would be limited to four visits annually per person or 10 per family. For specialty care visits, the co-pay would be a \$50 and you would be limited to four visits annually per person or 10 per family. For urgent care visits y-... the co-pay would be a \$60 and you would be limited to four visits annually per person or 10 per family. You are required, however, to stay within the network and only use their preferred providers with the Stay Healthy MEC

Enhanced. And you are required a co-pay when it comes to the pharmacy, um, for your generic prescriptions. So the pharmacy option, you would have a 30-day supply and a \$5 co-pay would be required. For the mail order option you would have a 90-day supply and for your generic drugs a \$15 co-pay would be required. This plan also c- has prescription benefits with Pharmaville which you can pay up to \$10, \$20, \$30 depending on the generic medication. And for the non-generic they offer a discount and it includes something called Virtual Urgent Care as well which offers medical assistance virtually with medical providers. Um, if you were to select the MEC Enhanced for employee only, that would be \$23.13 weekly for employee. So that's your Stay Healthy MEC Enhanced. Then they offer another plan that's called the Stay Healthy MEC. That one's only a preventative one, meaning it will only cover like physical visits, cancer screen, but it's not gonna cover doctor visits of sick, hospital visits of injured, urgent care, emergency room nor surgeries. And you do have to stay within the network as well. Um, and it offers prescription benefits with ... If you were to select the Stay Healthy MEC for employee only, that would be \$9.42. Then the other two plans are called the Ensure. There's the Ensure Plus and the Ensure Plus Enhanced. These two, you don't... You're not required to only stay within the network. You could either be within the network or out of the network and receive coverage. It does offer prescription benefits through Pharmacoville which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic they do offer a discount. These two plans do also include Virtual Urgent Care which offers medical assistance virtually with medical providers. The main difference between the Ensure Plus and the Ensure Plus Enhanced is in four areas. So for daily hospital confinement, the Ensure Plus covers \$50 per day while your Ensure Plus Enhanced will cover \$100 per day. For intensive care the Ensure Plus will cover \$200 per day while your Ensure Plus Enhanced will cover \$400 per day. For annual first occurrence in hospital-... the Insure Plus will cover \$500 while your Insure Plus Enhanced will cover \$1,500. For surgical, the Insure Plus will cover up to \$1,000 based on surgical schedule and your Insure Plus Enhanced will cover up to \$2,000 based on surgical schedule. Everything after that stays the exact same. For anesthesia benefit, both of them will cover 25% of surgical benefit. For outpatient sickness, both of them will cover \$75. Diagnostic testing, both of them will cover \$250 per year. Wellness exam, both of them will cover \$75 per year. If you were to select between the Insure Plus, that would be a weekly deduction of \$17.39 for the employee plan. And for the Insure Plus Enhanced, it would be \$24.69 weekly. And then your Insure plans don't cover your preventative services. They only cover your doctor visits that's sick, hospital visits that's injured, urgent care, emergency room and surgeries. The only one that covers both of those benefits would be your Stay Healthy MEC Enhanced, but that one does require its copays and you do have to stay within the network. And then those are the medical plans that they offer.

Speaker speaker_1: All right. Um, I just want the one for doctor visits.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, how- how much is each plan? Because I know I got... I went to my dentist and I had to pay them. I don't know if y'all... I had to pay them, uh, like \$300. Is my ins- dental covering my dentist?

Speaker speaker_0: So, so when was the visit for?

Speaker speaker_1: Um, I don't know. Did y'all get anything? Can you look it up?

Speaker speaker_0: So I wouldn't be able to tell you when that visit was, 'cause I mean, you've been having... You have been having coverage for dental for a while, but I wouldn't know. I would have to know when that service was for and who would actually be able to, like, let you know if that particular service would be covered or not is the carrier. Um, you do gotta keep this i- on that for dental. They only cover a certain percentage. Your annual maximum is \$500. Like, preventative visits only... It's co- covered at 100%. A basic visit is only covered at 80%. Basic restorative is only covered at 80%. X-rays are only covered at 80%. If you got something else, um... Like, if you ever wanna know if that visit is covered or not, or if that service is covered or not, then you would have to speak to are the carriers. Um, and y- of course, you would also have to have the date of the service as well.

Speaker speaker_1: Okay.

Speaker speaker_0: Just to make sure that your coverage was active for that service.

Speaker speaker_1: All right. Uh, okay. I just want... How much are y'all taking out of my check every week? I just wanna know.

Speaker speaker_0: It's \$5.66.

Speaker speaker_1: Okay. Um, can I do... So if I get the doctor thing today, how much will it take out?

Speaker speaker_0: So it depends, because remember, they have four different plans that they offer. They offer the MEC Enhanced, which is the one that covers your preventative services, which in other words will cover like a physical, um, some vaccinations, some STD and cancer screening, and your hospital indemnity, which means doctor visits once you're sick, um, hospital visits, urgent care, emergency room and surgeries. So that's the only one that offers both. For that one, it is \$23.13 weekly. Then they also offer the two Insure plans, the Insure Plus Basic and the Insure Plus Enhanced. Those two plans only cover hospital indemnity, which means doctor visits for sick, hospital visits, urgent care, emergency room and maybe even some surgeries. However, they don't cover your preventatives, which would be considered like one physical visit, some vaccines, some STD and cancer screenings.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: And then the MEC-

Speaker speaker_1: Can I do... I'm sorry that I'm, um-

Speaker speaker_0: It's okay.

Speaker speaker_1: If I apply for this today, when it will be available?

Speaker speaker_0: So you have to wait one or two weeks for your employer to start making that deduction. Once you see the first deduction of the new total, that's when that plan becomes effective. So you really just have to wait for MAU to start making th- that new deduction. Once you see that they-

Speaker speaker_1: Okay. Um-

Speaker speaker_0: ... took a deduction from your paycheck, the following Monday is when that coverage would be active. Um, so I wouldn't be able to tell you if it's gonna be within a week or two, but I know it doesn't start right away.

Speaker speaker_1: Okay. Um, I would like that one. And can you-

Speaker speaker_0: Which one?

Speaker speaker_1: The one... the \$23 one.

Speaker speaker_0: Okay. Did you wanna do the employee or did you wanna add a dependent?

Speaker speaker_1: No, it's just myself.

Speaker speaker_0: Okay. And then I do have to tell you that, um, that plan, the medical plan is also under Section 125, just like your vision and your dental plan. Um, so Section 125, it allows you to pay that plan with pre-tax dollars. However, if you wanna cancel that plan in the future or add a dependent in the future, you would only be able to do that within your company open enrollment period, which a- which for MAU, they're currently at it right now. The last day that you would have to like either cancel any of those plans-... would be on the 31st of January.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: Um, after. 'Cause if you call back after the 31st, they're gonna tell you that you have to wait within the month of December when they're back in company open enrollment. So it looks like the last day that they have for their enrollment is the 31st. That would be the last day that you would have to, like, either cancel either the dental, vision, or medical plan, or I just can't-

Speaker speaker_1: Okay. Can I cancel the dental plan?

Speaker speaker_0: Okay, yeah.

Speaker speaker_1: I just had to pay, I had to pay money, and I thought they would at least cover it, and I don't think they covered it 'cause I had to pay when I got there, and I had to... And months later, they sent me a bill, and I had to pay more.

Speaker speaker_0: Oh.

Speaker speaker_1: So I'm not understanding if it was 80% or not 'cause I had to pay lots.

Speaker speaker_0: So it- so it probably just depends on the service that you went for. Um, that's why I- I was like, uh, it would be better if you spoke to the carrier 'cause since we're just the healthcare administrators, um, I wouldn't be able to tell you, like, exactly. 'Cause they're gonna tell you, they're gonna ask what service it was for and when it was for. I can tell you if you had active coverage for that specific day, but to, like, confirm if it's gonna be covered or not, I would have to transfer you to the carrier.

Speaker speaker_1: All right. Um, I just wanna cancel the dental and keep-

Speaker speaker_0: Okay.

Speaker speaker_1: ... the health and vision. Um, is my vision active? 'Cause I need glasses and I was gonna get some.

Speaker speaker_0: Yes. Yes, and then if you want, I can go ahead and tell you what the vision plan covers. So the copay for an eye exam is only \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. Okay?

Speaker speaker_1: All right. Um, can- do- can y'all send me a card in the mail or it gotta be over phone? 'Cause I need, like, an actual card.

Speaker speaker_0: So we can mail one out to you. Yes, ma'am.

Speaker speaker_1: Yeah, I need both of them. I need both of them 'cause-

Speaker speaker_0: Okay, yeah.

Speaker speaker_1: ... I was having a hard time going through my email and it was-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... like too much.

Speaker speaker_0: So once you become active with, um, the- the medical one, they'll, um, mail that one out to you, and then I can go ahead and- and get your vision card ready. And you should be getting that within, the vision one, within probably a week. And then once you become active, the following Monday, that first week of your activation week for your medical plan, either that Thursday or Friday, y- you should get it, um, mailed out to you.

Speaker speaker_1: All right. Um-

Speaker speaker_0: Mm-hmm. And then we can always send it also.

Speaker speaker_1: All right. And the plan, can you...

Speaker speaker_2: Hello. Can you

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Hold on one second, ma'am. Can you... Okay, the plan that I'm getting, can you read it out to me, like-

Speaker speaker_0: Yeah.

Speaker speaker_1: I'm sorry.

Speaker speaker_0: It's okay.

Speaker speaker_1: Can you read the \$23 plan out to me again?

Speaker speaker_0: Yeah. Yes. Um, okay. So for the plan that you selected, you do have to stay within the network, so meaning you do have to only use their preferred providers to get coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? You can't step out of the network. Um, n- it does cover your preventative care which are considered like one physical visit, some vaccines, some STD and cancer screenings, and even some counseling, and it also covers your hospital indemnity services. So in the area of primary care visits, a \$10 copay would be required. You would be limited to four visits annually per person or ten per family. For specialty care visits, y- your copay would be a \$50 and you would be limited to four visits annually per person or ten per family. For urgent care visits, your copay would be of \$60. You would be limited to four visits annually per person or ten per family. You get prescription benefits both with Alexar which is for your preventative, eh, ser- um, for your preventative prescriptions, and with Pharmacoville for your hospital indemnity prescriptions. So with Alexar, when it comes to the pharmacy option, you have a 30-day supply, and for your generic drugs, a \$5 copay is required. For your mail order options, you would have a very- 90-day supply, and for the generic drugs, a \$15 copay is required. With Pharmacoville, you can pay up to \$10, \$20, \$30 depending on the generic medication that you need and for the non-generic, they offer a discount. This plan does also include virtual urgent care which offers medical assistance virtually with medical providers and they cover a flat fee to- towards your, um, hospital indemnity services. So for example, for hospital admission, they'll cover \$1,000 per day for a maximum of one day. For hospital confinement benefit, they'll cover \$100 per day for a maximum of 30 days. For surgery and hospital, they'll cover \$500 per day for a maximum of one day. For medical imaging tests, they'll cover \$100 per day for a maximum of two days. For hospital emergency room, they'll cover \$250. For a vision office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care unit, they would cover \$200. AD&D; employee or spouse, they would cover up to \$15,000. AD&D; children up to \$7,500. If the ambulance w... has to, like, pick you up, ground or air, they would cover \$250, and for medical imaging, they would cover a hundred dollars. For the employee plan, that's a weekly deduction of \$23.13. And then that plan is under Section 125.

Speaker speaker_1: All right. How would I know if it's in my network? So...

Speaker speaker_0: Um, so once you become, so once you become active and you get your card... It's called MultiPlan. The MultiPlan phone number is on that card, and that's the number that you call to find the list of providers that take that, um, that coverage.

Speaker speaker_1: All right. Um, that'll be all for me. Um...

Speaker speaker_0: Okay.

Speaker speaker_1: I want, I wanna, um...

Speaker speaker_0: Okay. So-

Speaker speaker_1: That's all. Can you set it up? Um, right now I'm in a rush 'cause I gotta go to work, but they just told me to call this number.

Speaker speaker_0: Yes, ma'am. I just need verbal permission from you to make those changes. So do you allow MAU to, um, m- do the weekly deductions of \$25.28? For these two selected plans, vision being \$2.15 and then your medical bling- plan B being \$23.13, your new total of your weekly deduction would be \$25.28 from your paycheck. Do you allow these changes?

Speaker speaker_1: Uh-huh. Yes.

Speaker speaker_0: Okay. Please allow your staffing agency one or two weeks to start making that new deduction. So there's a possibility that you still may experience maybe one or two deductions of \$5.66. But when you see that new deduction of the \$25.28 come out of your paycheck, the following Monday is when that medical plan is active. So I would be just looking at your payslips to see when they do that first deduction of the \$25.28. And once they do that, the following Monday is when that medical plan is active. And then I'm gonna go ahead and, um, get your vision card ready to mail out to you. And then just in case you do wanna, like, cancel any of these plans or add dependents, keep in mind that you have till the 31st of this month to do it, and we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_1: All right. Um, thank you so much. I have to go and y- can you just email me if you have any questions at my email?

Speaker speaker_0: Yes, ma'am. Did, did you have any more questions or...?

Speaker speaker_1: Oh. No, ma'am.

Speaker speaker_0: Okay. Well, I... You're all set. That coverage has been changed. Now you just have to, like, um, wait for them to start making that new deduction. So there's a possibility that y- you may experience maybe, like, one or two of \$5.66. But once you see that new deduction of the \$25.28 is when, the following Monday, you have active coverage for your MEC Enhanced plan.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.