

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? I'm here... I work for, uh, MAU at the Michelin Plant in Lexington, South Carolina. I'm actually trying to, uh, sign up for some benefits on my MAU. Okay. Yeah, I can help you with that. Um, what is the last four of your Social, sir? 4150. Thank you. And then, what's your first and last name? Willis Mays. Okay. For security purposes, I do need to verify your address and your date of birth. My date of birth is August 17th, 1986. And my, uh- Go ahead. ... my address might have changed. Uh, right now, I'm at 345 Summerbend Road, Columbia, South Carolina, 29223. Do you remember the previous one? Uh, it was Lexington. It was, it was, um, I wanna say- If you don't remember- ... 1003. If you don't remember, you could always verify your full Social. My full Social? Mm-hmm. 250734150. I had a one z- 100 Skyland Drive, Columbia, South Carolina, 29210. Do you want me- Yeah, I wanna change it. ... to go ahead and change that? Yeah, I wanna change it. That's my mom address, old address. What was that new address? 345 Summerbend Road, Columbia, South Carolina, 29223. Okay. Thank you. And is that one word or is it two? Summerbend is two. Okay. Thank you. Thank you. All right, sir. And then, is your phone number still the same? The 803-476-2083. Correct. And then I have W, your last name, 81786 at gmail.com. Is that up to date? Correct. Okay. So, by any chance, do you know what you wanna enroll into or did you want me to go over the plans with you 'cause I can do that also? You can, um, go over the plans with me. Okay. Yeah, that's fine. Okay. So, the first plan that I'mma go over, it looks like they offer four different medical plans. Out of the four, the only one that covers both your preventative services and your hospital indemnity services is the StayHealthy MEC Enhanced. So, what I mean by preventative, it will cover like a physical, some vaccines, some STD screenings, some cancer screening. And by hospital indemnity, it's actually gonna cover like your doctor visits if you go because you get sick or your hospital visits because you get injured, urgent care, emergency room and surgeries. So out of the... out of the four plans that they offer, this one that I'm about to go over is the only one that offers both of those benefits. The other three either only cover your preventative or only cover your actual doctor visits. Um, so this one's called the StayHealthy MEC Enhanced. It covers both your preventative and your hospital indemnity services, but it does require you to stay within the network to receive coverage. And it does also require copays. So for primary care visits, the copay required would be \$10 copay per visit. You would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay per visit's required and you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay per visit's required with the MEC Enhanced, and you would also be limited to four visits annually per person or 10 per family. Since you get prescription... since you get both benefits, both your preventative and your hospital indemnity, you receive prescription benefits with two different carriers, with Aleczar

being for your preventative prescriptions and with Pharmacoville being with your hospital indemnity. So with Aleczar, you are required a \$5 copay for the pharmacy option and a 30-day supply would be provided. For the mail order option however, you would get a 90-day supply and a \$15 copay would be required. You get prescription benefits as well with Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on your generic medication. And for the non-generics, they do offer discounts. So StayHealthy MEC Enhanced includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity services. So for example, if you needed a surgery in hospital, the MEC Enhanced will cover \$500 per day for a maximum of one day. Meaning, if your... let's say your surgery is \$1,000, they would cover \$500 and you would be responsible for the remaining balance. It also covers group accident, such as hospital emergency room. They would cover \$250, physician office they would... for \$50. Hospital admission, they would cover \$250. If you were to select the Stay Healthy NEC Enhanced, which is a plan that offers both benefits for employee, that's a weekly deduction of \$23.13. Um, did you want me to send you the benefit guide to your email? That benefit guide has all these plans that I'm about to go over with you, and the plan- the prices to these plans. I don't know if you want me to send it to you before I start going over the other ones. Um, when is the last day I can sign up? Honestly? Tomorrow. Um, tomorrow's the last day that MAU's within-company open enrollment for their employees. Tomorrow's the last day? Tomorrow. Yes, sir. I can call you tomorrow instead if I, I need something? Okay. Okay, that's fine. Did you still want me to send that information to you, though? Tomorrow would be the last day to sign up? Or could you send it to me online? You can also sign up online but tomorrow would be the last day to enroll. Tomorrow will be the last day to enroll. Okay. And then if you want, I can... I went ahead and sent you the benefit guide, which is what I'm going over right now. Um, just so that you can visually look at what I'm talking about. Um, do you mind checking your email just in case you didn't get it? It should come from the email that says info@benefitsinacar.com. Give me one minute. All right, so I'm gonna go over it and I'm gonna give you a call back. Okay, that's fine. Um, I was gonna let you know before, um, you go that for the medical plans, being the one I just went over which is the NEC Enhanced, the NEC TeleRx, the vision, dental, and then the two Ensure plans, those are under a IRS regulation called Section 125, which allows you to pay those plans with pre-tax dollars. However, if you do decide to enroll into these plans that are under that IRS regulation, um, the only time that you would be able to cancel those plans, or let's say if you enroll by yourself and later on want to add dependents, to make changes to those plans you would have to be within-company open enrollment. If you're outside company open enrollment, meaning let's say February the 3rd you called to cancel one of those that are under that IRS regulation, they're gonna tell you that you're not allowed to make those changes until the next company open enrollment which for MAU's in the month of, um, December. Okay? I just wanted to let you know so that you keep that in mind while you're looking at them. So the dental, the vision, and then all the medical plans, which is four, the two MECS and then the Ensure plans, those are under that IRS regulation. Okay? Okay then. All right. All right. Can I follow up with you? Yes, sir. And then we're open from 8:00 AM up until 8:00 PM Eastern Time. So it's basically 8:00 to 8:00? Yes, 8:00 to 8:00. Correct. All right. Thank you, ma'am. You're welcome. Have a nice day. All right. You do the same.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: I'm here... I work for, uh, MAU at the Michelin Plant in Lexington, South Carolina. I'm actually trying to, uh, sign up for some benefits on my MAU.

Speaker speaker_0: Okay. Yeah, I can help you with that. Um, what is the last four of your Social, sir?

Speaker speaker_1: 4150.

Speaker speaker_0: Thank you. And then, what's your first and last name?

Speaker speaker_1: Willis Mays.

Speaker speaker_0: Okay. For security purposes, I do need to verify your address and your date of birth.

Speaker speaker_1: My date of birth is August 17th, 1986. And my, uh-

Speaker speaker_0: Go ahead.

Speaker speaker_1: ... my address might have changed. Uh, right now, I'm at 345 Summerbend Road, Columbia, South Carolina, 29223.

Speaker speaker_0: Do you remember the previous one?

Speaker speaker_1: Uh, it was Lexington. It was, it was, um, I wanna say-

Speaker speaker_0: If you don't remember-

Speaker speaker_1: ... 1003.

Speaker speaker_0: If you don't remember, you could always verify your full Social.

Speaker speaker_1: My full Social?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: 250734150.

Speaker speaker_0: I had a one z- 100 Skyland Drive, Columbia, South Carolina, 29210. Do you want me-

Speaker speaker_1: Yeah, I wanna change it.

Speaker speaker_0: ... to go ahead and change that?

Speaker speaker_1: Yeah, I wanna change it. That's my mom address, old address.

Speaker speaker_0: What was that new address?

Speaker speaker_1: 345 Summerbend Road, Columbia, South Carolina, 29223.

Speaker speaker_0: Okay. Thank you. And is that one word or is it two?

Speaker speaker_1: Summerbend is two.

Speaker speaker_0: Okay. Thank you. Thank you. All right, sir. And then, is your phone number still the same? The 803-476-2083.

Speaker speaker_1: Correct.

Speaker speaker_0: And then I have W, your last name, 81786 at gmail.com. Is that up to date?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. So, by any chance, do you know what you wanna enroll into or did you want me to go over the plans with you 'cause I can do that also?

Speaker speaker_1: You can, um, go over the plans with me.

Speaker speaker_0: Okay. Yeah, that's fine. Okay. So, the first plan that I'mma go over, it looks like they offer four different medical plans. Out of the four, the only one that covers both your preventative services and your hospital indemnity services is the StayHealthy MEC Enhanced. So, what I mean by preventative, it will cover like a physical, some vaccines, some STD screenings, some cancer screening. And by hospital indemnity, it's actually gonna cover like your doctor visits if you go because you get sick or your hospital visits because you get injured, urgent care, emergency room and surgeries. So out of the... out of the four plans that they offer, this one that I'm about to go over is the only one that offers both of those benefits. The other three either only cover your preventative or only cover your actual doctor visits. Um, so this one's called the StayHealthy MEC Enhanced. It covers both your preventative and your hospital indemnity services, but it does require you to stay within the network to receive coverage. And it does also require copays. So for primary care visits, the copay required would be \$10 copay per visit. You would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay per visit's required and you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay per visit's required with the MEC Enhanced, and you would also be limited to four visits annually per person or 10 per family. Since you get prescription... since you get both benefits, both your preventative and your hospital indemnity, you receive prescription benefits with two different carriers, with Aleczar being for your preventative prescriptions and with Pharmacoville being with your hospital indemnity. So with Aleczar, you are required a \$5 copay for the pharmacy option and a 30-day supply would be provided. For the mail order option however, you would get a 90-day supply and a \$15 copay would be required. You get prescription benefits as well with Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on your generic medication. And for the non-generics, they do offer discounts. So StayHealthy MEC Enhanced includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity services. So for example, if you needed a surgery in hospital, the MEC Enhanced will cover \$500 per day for a maximum of one day. Meaning, if your... let's say your surgery is \$1,000, they would cover \$500 and you would be responsible for the remaining

balance. It also covers group accident, such as hospital emergency room. They would cover \$250, physician office they would... for \$50. Hospital admission, they would cover \$250. If you were to select the Stay Healthy NEC Enhanced, which is a plan that offers both benefits for employee, that's a weekly deduction of \$23.13. Um, did you want me to send you the benefit guide to your email? That benefit guide has all these plans that I'm about to go over with you, and the plan- the prices to these plans. I don't know if you want me to send it to you before I start going over the other ones.

Speaker speaker_2: Um, when is the last day I can sign up?

Speaker speaker_0: Honestly? Tomorrow. Um, tomorrow's the last day that MAU's within-company open enrollment for their employees.

Speaker speaker_2: Tomorrow's the last day?

Speaker speaker_0: Tomorrow. Yes, sir.

Speaker speaker_2: I can call you tomorrow instead if I, I need something?

Speaker speaker_0: Okay. Okay, that's fine. Did you still want me to send that information to you, though?

Speaker speaker_2: Tomorrow would be the last day to sign up? Or could you send it to me online?

Speaker speaker_0: You can also sign up online but tomorrow would be the last day to enroll.

Speaker speaker_2: Tomorrow will be the last day to enroll. Okay.

Speaker speaker_0: And then if you want, I can... I went ahead and sent you the benefit guide, which is what I'm going over right now. Um, just so that you can visually look at what I'm talking about. Um, do you mind checking your email just in case you didn't get it? It should come from the email that says info@benefitsinacar.com.

Speaker speaker_2: Give me one minute. All right, so I'm gonna go over it and I'm gonna give you a call back.

Speaker speaker_0: Okay, that's fine. Um, I was gonna let you know before, um, you go that for the medical plans, being the one I just went over which is the NEC Enhanced, the NEC TeleRx, the vision, dental, and then the two Ensure plans, those are under a IRS regulation called Section 125, which allows you to pay those plans with pre-tax dollars. However, if you do decide to enroll into these plans that are under that IRS regulation, um, the only time that you would be able to cancel those plans, or let's say if you enroll by yourself and later on want to add dependents, to make changes to those plans you would have to be within-company open enrollment. If you're outside company open enrollment, meaning let's say February the 3rd you called to cancel one of those that are under that IRS regulation, they're gonna tell you that you're not allowed to make those changes until the next company open enrollment which for MAU's in the month of, um, December. Okay? I just wanted to let you know so that you keep that in mind while you're looking at them. So the dental, the vision, and then all the medical plans, which is four, the two MECS and then the Ensure plans, those are under that

IRS regulation. Okay?

Speaker speaker_2: Okay then.

Speaker speaker_0: All right. All right.

Speaker speaker_2: Can I follow up with you?

Speaker speaker_0: Yes, sir. And then we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: So it's basically 8:00 to 8:00?

Speaker speaker_0: Yes, 8:00 to 8:00. Correct.

Speaker speaker_2: All right. Thank you, ma'am.

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

Speaker speaker_2: All right. You do the same.