

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Becca. Can I assist you? Hello? Hey. Thank you for calling. How can I help you? Uh, yeah, probably just um... I want to try to get some insurance. Okay. Um, what staff and agency do you work for? Uh, MAU in Paris, Texas. Okay. Thank you. And then what are the last four of your Social? 5-5-6-4. And your first and last name, please? Ursula Craig. For security purposes, could you please verify your address and your date of birth for me? Okay. 6075 Brookline, Reno, Texas 75462. Birth date is July the 15th, 1970. Thank you. Is your phone number the 903-787-6946? This one. Okay. And then I have your first name at gmail.com. Is that up-to-date? Yes. Okay. Thank you. All right. So, it looks like you currently have the preventative plan, which is called the MEC. Were you trying to add a different one as well? More plans? Yeah, I already have the what? Um, you have the MEC standalone, so that's the preventative plan. It's the one that covers like one physical, some vaccines, some STD and cancer screening, um, even some counseling. But it doesn't cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room nor surgeries. So, it's only a preventative plan. Were you looking into adding more plans or were you trying to get rid of this one? Uh, yes, I was trying to get the one with the, um, the um... I'm sorry. I can't think right now. The vision and dental and health. Okay. Um, did you want me to go over the, the medical plans? Because they do offer... Let me see how many they offer. Four in total and you already have one of them, um, which is the preventative plan. So, if you want, I can go over the plans. Um, for the, for the health and the dental and vision? Yeah. So, for um... They only have one dental plan and one vision plan, but they do have- Oh, right. ... a total... They do have a total of four medical plans. You have one already which is the MEC standalone. That's, like I said, that's the one that would cover like one physical visit, some vaccines, some STD screenings, some cancer screening. But it's only a preventative plan, meaning it's not going to cover like doctor visits if you were to get sick. No, I'm looking for those... I want, I want the other one. Okay. Um, let me go ahead and go over those plans with you and then you can let me know which one you would want. Um, so the first plan that I'm going to go over, it's called the Stay Healthy MEC Enhanced. So, this is the only plan that they offer that would cover your preventative services like what I just went over, which are like your physicals, some vaccines, some cancer screenings, some STD screenings and even some counseling. And it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So, out of the medical plans that they offer, this is the only one that covers both of those services. The other three only cover either your preventative side or your actual doctor visits. So, the first one that I'm going to go over is the one that offers both benefits. This one's called the Stay Healthy MEC Enhanced. It does require you to use only their preferred providers. So, you do have to stay within the network to be covered and it

requires co-pays. So, for primary care visits, the co-pay would be required of \$10. You would be limited to four visits annually per person or 10 per family. For specialty care visits a \$50 co-pay would be required. You would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 co-pay is required and you would be limited to four visits annually per person or 10 per family. For your preventative prescriptions, you are covered with Alexar and it does require you to give a \$5 co-pay for the pharmacy option which we would have a 30-day supply. For the mail order option, you would have a 90-day supply and a \$15 co-pay would be required. You would also have prescription coverage through Pharmacoville which you can pay up to \$10, \$20, \$30 depending on the generic medication that you need. And this plan does include virtual urgent care which offers medical assistance virtually with medical providers. With the Stay Healthy MEC Enhanced, they cover a flat fee towards your hospital indemnity services. So, for example, for hospital admission benefit, they would cover \$1,000 per day for a maximum of one day. For hospital confinement, it would cover \$100 per day for a max of 30 days. This plan also covers some group accidents. So, for example, hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Hospital admission, they would cover \$250. If you were to select the Stay Healthy MEC Enhanced, for employee only, that would be \$23.13 from your paycheck. So again, the Stay Healthy MEC Enhanced is the only plan out of the four that they offer that covers both your preventative visits as well as your hospital indemnity. So, that's the one I just went over. And then the one that I, you currently have is the Stay Healthy MEC which is the one that only covers those preventative services, but it doesn't cover those doctor visits. And I think you said you didn't want this one anymore, right? No, I was wondering w-... Uh, I didn't hear you say nothing about dental and vision. So dental and vision come in, uh, they do... Those are considered additional benefits. Um, so for dental, that has a separate deduction. So all the additional benefits do have their separate deductions to them. So for dental, for the employee plan, that's \$3.51 weekly. Uh, preventative visits covered at 100%. A basic visit, like a cleansing of the teeth, is covered at 80%. Basic restoratives covered at 80%, so that means, like, if they find a cavity and gotta fill it, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500 with your dental plan. With that dental plan, you would have to give a one-time deductible if you choose the individual plan of \$50, but if you choose the family plan, of \$150. And dental for employee only is \$3.51. Hmm. Then for vision, if you choose the vision plan for employee, that would be a weekly deduction of \$2.15. That one has its co-pay, so a co-pay for an eye exam is \$10.00. Mm-hmm. Co-pay I-... I-... for lenses and frames is \$25, and your frame allowance is \$130. So they do- Okay. ... offer additional benefits but they do have their separate deductions to them. Yeah. Um, none of the plans that they offer come, like, in a bundle, like, with dental and vision included. That's something you'd have- Okay. ... to add in addition. And then I was gonna- Okay. ... tell you about the other two medical plans. The other two are called the Insurer's Plans. There's the Insurer Plus- Okay. ... and the Insurer Plus Enhanced. So those two are the ones that only cover your doc-... hospital indemnity services, which means, like, doctor visits sick, hospital visits injured, urgent care, emergency room, and even some surgeries. But they don't cover your preventative services, meaning, like, going to the clinic to get some vaccines, some ST and cancer screening. That wouldn't be covered with your Insurer Plan. Um, and... However, these don't require you to stay within the network, so you could be within the network or out of the network and still be covered compared to the two MECs. Um, you do get prescription

benefits through Pharmacoville which, depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generic they do offer a discount. These two also do include the virtual urgent care, and these two are very similar. However, in four areas their differences come. So for the daily hospital confinement, the Insurer Plus only covers \$50 per day while your Insurer Plus Enhanced will cover \$100 per day. For instance- Mm-hmm. ... in care, the Insurer Plus will cover \$200 per day while your Insurer Plus Enhanced will cover \$400 per day. For annual first occurrence at hospital, the Insurer Plus covers \$500 while your Insurer Plus Enhanced will cover \$1,500. Hmm. For surgical, the Insurer Plus will cover up to \$1,000 based on surgical schedule, and the Insurer Plus Enhanced will cover up to \$2,000 based on surgical schedule. Everything after that, it really stays the same. So for anesthesia benefit, both of them cover 25% of surgical benefit. Outpatient sickness, both of them cover \$75. Diagnostic testing, both of them cover \$250 per year. Wellness exam or test, both of them cover \$75 per year. Hospital emergency room, both of them cover \$250. Physician office, both of them cover \$50. Hospital admission, both of them cover \$250. So if you were to select between the Insurer Plus and the Insurer Plus Enhanced, for the Insurer Plus- Mm-hmm. ... for employee only, that's \$17.39. And for your Insurer Plus Enhanced, that's \$24.69, um, weekly. And I was gonna tell you that for your medical plans, as well- Mm-hmm. ... as for dental and vision, they are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you want to cancel those plans once you're enrolled into them, or if you want to add dependents, a different level of dependents, once you're enrolled into them, the only time that you're eligible to, like, make any changes or cancellations to those particular plans is within your company open enrollment period. Meaning if you do enroll into these and later on you want to cancel them, and if they are under that IRS regulation, the only time that you would be able to do that is when your company is within company open enrollment. So currently, right now... So if you don't want that preventative plan anymore, I can go ahead and take it off because that plan is under that IRS regulation. And like- Okay. ... and then it looks like the last day that you would have to make any of those changes, either drop that plan or add a dependent, would be the, the 31st of this month, so next Friday. 'Cause after next Friday, they're not within company open enrollment. And let's say, like, you, you enroll into any of these plans with that IRS regulation and you call, like, on the 3rd, which is the first Monday of February, they're gonna tell you that you have to wait til the month of December when the company's within company open enrollment to cancel those plans and make those changes. Oh. Okay. I would like the, um... the one where, um... Shoot. Before them other two. That other... The first one you told me. The MEC Enhanced, the one that offers both benefits? Yeah. Okay. Did you want to do the em- You said how much? That one's \$23.13 weekly. We pay- Okay. All right. Did you wanna do the employee only plan? Yes. Uh-huh. Okay. And then, did you want... Uh, and then that means I'm gonna have to opt you out of the- the one that's only preventative, okay? 'Cause that one offers both preventative and hospital indemnity. All right. Okay. And then, you said you want... Did you still wanna do dental and vision? Yes, ma'am. Okay. So, I'll have dental for \$3.51 weekly for employee. Vision for \$2.15 weekly for employee. And then, the- your medical which is the MEC Enhanced, which offers preventative and your hospital indemnity for \$23.13. That would be a total of \$28.79 weekly. Um, did you just wanna add these three? Oh, yes, ma'am, that's what I need. Okay. Um, I do have to let you know that they are, the three of them, under that IRS regulation that allows you to pay those plans with

pre-tax dollars. So, if you do wanna cancel those plans or add dependents to those plans, you would have to do it before the 31st, okay? Because after, you would have to wait until the month of December. Okay. Okay? Do you allow MAU to do the weekly deduction of \$28.79 from your paycheck? Yes. Um, do you allow MAU to make the weekly deduction of \$28.79 from your paycheck? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$28.79 come out of your paycheck, the following Monday of that first deduction is when your coverage becomes active. And then by that Thursday or Friday, you should be getting your three cards which are dental, vision and then your MEC Enhanced. And if for some reason you have a doctor's appointment that week and you still don't have your cards, you're welcome to give this number a call and we can email them to you as well. All right. Thank you. Thank you. Welcome. Have a nice day. And if you need to, uh, make any changes or anything like that, remember, you have till the 31st and we're open from 8:00 AM up until 8:00 PM Eastern Time. All right. Have a good day. All right. You have a nice day. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Becca. Can I assist you?

Speaker speaker_1: Hello?

Speaker speaker_0: Hey. Thank you for calling. How can I help you?

Speaker speaker_1: Uh, yeah, probably just um... I want to try to get some insurance.

Speaker speaker_0: Okay. Um, what staff and agency do you work for?

Speaker speaker_1: Uh, MAU in Paris, Texas.

Speaker speaker_0: Okay. Thank you. And then what are the last four of your Social?

Speaker speaker_1: 5-5-6-4.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Ursula Craig.

Speaker speaker_0: For security purposes, could you please verify your address and your date of birth for me?

Speaker speaker_1: Okay. 6075 Brookline, Reno, Texas 75462. Birth date is July the 15th, 1970.

Speaker speaker_0: Thank you. Is your phone number the 903-787-6946?

Speaker speaker_1: This one.

Speaker speaker_0: Okay. And then I have your first name at gmail.com. Is that up-to-date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Thank you. All right. So, it looks like you currently have the preventative plan, which is called the MEC. Were you trying to add a different one as well? More plans?

Speaker speaker_1: Yeah, I already have the what?

Speaker speaker_0: Um, you have the MEC standalone, so that's the preventative plan. It's the one that covers like one physical, some vaccines, some STD and cancer screening, um, even some counseling. But it doesn't cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room nor surgeries. So, it's only a preventative plan. Were you looking into adding more plans or were you trying to get rid of this one?

Speaker speaker_1: Uh, yes, I was trying to get the one with the, um, the um... I'm sorry. I can't think right now. The vision and dental and health.

Speaker speaker_0: Okay. Um, did you want me to go over the, the medical plans? Because they do offer... Let me see how many they offer. Four in total and you already have one of them, um, which is the preventative plan. So, if you want, I can go over the plans.

Speaker speaker_1: Um, for the, for the health and the dental and vision?

Speaker speaker_0: Yeah. So, for um... They only have one dental plan and one vision plan, but they do have-

Speaker speaker_1: Oh, right.

Speaker speaker_0: ... a total... They do have a total of four medical plans. You have one already which is the MEC standalone. That's, like I said, that's the one that would cover like one physical visit, some vaccines, some STD screenings, some cancer screening. But it's only a preventative plan, meaning it's not going to cover like doctor visits if you were to get sick.

Speaker speaker_1: No, I'm looking for those... I want, I want the other one.

Speaker speaker_0: Okay. Um, let me go ahead and go over those plans with you and then you can let me know which one you would want. Um, so the first plan that I'm going to go over, it's called the Stay Healthy MEC Enhanced. So, this is the only plan that they offer that would cover your preventative services like what I just went over, which are like your physicals, some vaccines, some cancer screenings, some STD screenings and even some counseling. And it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So, out of the medical plans that they offer, this is the only one that covers both of those services. The other three only cover either your preventative side or your actual doctor visits. So, the first one that I'm going to go over is the one that offers both benefits. This one's called the Stay Healthy MEC Enhanced. It does require you to use only their preferred providers. So, you do have to stay within the network to be covered and it requires co-pays. So, for primary care visits, the co-pay would be required of \$10. You would be limited to four visits annually per person or 10 per family. For specialty care visits a \$50 co-pay would be required. You would also be limited to four visits annually per person or 10

per family. For urgent care visits, a \$60 co-pay is required and you would be limited to four visits annually per person or 10 per family. For your preventative prescriptions, you are covered with Alexar and it does require you to give a \$5 co-pay for the pharmacy option which we would have a 30-day supply. For the mail order option, you would have a 90-day supply and a \$15 co-pay would be required. You would also have prescription coverage through Pharmacoville which you can pay up to \$10, \$20, \$30 depending on the generic medication that you need. And this plan does include virtual urgent care which offers medical assistance virtually with medical providers. With the Stay Healthy MEC Enhanced, they cover a flat fee towards your hospital indemnity services. So, for example, for hospital admission benefit, they would cover \$1,000 per day for a maximum of one day. For hospital confinement, it would cover \$100 per day for a max of 30 days. This plan also covers some group accidents. So, for example, hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Hospital admission, they would cover \$250. If you were to select the Stay Healthy MEC Enhanced, for employee only, that would be \$23.13 from your paycheck. So again, the Stay Healthy MEC Enhanced is the only plan out of the four that they offer that covers both your preventative visits as well as your hospital indemnity. So, that's the one I just went over. And then the one that I, you currently have is the Stay Healthy MEC which is the one that only covers those preventative services, but it doesn't cover those doctor visits. And I think you said you didn't want this one anymore, right?

Speaker speaker_2: No, I was wondering w-... Uh, I didn't hear you say nothing about dental and vision.

Speaker speaker_0: So dental and vision come in, uh, they do... Those are considered additional benefits. Um, so for dental, that has a separate deduction. So all the additional benefits do have their separate deductions to them. So for dental, for the employee plan, that's \$3.51 weekly. Uh, preventative visits covered at 100%. A basic visit, like a cleansing of the teeth, is covered at 80%. Basic restoratives covered at 80%, so that means, like, if they find a cavity and gotta fill it, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500 with your dental plan. With that dental plan, you would have to give a one-time deductible if you choose the individual plan of \$50, but if you choose the family plan, of \$150. And dental for employee only is \$3.51.

Speaker speaker_2: Hmm.

Speaker speaker_0: Then for vision, if you choose the vision plan for employee, that would be a weekly deduction of \$2.15. That one has its co-pay, so a co-pay for an eye exam is \$10.00.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Co-pay I-... I-... for lenses and frames is \$25, and your frame allowance is \$130. So they do-

Speaker speaker_2: Okay.

Speaker speaker_0: ... offer additional benefits but they do have their separate deductions to them.

Speaker speaker_2: Yeah.

Speaker speaker_0: Um, none of the plans that they offer come, like, in a bundle, like, with dental and vision included. That's something you'd have-

Speaker speaker_2: Okay.

Speaker speaker_0: ... to add in addition. And then I was gonna-

Speaker speaker_2: Okay.

Speaker speaker_0: ... tell you about the other two medical plans. The other two are called the Insurer's Plans. There's the Insurer Plus-

Speaker speaker_2: Okay.

Speaker speaker_0: ... and the Insurer Plus Enhanced. So those two are the ones that only cover your doc-... hospital indemnity services, which means, like, doctor visits sick, hospital visits injured, urgent care, emergency room, and even some surgeries. But they don't cover your preventative services, meaning, like, going to the clinic to get some vaccines, some ST and cancer screening. That wouldn't be covered with your Insurer Plan. Um, and... However, these don't require you to stay within the network, so you could be within the network or out of the network and still be covered compared to the two MECs. Um, you do get prescription benefits through Pharmacoville which, depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generic they do offer a discount. These two also do include the virtual urgent care, and these two are very similar. However, in four areas their differences come. So for the daily hospital confinement, the Insurer Plus only covers \$50 per day while your Insurer Plus Enhanced will cover \$100 per day. For instance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... in care, the Insurer Plus will cover \$200 per day while your Insurer Plus Enhanced will cover \$400 per day. For annual first occurrence at hospital, the Insurer Plus covers \$500 while your Insurer Plus Enhanced will cover \$1,500.

Speaker speaker_2: Hmm.

Speaker speaker_0: For surgical, the Insurer Plus will cover up to \$1,000 based on surgical schedule, and the Insurer Plus Enhanced will cover up to \$2,000 based on surgical schedule. Everything after that, it really stays the same. So for anesthesia benefit, both of them cover 25% of surgical benefit. Outpatient sickness, both of them cover \$75. Diagnostic testing, both of them cover \$250 per year. Wellness exam or test, both of them cover \$75 per year. Hospital emergency room, both of them cover \$250. Physician office, both of them cover \$50. Hospital admission, both of them cover \$250. So if you were to select between the Insurer Plus and the Insurer Plus Enhanced, for the Insurer Plus-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... for employee only, that's \$17.39. And for your Insurer Plus Enhanced, that's \$24.69, um, weekly. And I was gonna tell you that for your medical plans, as well-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... as for dental and vision, they are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you want to cancel those plans once you're enrolled into them, or if you want to add dependents, a different level of dependents, once you're enrolled into them, the only time that you're eligible to, like, make any changes or cancellations to those particular plans is within your company open enrollment period. Meaning if you do enroll into these and later on you want to cancel them, and if they are under that IRS regulation, the only time that you would be able to do that is when your company is within company open enrollment. So currently, right now... So if you don't want that preventative plan anymore, I can go ahead and take it off because that plan is under that IRS regulation. And like-

Speaker speaker_2: Okay.

Speaker speaker_0: ... and then it looks like the last day that you would have to make any of those changes, either drop that plan or add a dependent, would be the, the 31st of this month, so next Friday. 'Cause after next Friday, they're not within company open enrollment. And let's say, like, you, you enroll into any of these plans with that IRS regulation and you call, like, on the 3rd, which is the first Monday of February, they're gonna tell you that you have to wait til the month of December when the company's within company open enrollment to cancel those plans and make those changes.

Speaker speaker_2: Oh. Okay. I would like the, um... the one where, um... Shoot. Before them other two. That other... The first one you told me.

Speaker speaker_0: The MEC Enhanced, the one that offers both benefits?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. Did you want to do the em-

Speaker speaker_2: You said how much?

Speaker speaker_0: That one's \$23.13 weekly.

Speaker speaker_2: We pay- Okay. All right.

Speaker speaker_0: Did you wanna do the employee only plan?

Speaker speaker_3: Yes. Uh-huh.

Speaker speaker_0: Okay. And then, did you want... Uh, and then that means I'm gonna have to opt you out of the- the one that's only preventative, okay? 'Cause that one offers both preventative and hospital indemnity.

Speaker speaker_3: All right.

Speaker speaker_0: Okay. And then, you said you want... Did you still wanna do dental and vision?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_0: Okay. So, I'll have dental for \$3.51 weekly for employee. Vision for \$2.15 weekly for employee. And then, the- your medical which is the MEC Enhanced, which offers preventative and your hospital indemnity for \$23.13. That would be a total of \$28.79 weekly. Um, did you just wanna add these three?

Speaker speaker_3: Oh, yes, ma'am, that's what I need.

Speaker speaker_0: Okay. Um, I do have to let you know that they are, the three of them, under that IRS regulation that allows you to pay those plans with pre-tax dollars. So, if you do wanna cancel those plans or add dependents to those plans, you would have to do it before the 31st, okay? Because after, you would have to wait until the month of December.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay? Do you allow MAU to do the weekly deduction of \$28.79 from your paycheck?

Speaker speaker_3: Yes.

Speaker speaker_0: Um, do you allow MAU to make the weekly deduction of \$28.79 from your paycheck?

Speaker speaker_3: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$28.79 come out of your paycheck, the following Monday of that first deduction is when your coverage becomes active. And then by that Thursday or Friday, you should be getting your three cards which are dental, vision and then your MEC Enhanced. And if for some reason you have a doctor's appointment that week and you still don't have your cards, you're welcome to give this number a call and we can email them to you as well.

Speaker speaker_3: All right. Thank you.

Speaker speaker_0: Thank you. Welcome. Have a nice day. And if you need to, uh, make any changes or anything like that, remember, you have till the 31st and we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_3: All right. Have a good day.

Speaker speaker_0: All right. You have a nice day.

Speaker speaker_3: Bye. Bye.