

Transcript: Estefania

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Full Transcript

... I've been offered through you. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. Good afternoon. Uh, I'm a new employee for HSS, and I was told after three weeks of employment, I can call to get health insurance. Okay. W- and then, um, what is the last four of your social? Give me one second. 4210. Okay. And your first and last name? The first name is Lyde, L-Y-D-E. The last name is Vincent. Okay. For security purposes, can you verify your address and date of birth? The address is 165 Merchants Avenue, Topville, Connecticut. Mm-hmm. And the date of birth is May 6, 1993. I have 860-830-7479 as your phone number. Is that up to date? Yes. Okay, then I have your last name, first name- L-Y-D-E. ... 123... Mm-hmm. Say it again? @gmail.com. I have your last name, first name, 123, @gmail.com. Yes. Okay. And then, um, did you know by any chance what you wanted to be enrolled into or did you want me to go over the plans? Um... Well, hold on. I don't have the paper with me, but there's one of them, I think it was 40 something dollars. I- can you tell me about that? Yeah, 42.61. Um, are you talking about the Stay Healthy ME/C Enhance for \$42.61? Yes, I guess that's the one, and the dental was like \$3 something or \$6 something, I don't remember. Yeah. Dental was \$3.38. So what does it cover? So the state... Okay. So the plan that you're wanting to be enrolled into, the Stay Healthy ME/C Enhance, it's the only medical plan out of the three that covers both areas which mean preventative and hospital indemnity. So this is the only plan that will cover preventative services like, uh, physicals, and vaccines, and STD and cancer screenings, and it will also cover doctor visits, let's say hospital visits if injured, urgent care, emergency room, and surgeries. The other two that they offer either only cover preventative or only cover your medical side. So the one that you're winding up getting involved- So hold on, give me... H- hold on please. Uh, th- you're talking about the medical, right? Yes. Correct. Okay. So what- Uh, the one that's \$42 something, that's... I need information about that one. Yeah. That's, that's what I'm, that's what I'm giving you right now. Uh- Oh. Okay. Okay. Um, so like I said, this is the only medical plan that covers both your preventative and hospital indemnity. The other two only, either just cover your preventative or just cover your hospital indemnity. This one requires you to stay within the network and only use your clinics and doctors to receive coverage. So you do have to stay within the network to be covered, and it requires copays. So for primary care visits, a \$10 copay per visit's required, and you're limited to four visits annually per person or ten per family. For your specialty care visits, you would have to pay a \$50 copay per visit, and you're also limited to four visits annually per person or ten per family. For your urgent care visits, a \$60 copay per visit is required, and you're also limited to four visits annually per person or ten per family. You do receive, um, two carriers when it comes to your prescription benefits. For your generic prescriptions, you would have to go through Med Impact, which you would have a 30-day supply. For the pharmacy option for your generic prescriptions, you would be

required to pay a \$5 pi- copay, and for your mail order option, you have a 90-day supply. When it comes to your generic prescriptions, you would have to pay a \$15 copay. You also receive prescription benefits through Pharmacoville. Depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. And for the non-generics, they offer you a discount. This, this plan also includes something called the Virtual Urgent Care, which offers medical assistance virtually with medical providers, and it covers a flat fee towards your hospital indemnity service. So the, like- Okay. ... for hospital admission benefit, they'll cover \$1,000 per day for a max of a day. Hospital confinement benefit, they'll cover \$100 per day for a max of 30 days. Surgery and hospital, they'll cover a flat fee of \$500 per day for a max of a day. Surgery in physician office, they'll cover a flat fee of \$125 per day for a max of one day. And it al- also covers a flat fee when it comes to group accident. For example, hospital emergency room, they'll cover \$250. Physician office, they'll cover \$50. Emergency dental work, they'll cover \$50. They'll also- That's a lot of information . I don't think I can remember all this . But which one is the, the... Like, that, the one is \$40 something, I think that one cover a lot of stuff. Yeah. So this is the only one that covers your preventative and your medical side. The other two, the Stay Healthy ME/C only covers preventative. So it's only- Oh. ... gonna cover like a doctor visit, um, a physical, some vaccines, some STD and cancer screenings. I need the one that's covering both. Yeah. So it's gonna be the one that I just went over. The- Okay. ... Stay Healthy ME/C Enhance. That one- Yeah. ... requires you to stay with a network and it requires copays. That's the main thing to remember. When, when you said in-network-You have to- So- ... only use your doctors and clinics. So how am I gonna... So let's say I'm living in Connecticut. I'm in north Connecticut. I cannot go to the hospital they have in the area? No. So what I mean by that is you have to use only their clinics and doctors. Once you become active, they provide you information of who to contact, and they'll give you access to the list of providers that you can go to. Because I want... Because there's a hospital next to me. I wonder if something happened to me and I have to go to the emergency room, if I can use it. Yeah. So that's what I mean. Like, they'll give you information as who to contact to find a list of providers. So if you want, I can give you the number that you would have to contact to find the list of the providers around your area, and you can ask them if that hospital is with a network or not before you enroll. But it's your option. I can give you the phone number if you want. Okay. Um, hold on- 'Cause that's, that's gonna be the same number that you're gonna have to call if you do get the plan to find the providers. But they do- Um- ... give you the list but if you want I can go ahead and give it to you. You're welcome to ask if that hospital- Hold on. ... is with a network or not. Um, my other question. So y- is that the one that... the most expensive one? Yes. Yes, because it's the o- the only one that covers both benefits. Okay. So that means I'm gonna keep this one. So let's go for the dental. Okay. For, so for dental, that one, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so if they got a fill in a cavity, something simple like that's covered at 80%. X-rays are covered at 80%. And with your dental plan, you have an annual maximum of \$500. Dental, you do have to give a one-time deductible of \$50 if you choose the individual plan or \$150 if you choose the family plan. Um, but that deductible, you only have to pay once. And how much is this one? Uh, dental is \$3.38 weekly. Uh, they, they have another one that's more expensive? No. They only offer one dental plan, one vision plan- Okay. ... one life plan. Oh, okay. Mm-hmm. All right. So I'm gonna put- The only ones that you can choose from are the medical ones. But like I said- Oh,

okay. ... you're choosing the one that covers both of them. Yeah. Yeah. So I'm taking the one that covers both, and I'm taking the dental. Okay. You didn't wanna add anything else? Um, I'm not adding anybody, so it's just me. Okay. Um, so it looks like your weekly deduction with those two plans is \$45.99 weekly. Okay. Do you allow Hospitality Staffing- Oh. Yeah. Mm-hmm. Yeah. Go ahead. Um, I was gonna ask you, do you allow Hospitality Staffing Solution to make the weekly deduction of \$45.99 for these two selected plans? Yes. Please allow one or two weeks for Hospitality Staffing Solution to make the first deduction for these selected plans. So once you see the first deduction of the \$45.99 come out of your check, the following Monday of that first deduction is when your plan becomes effective. And by that first week of active coverage, you should be getting your cards mailed out to you, which are gonna be your MECE Enhance and your dental card. And the pharmacy information is on that card as well, as well as the number to contact to find the providers. But if you want, I can go ahead and give you that number, just in case you're curious if that hospital is with a network or not 'cause you do have to stay within the network. I think that they're gonna send that to me anyway. They usually send you a package out with information. Yes, ma'am. Okay. That's fine. Yeah, they... You can go ahead then. All right. So you have been added. Now you really just have to wait for them to do the first deduction from your paycheck. Okay. So now you really just have to wait. So I would be... Um, sometimes... Normally it takes one or two weeks. Um, but there have been times that they take a little longer, so I would be just looking at your pay stubs 'cause once you see they finally- Okay. ... deducted the \$45.99, the following Monday, those plans become active. And that first week, you get your cards mailed out to you. Okay. All right. Thank you. You're welcome. Did you have any other questions? No, that's all. Okay. Well, I hope you have a great day. Thank you for your time. Thank you. You too. Bye.

Conversation Format

Speaker speaker_0: ... I've been offered through you.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_0: Hi. Good afternoon. Uh, I'm a new employee for HSS, and I was told after three weeks of employment, I can call to get health insurance.

Speaker speaker_1: Okay. W- and then, um, what is the last four of your social?

Speaker speaker_0: Give me one second. 4210.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_0: The first name is Lyde, L-Y-D-E. The last name is Vincent.

Speaker speaker_1: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker_0: The address is 165 Merchants Avenue, Topville, Connecticut.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And the date of birth is May 6, 1993.

Speaker speaker_1: I have 860-830-7479 as your phone number. Is that up to date?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, then I have your last name, first name-

Speaker speaker_0: L-Y-D-E.

Speaker speaker_1: ... 123... Mm-hmm.

Speaker speaker_0: Say it again?

Speaker speaker_1: @gmail.com. I have your last name, first name, 123, @gmail.com.

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. And then, um, did you know by any chance what you wanted to be enrolled into or did you want me to go over the plans?

Speaker speaker_0: Um... Well, hold on. I don't have the paper with me, but there's one of them, I think it was 40 something dollars. I- can you tell me about that?

Speaker speaker_1: Yeah, 42.61. Um, are you talking about the Stay Healthy ME/C Enhance for \$42.61?

Speaker speaker_0: Yes, I guess that's the one, and the dental was like \$3 something or \$6 something, I don't remember.

Speaker speaker_1: Yeah. Dental was \$3.38.

Speaker speaker_0: So what does it cover?

Speaker speaker_1: So the state... Okay. So the plan that you're wanting to be enrolled into, the Stay Healthy ME/C Enhance, it's the only medical plan out of the three that covers both areas which mean preventative and hospital indemnity. So this is the only plan that will cover preventative services like, uh, physicals, and vaccines, and STD and cancer screenings, and it will also cover doctor visits, let's say hospital visits if injured, urgent care, emergency room, and surgeries. The other two that they offer either only cover preventative or only cover your medical side. So the one that you're winding up getting involved-

Speaker speaker_0: So hold on, give me... H- hold on please. Uh, th- you're talking about the medical, right?

Speaker speaker_1: Yes. Correct.

Speaker speaker_0: Okay.

Speaker speaker_1: So what-

Speaker speaker_0: Uh, the one that's \$42 something, that's... I need information about that one.

Speaker speaker_1: Yeah. That's, that's what I'm, that's what I'm giving you right now. Uh-

Speaker speaker_0: Oh. Okay. Okay.

Speaker speaker_1: Um, so like I said, this is the only medical plan that covers both your preventative and hospital indemnity. The other two only, either just cover your preventative or just cover your hospital indemnity. This one requires you to stay within the network and only use your clinics and doctors to receive coverage. So you do have to stay within the network to be covered, and it requires copays. So for primary care visits, a \$10 copay per visit's required, and you're limited to four visits annually per person or ten per family. For your specialty care visits, you would have to pay a \$50 copay per visit, and you're also limited to four visits annually per person or ten per family. For your urgent care visits, a \$60 copay per visit is required, and you're also limited to four visits annually per person or ten per family. You do receive, um, two carriers when it comes to your prescription benefits. For your generic prescriptions, you would have to go through Med Impact, which you would have a 30-day supply. For the pharmacy option for your generic prescriptions, you would be required to pay a \$5 pi- copay, and for your mail order option, you have a 90-day supply. When it comes to your generic prescriptions, you would have to pay a \$15 copay. You also receive prescription benefits through Pharmacoville. Depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. And for the non-generics, they offer you a discount. This, this plan also includes something called the Virtual Urgent Care, which offers medical assistance virtually with medical providers, and it covers a flat fee towards your hospital indemnity service. So the, like-

Speaker speaker_0: Okay.

Speaker speaker_1: ... for hospital admission benefit, they'll cover \$1,000 per day for a max of a day. Hospital confinement benefit, they'll cover \$100 per day for a max of 30 days. Surgery and hospital, they'll cover a flat fee of \$500 per day for a max of a day. Surgery in physician office, they'll cover a flat fee of \$125 per day for a max of one day. And it al- also covers a flat fee when it comes to group accident. For example, hospital emergency room, they'll cover \$250. Physician office, they'll cover \$50. Emergency dental work, they'll cover \$50. They'll also-

Speaker speaker_0: That's a lot of information . I don't think I can remember all this . But which one is the, the... Like, that, the one is \$40 something, I think that one cover a lot of stuff.

Speaker speaker_1: Yeah. So this is the only one that covers your preventative and your medical side. The other two, the Stay Healthy ME/C only covers preventative. So it's only-

Speaker speaker_0: Oh.

Speaker speaker_1: ... gonna cover like a doctor visit, um, a physical, some vaccines, some STD and cancer screenings.

Speaker speaker_0: I need the one that's covering both.

Speaker speaker_1: Yeah. So it's gonna be the one that I just went over. The-

Speaker speaker_0: Okay.

Speaker speaker_1: ... Stay Healthy ME/C Enhance. That one-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... requires you to stay with a network and it requires copays. That's the main thing to remember.

Speaker speaker_0: When, when you said in-network-

Speaker speaker_1: You have to-

Speaker speaker_0: So-

Speaker speaker_1: ... only use your doctors and clinics.

Speaker speaker_0: So how am I gonna... So let's say I'm living in Connecticut. I'm in north Connecticut. I cannot go to the hospital they have in the area?

Speaker speaker_1: No. So what I mean by that is you have to use only their clinics and doctors. Once you become active, they provide you information of who to contact, and they'll give you access to the list of providers that you can go to.

Speaker speaker_0: Because I want... Because there's a hospital next to me. I wonder if something happened to me and I have to go to the emergency room, if I can use it.

Speaker speaker_1: Yeah. So that's what I mean. Like, they'll give you information as who to contact to find a list of providers. So if you want, I can give you the number that you would have to contact to find the list of the providers around your area, and you can ask them if that hospital is with a network or not before you enroll. But it's your option. I can give you the phone number if you want.

Speaker speaker_0: Okay. Um, hold on-

Speaker speaker_1: 'Cause that's, that's gonna be the same number that you're gonna have to call if you do get the plan to find the providers. But they do-

Speaker speaker_0: Um-

Speaker speaker_1: ... give you the list but if you want I can go ahead and give it to you. You're welcome to ask if that hospital-

Speaker speaker_0: Hold on.

Speaker speaker_1: ... is with a network or not.

Speaker speaker_0: Um, my other question. So y- is that the one that... the most expensive one?

Speaker speaker_1: Yes. Yes, because it's the o- the only one that covers both benefits.

Speaker speaker_0: Okay. So that means I'm gonna keep this one. So let's go for the dental.

Speaker speaker_1: Okay. For, so for dental, that one, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so if they got a fill in a cavity, something simple like that's covered at 80%. X-rays are covered at 80%. And with your dental plan, you have an annual maximum of \$500. Dental, you do have to give a one-time deductible of \$50 if you choose the individual plan or \$150 if you choose the family plan. Um, but that deductible, you only have to pay once.

Speaker speaker_0: And how much is this one?

Speaker speaker_1: Uh, dental is \$3.38 weekly.

Speaker speaker_0: Uh, they, they have another one that's more expensive?

Speaker speaker_1: No. They only offer one dental plan, one vision plan-

Speaker speaker_0: Okay.

Speaker speaker_1: ... one life plan.

Speaker speaker_0: Oh, okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: All right. So I'm gonna put-

Speaker speaker_1: The only ones that you can choose from are the medical ones. But like I said-

Speaker speaker_0: Oh, okay.

Speaker speaker_1: ... you're choosing the one that covers both of them. Yeah.

Speaker speaker_0: Yeah. So I'm taking the one that covers both, and I'm taking the dental.

Speaker speaker_1: Okay. You didn't wanna add anything else?

Speaker speaker_0: Um, I'm not adding anybody, so it's just me.

Speaker speaker_1: Okay. Um, so it looks like your weekly deduction with those two plans is \$45.99 weekly.

Speaker speaker_0: Okay.

Speaker speaker_1: Do you allow Hospitality Staffing-

Speaker speaker_0: Oh. Yeah.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Yeah. Go ahead.

Speaker speaker_1: Um, I was gonna ask you, do you allow Hospitality Staffing Solution to make the weekly deduction of \$45.99 for these two selected plans?

Speaker speaker_0: Yes.

Speaker speaker_1: Please allow one or two weeks for Hospitality Staffing Solution to make the first deduction for these selected plans. So once you see the first deduction of the \$45.99 come out of your check, the following Monday of that first deduction is when your plan becomes effective. And by that first week of active coverage, you should be getting your cards mailed out to you, which are gonna be your MECE Enhance and your dental card. And the pharmacy information is on that card as well, as well as the number to contact to find the providers. But if you want, I can go ahead and give you that number, just in case you're curious if that hospital is with a network or not 'cause you do have to stay within the network.

Speaker speaker_0: I think that they're gonna send that to me anyway. They usually send you a package out with information.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. That's fine. Yeah, they... You can go ahead then.

Speaker speaker_1: All right. So you have been added. Now you really just have to wait for them to do the first deduction from your paycheck.

Speaker speaker_0: Okay.

Speaker speaker_1: So now you really just have to wait. So I would be... Um, sometimes... Normally it takes one or two weeks. Um, but there have been times that they take a little longer, so I would be just looking at your pay stubs 'cause once you see they finally-

Speaker speaker_0: Okay.

Speaker speaker_1: ... deducted the \$45.99, the following Monday, those plans become active. And that first week, you get your cards mailed out to you.

Speaker speaker_0: Okay. All right. Thank you.

Speaker speaker_1: You're welcome. Did you have any other questions?

Speaker speaker_0: No, that's all.

Speaker speaker_1: Okay. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_0: Thank you. You too. Bye.