

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello? Hey, good afternoon. Hello. I'm calling from Benefits in a Card on behalf of Hospitality Staffing Solutions. I'm looking to speak with Mr. Tyton. Yeah, this is me. Um, hey, good afternoon. We're currently processing an enrollment form that you filled out on March 10th for the healthcare benefits that they offer. Um, you selected to be enrolled into, um- Mm-hmm. ... some plans that can't be combined as well as- Mm-hmm. ... you selected the family plan for a lot of the plans, but you forgot to put the dependents' information. So I was actually- Mm-hmm. ... calling to see if you still wanted to add your family or if you just wanted to enroll by yourself, as well as if you- I'm going to be enrolling. ... what plan exactly you wanted to be enrolled into because you selected the MEC Enhanced, the MEC Tele-RS, and the VIP Standard plan. Those plans are all medical plans and they can't be combined. Um, would you like- Okay, I didn't even know they did that. ... to go over the differences? Yeah. I'm sorry? Okay. Yeah. Give me over the differences. Yes, sir. Okay. Okay. So for your MEC Tele-RS plan, that plan is only a preventative plan, meaning it will only cover things such as your annuals, a physical, some vaccines, an STD cancer screening. But the MEC Stay Healthy plan does not cover any actual doctor visits if you go to the doctor because you're sick, any hospital visits, no urgent care, no emergencies services, and neither no surgeries. So it's only for your preventative services, which is like a physical, the vaccinations, like any type of STD cancer screening, that's considered preventative, but it does not cover any doctor visits. So that one's called the Stay Healthy. Then you also selected the VIP Standard. The VIP Standard only covers doctor visits, so sick, urgent care, emergencies, and surgeries. They don't cover your preventative services, which is those... that physical, some vaccines, some STD cancer screening. That's not covered with the VIP Standard. And the VIP Standard covers a flat fee towards your hospital indemnity services. It doesn't require you to stay within the network as well. Um, and then for the MEC Enhanced, you also selected the Stay Healthy MEC Enhanced. That one actually offers both benefits. So that one does cover your preventative services and it also covers hospital indemnity, which would be like a physical, vaccines, STD screening, and it also covers your actual doctor visits, if sick. Um, however, this one has copays that you would have to provide whenever you go to those visits. Um, so for example, for your... for your primary care visits, a \$10 copay per visit is required and you're limited to four visits annually per person or 10 per family. For specialty care visits, you're limited to four visits annually per person or 10 per family and a \$50 copay per visit is required. For your urgent care visits, you're limited to four visits annually per person or 10 per family and a \$60 copay per visit is required. You get prescription benefits through Ameda Impact and with Pharmaville. Um, for your generic prescriptions, you would have to pay a \$5 copay, and then you get a 30-day supply. For mail-order option, you have a 90-day supply and a \$15 copay would be required.

This plan also is going to include virtual urgent care and it also covers a flat fee towards your hospital indemnity services. Um, so this one's called the MEC Enhanced and it does require you to stay within the network to receive coverage. Um, did you know which one you wanted? The Stay Healthy Tele-RS only covers preventatives and it requires you to stay within the network. The VIP Standard only covers your actual doctor visits, um, a flat fee towards it, but it doesn't cover your preventative. And then the MEC Enhanced covers both, but it requires copays. Can I get, um, the one that says both? Okay. That one... that one... Did you want to do, um... You still wanted to keep it for yourself or did you want to add dependents? If you get it for yourself, it's \$42- Yeah, I got it. ... and it's \$0.71 cents weekly. Okay. That's fine. Did you still want to, um, add the other plans? You also selected dental, um, life, vision, critical illness, group accident, behavior health, ID social pledge, and the virtual primary care. Did you want to do those still or did you want to take some off? I'll take them off. Okay. Um, what did you want to do? Um, did you still want to keep dental? Uh, yeah, let's keep that. Um, did you want to do for employee only or did you still want to add the family? Add a family. Okay. How about, um, did you still want to do the life plan? No, you can take that off. Okay. How about vision? Uh, no, you take that off too. Uh, how about critical illness? Keep that one. Okay. Did you want to do family still or employee only? Family. Okay. What about group accident? Yeah, you can take that off. Take that one off? Okay. Oh, wait, you said take it off or put it? Take it off. Okay. How about behavioral health? It's... Behavioral health is only counseling virtually. No, you can take that off. Uh, what about ID social plus? It's just identity protection. No, you- Aneem, you keep that off. Okay. What about virtual primary care? It's only virtual. I'm sorry, I'm having trouble hearing you. You said take that one off? No, keep it on. Keep it on? Okay, the virtual primary care, correct? Yeah. Okay. All right. Um, and then you wanted to do these under family still, right? Yes ma'am. Okay. So I have the free RF virtual primary care for \$6.99 weekly for the employee and family, dental for \$13.44 a week for employee plus family, critical illness for \$3.83 for employee only for employee plus family. And then I have the MUC enhanced, which is your medical plan for \$42.61 weekly for employee only. Um, since you added your family, can I get the dependents' information? Uh, if you want we can start with your wife. What's her name? Who, my wife? Yes. Elijah Brown. Okay. You said Elijah Brown? Elijah Brown. Elijah Brown. Okay. And then, um, do you have her social? If you don't that's fine and we can put zeros for now. No, I don't have her social. Okay, I can put zeros for now. Um, what's her date of birth? Her date of birth? Yes. Ju- June 3rd, 2006. Okay, and then what about the child? Um, his name is Messiah Gaith. Can you spell that? M-E-S-S-I-A-H. My wife, he's my wife, mother. Okay. No. And then, and then Brown? Gaith. For the last name? Yes. Okay. And then it's a male or female? Male. And then do you have his social? If not, we can put zeros for now. I got his social. Uh... Mm-hmm. Just put zero for now, I gotta find it. Okay. And then, what's his date of birth? 11... May, November 29th, 2023. Okay, and then is it only one child? Yes, one. Okay. All right, um, so so far I have that and then, um, can you spell your wife's first name? I want to make sure I got it correct 'cause those names are important. E- Mm-hmm. E-L-I- S-A? S-H-A. S-H-A. Okay, thank you. Okay, did you have any questions regarding any of your plans? Huh? Did you have any other questions regarding any of your plans that you want me to go over before we get off the phone? No, ma'am. No? No, ma'am. Um, I was gonna tell you please allow one or two weeks for your staff and agency to start making the first deduction. Once you see the very first deduction of the \$66.87 come out of your paycheck, the following Monday of this first deduction is when your plans become

effective. Okay? So now you just have to be looking at your pay stub. Typically it takes one or two weeks for the plans to become active, um, but once they do that first deduction, which your total came out to be \$66.87, the following Monday of that first deduction is when your plan becomes active. And then by that first week, or activation week, either that Thursday or Friday, you should be getting your MUC enhanced card which is your medical card, dental and mail, okay? And if for some reason you have a doctor's appointment coming up and you still don't have your cards, you're welcome to contact this number and we can email them to you. Um, just keep in mind that for your MUC enhanced fund you do have to stay within the network and it requires copays, okay? Okay. All right. Well, thank you for your time. I hope you have a great day. Thank you.

Conversation Format

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

Speaker speaker_1: Hello?

Speaker speaker_2: Hey, good afternoon.

Speaker speaker_1: Hello.

Speaker speaker_2: I'm calling from Benefits in a Card on behalf of Hospitality Staffing Solutions. I'm looking to speak with Mr. Tyton.

Speaker speaker_1: Yeah, this is me.

Speaker speaker_2: Um, hey, good afternoon. We're currently processing an enrollment form that you filled out on March 10th for the healthcare benefits that they offer. Um, you selected to be enrolled into, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... some plans that can't be combined as well as-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... you selected the family plan for a lot of the plans, but you forgot to put the dependents' information. So I was actually-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... calling to see if you still wanted to add your family or if you just wanted to enroll by yourself, as well as if you-

Speaker speaker_1: I'm going to be enrolling.

Speaker speaker_2: ... what plan exactly you wanted to be enrolled into because you selected the MEC Enhanced, the MEC Tele-RS, and the VIP Standard plan. Those plans are all medical plans and they can't be combined. Um, would you like-

Speaker speaker_1: Okay, I didn't even know they did that.

Speaker speaker_2: ... to go over the differences?

Speaker speaker_1: Yeah.

Speaker speaker_2: I'm sorry? Okay. Yeah.

Speaker speaker_1: Give me over the differences.

Speaker speaker_2: Yes, sir. Okay.

Speaker speaker_1: Okay.

Speaker speaker_2: So for your MEC Tele-RS plan, that plan is only a preventative plan, meaning it will only cover things such as your annuals, a physical, some vaccines, an STD cancer screening. But the MEC Stay Healthy plan does not cover any actual doctor visits if you go to the doctor because you're sick, any hospital visits, no urgent care, no emergencies services, and neither no surgeries. So it's only for your preventative services, which is like a physical, the vaccinations, like any type of STD cancer screening, that's considered preventative, but it does not cover any doctor visits. So that one's called the Stay Healthy. Then you also selected the VIP Standard. The VIP Standard only covers doctor visits, so sick, urgent care, emergencies, and surgeries. They don't cover your preventative services, which is those... that physical, some vaccines, some STD cancer screening. That's not covered with the VIP Standard. And the VIP Standard covers a flat fee towards your hospital indemnity services. It doesn't require you to stay within the network as well. Um, and then for the MEC Enhanced, you also selected the Stay Healthy MEC Enhanced. That one actually offers both benefits. So that one does cover your preventative services and it also covers hospital indemnity, which would be like a physical, vaccines, STD screening, and it also covers your actual doctor visits, if sick. Um, however, this one has copays that you would have to provide whenever you go to those visits. Um, so for example, for your... for your primary care visits, a \$10 copay per visit is required and you're limited to four visits annually per person or 10 per family. For specialty care visits, you're limited to four visits annually per person or 10 per family and a \$50 copay per visit is required. For your urgent care visits, you're limited to four visits annually per person or 10 per family and a \$60 copay per visit is required. You get prescription benefits through Ameda Impact and with Pharmaville. Um, for your generic prescriptions, you would have to pay a \$5 copay, and then you get a 30-day supply. For mail-order option, you have a 90-day supply and a \$15 copay would be required. This plan also is going to include virtual urgent care and it also covers a flat fee towards your hospital indemnity services. Um, so this one's called the MEC Enhanced and it does require you to stay within the network to receive coverage. Um, did you know which one you wanted? The Stay Healthy Tele-RS only covers preventatives and it requires you to stay within the network. The VIP Standard only covers your actual doctor visits, um, a flat fee towards it, but it doesn't cover your preventative. And then the MEC Enhanced covers both, but it requires copays.

Speaker speaker_1: Can I get, um, the one that says both?

Speaker speaker_2: Okay. That one... that one... Did you want to do, um... You still wanted to keep it for yourself or did you want to add dependents? If you get it for yourself, it's \$42-

Speaker speaker_1: Yeah, I got it.

Speaker speaker_2: ... and it's \$0.71 cents weekly.

Speaker speaker_1: Okay.

Speaker speaker_2: That's fine. Did you still want to, um, add the other plans? You also selected dental, um, life, vision, critical illness, group accident, behavior health, ID social pledge, and the virtual primary care. Did you want to do those still or did you want to take some off?

Speaker speaker_1: I'll take them off.

Speaker speaker_2: Okay. Um, what did you want to do? Um, did you still want to keep dental?

Speaker speaker_1: Uh, yeah, let's keep that.

Speaker speaker_2: Um, did you want to do for employee only or did you still want to add the family?

Speaker speaker_1: Add a family.

Speaker speaker_2: Okay. How about, um, did you still want to do the life plan?

Speaker speaker_1: No, you can take that off.

Speaker speaker_2: Okay. How about vision?

Speaker speaker_1: Uh, no, you take that off too.

Speaker speaker_2: Uh, how about critical illness?

Speaker speaker_1: Keep that one.

Speaker speaker_2: Okay. Did you want to do family still or employee only?

Speaker speaker_1: Family.

Speaker speaker_2: Okay. What about group accident?

Speaker speaker_1: Yeah, you can take that off.

Speaker speaker_2: Take that one off? Okay. Oh, wait, you said take it off or put it?

Speaker speaker_1: Take it off.

Speaker speaker_2: Okay. How about behavioral health? It's... Behavioral health is only counseling virtually.

Speaker speaker_1: No, you can take that off.

Speaker speaker_2: Uh, what about ID social plus? It's just identity protection.

Speaker speaker_1: No, you- Aneem, you keep that off.

Speaker speaker_2: Okay. What about virtual primary care? It's only virtual. I'm sorry, I'm having trouble hearing you. You said take that one off?

Speaker speaker_3: No, keep it on.

Speaker speaker_2: Keep it on? Okay, the virtual primary care, correct?

Speaker speaker_3: Yeah.

Speaker speaker_2: Okay. All right. Um, and then you wanted to do these under family still, right?

Speaker speaker_3: Yes ma'am.

Speaker speaker_2: Okay. So I have the free RF virtual primary care for \$6.99 weekly for the employee and family, dental for \$13.44 a week for employee plus family, critical illness for \$3.83 for employee only for employee plus family. And then I have the MUC enhanced, which is your medical plan for \$42.61 weekly for employee only. Um, since you added your family, can I get the dependents' information? Uh, if you want we can start with your wife. What's her name?

Speaker speaker_3: Who, my wife?

Speaker speaker_2: Yes.

Speaker speaker_3: Elijah Brown.

Speaker speaker_2: Okay. You said Elijah Brown?

Speaker speaker_3: Elijah Brown.

Speaker speaker_2: Elijah Brown. Okay. And then, um, do you have her social? If you don't that's fine and we can put zeros for now.

Speaker speaker_3: No, I don't have her social.

Speaker speaker_2: Okay, I can put zeros for now. Um, what's her date of birth?

Speaker speaker_3: Her date of birth?

Speaker speaker_2: Yes.

Speaker speaker_3: Ju- June 3rd, 2006.

Speaker speaker_2: Okay, and then what about the child?

Speaker speaker_3: Um, his name is Messiah Gaith.

Speaker speaker_2: Can you spell that?

Speaker speaker_3: M-E-S-S-I-A-H. My wife, he's my wife, mother.

Speaker speaker_2: Okay.

Speaker speaker_3: No.

Speaker speaker_2: And then, and then Brown?

Speaker speaker_3: Gaith.

Speaker speaker_2: For the last name?

Speaker speaker_3: Yes.

Speaker speaker_2: Okay. And then it's a male or female?

Speaker speaker_3: Male.

Speaker speaker_2: And then do you have his social? If not, we can put zeros for now.

Speaker speaker_3: I got his social. Uh...

Speaker speaker_2: Mm-hmm.

Speaker speaker_3: Just put zero for now, I gotta find it.

Speaker speaker_2: Okay. And then, what's his date of birth?

Speaker speaker_3: 11... May, November 29th, 2023.

Speaker speaker_2: Okay, and then is it only one child?

Speaker speaker_3: Yes, one.

Speaker speaker_2: Okay. All right, um, so so far I have that and then, um, can you spell your wife's first name? I want to make sure I got it correct 'cause those names are important.

Speaker speaker_3: E-

Speaker speaker_2: Mm-hmm.

Speaker speaker_3: E-L-I-

Speaker speaker_2: S-A?

Speaker speaker_3: S-H-A.

Speaker speaker_2: S-H-A. Okay, thank you. Okay, did you have any questions regarding any of your plans?

Speaker speaker_3: Huh?

Speaker speaker_2: Did you have any other questions regarding any of your plans that you want me to go over before we get off the phone?

Speaker speaker_3: No, ma'am.

Speaker speaker_2: No?

Speaker speaker_3: No, ma'am.

Speaker speaker_2: Um, I was gonna tell you please allow one or two weeks for your staff and agency to start making the first deduction. Once you see the very first deduction of the \$66.87 come out of your paycheck, the following Monday of this first deduction is when your plans become effective. Okay? So now you just have to be looking at your pay stub. Typically it takes one or two weeks for the plans to become active, um, but once they do that first deduction, which your total came out to be \$66.87, the following Monday of that first deduction is when your plan becomes active. And then by that first week, or activation week, either that Thursday or Friday, you should be getting your MUC enhanced card which is your medical card, dental and mail, okay? And if for some reason you have a doctor's appointment coming up and you still don't have your cards, you're welcome to contact this number and we can email them to you. Um, just keep in mind that for your MUC enhanced fund you do have to stay within the network and it requires copays, okay?

Speaker speaker_3: Okay.

Speaker speaker_2: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker_3: Thank you.