

Transcript: Estefania

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Full Transcript

Thank you for calling Benefit Center Cards. My name is Stephanie. How can I assist you? Hi, my name is Brandon Roy. Um, I'm calling through Creative Circle regarding health benefits for my job with the Bank of New York. Okay. Um, are you trying to enroll or opt out of the auto-enrollment? Enroll. Okay. What are the last four of your Social? 3118. I tried enrolling online, but I was getting, like, an error message, so they just said to call in. Okay. Yeah, that's fine. And then, I just need you to verify, um, some questions. Sure. Can you verify your address and date of birth? Yeah. So it's 97 Barrett Street, Apartment 4C, Brooklyn, New York, 11206. Birthday is January 3rd '95. 281-450-3749 is your phone number? That's right. And then, what's a good email? Um, so it's my full name, brandonscotroye, R-O-Y-E, @gmail.com. Okay. Do you prefer that one? 'Cause I also have, um, I have B at I-T and... That one works. Mm-hmm? Yeah. That one works as well. Okay. All right. And then, did you know what you want to be enrolled into, or did you want me to send you the benefit guide and go over the plans? Um, gosh. I had 'em all picked out last night, um, um, so I just wanted the... Um, yeah. We might have to walk through it really quick. Okay. Yeah. So, they have, um, four different medical plans by the looks of it. The first one's called Stay Healthy MEC Tele-RS. So your Stay Healthy plan is only a preventative plan, which will only cover preventative services, which are considered like a physical, some vaccinations, some STD and cancer screenings, and even some counseling. But your Stay Healthy plan is only for those preventative services and it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care emergency room, nor surgeries. It also requires you to stay within the network and only use your clinic and doctors to receive coverage. So you can't get out of the network, because when you do step out of the network, you won't be covered. It offers prescription benefits through Medimpact for your preventative prescriptions, and it offers a virtual urgent care, which is medical assistance virtually via telephone or video call. Also, it includes a membership with Free RS, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US, so it's a membership to get cheaper medication. But like I said earlier, the Stay Healthy MEC Tele-RS is only for those preventative services. So if you get this one for the employee-only plan, that would be \$15.53 weekly. Then they offer three other plans called the Ensure plans. There's the EnsurePlus Basic, the EnsurePlus Enhanced, and the EnsurePlus Premier. Um, with these three plans, they don't require you to stay within the network as long as they take that insurance. However, your Ensure plans are only gonna cover your hospital indemnity services, which are doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. But they don't cover your preventative services, which is like a physical, um, some vaccines, your check-ups, those are not covered with the Ensure plans. So if you do want to get prescrip-... those benefits, getting your preventative and your hospital indemnity, you would have to get the Stay Healthy MEC

Tele-RS and one of your Ensure plans since they don't offer a fifth plan that covers both of those areas. But like I said, your Ensure plans are only gonna cover your hospital indemnity services. They also do offer prescription benefits through Pharmacoville, which depending on the generic medication that you get, you can pay up to 30, 20, or 10 dollars. It just depends. And for the non-generics, they offer you a discount. These three plans also do include the virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards whatever service you go for. Out of the four- Sorry. ... out of the three... Sorry. Mm-hmm? Sorry. Um, I, I appreciate this. So, like, just... And maybe you can help me here. So like, I really just want to be able to go to a therapist, maybe a psychiatrist, like general annual, you know, check-ups. Mm-hmm. And, um, every three months being able to go get tested for sexual health. Mm-hmm. And get my prescription for that. Um- Okay. Like that's, that's really only I'm... what I'm worried about. So I'm wondering, like, based on that, which of these plans would make the most sense? So with the first part of that question is gonna cover like therapy or psychiatry, um, I wouldn't be able to tell you if the Stay Healthy or your Ensure plans would cover that since it doesn't tell me specifically on the benefit guide. That would be something that we would have to ask the carriers. So I could always provide that, those two contact numbers, and you're welcome to call them and they would be able to answer if that's considered like a preventative service or if it's more like a hospital indemnity service, and if it's even covered with the plans that they offer. Um, but when it comes to like your screenings..... checkups, that would be the Stay Healthy MEC Tele-RS. You do have to stay within the network, however, and it's only for those preventative services. But to answer if like, um, therapy's gonna be covered, that, that would be something we would have to ask the carrier. And I can provide that information to you, um, 'cause your last day to enroll, if you did wanna enroll, would be on Friday. Okay. Um, so I'm just trying to take some notes here. Mm-hmm. Um, so if I'm wanting to go in for like a general visit or getting like, you know- Test, testing. ... quarter's testing. Mm-hmm. Is that both covered based on what we've been talking about? So with that type of stuff, that would be the Stay Healthy MEC Tele-RS plan, 'cause that's considered more a preventative service. Um, preventive is like before a problem starts. Right. Uh, the Ensure Plus, Ensure Plus Enhanced and your Ensure Plus Premier only cover those doctor visits once you're actually sick, or hospital visits, urgent care, emergency room, and even some surgeries. It wouldn't cover your preventative services. So this, um, but when it comes to knowing if like therapy and that type of stuff is covered, since we're just the healthcare administrators, I wouldn't be able to answer that question. Mm-hmm. So to find that part out, you would have to contact the carriers. Which I can actually tell you, um, for the Stay Healthy plan, that's called Stay Healthy, it would be 90 degrees. Okay. And then I have that phone number if you need it. Perfect. As well as the three Ensure plans. Um, uh, it would be through APL, and I have those numbers if you have, if you want them to answer that question as well. But to answer- Yeah. I mean -... which one would cover like your checkups and like STD and cancer screenings, stuff like that, that would be the Stay Healthy MEC Tele-RS. Which requires you to stay- Okay. ... within the network. But to know specifically if those two services are covered, you would have to contact the carriers, which I do have their contact information. Yeah. So I would, I would like to get their call, their numbers please. Okay. So I would write down for Stay Healthy MEC Tele-RS, carrier, 90 Degrees, phone number, and then let me know when you're ready. Okay. And then the one that's called Stay Healthy, that one's the one that would be for your preventative services. So like your physical,

your STD and cancer screening. That's that one. The carrier is 90 Degrees, and their phone number is 800-833- Uh-huh. ... for 4290 sips, option number one. Okay? And then for the other three, being the Ensure Plus, Ensure Plus Enhanced, and your Ensure Plus Premier, I have two contact numbers that you can call to ask if those services, um, would be covered or not for your Ensure Plus, Ensure Plus Enhanced, or Ensure Plus Premier. Mm-hmm. Um, let me know when you're ready for that. So the carrier- Okay. ... for those three plans are APL. And then the- Okay. ... number that you would call is 601-936-3290. Uh-huh. Okay. And then the second number, it's the same, 601-936-3287. Okay. Um, perfect. Well, I really appreciate the help. I'll definitely remember that I have until, um, Friday to enroll. And I'll probably just, you know, talk to them a little bit and then give y'all a call back to do everything over the phone. Okay. That's fine. Mm-hmm. And then I just want to remind you, we're open Monday through Friday from 8:00 AM up until 8:00 PM. So we're- Okay. Great. ... in the same timeframe, so. Well, I really appreciate your help. I know that's a lot to talk through. No, you're fine. Yeah, so but mainly I would just ask them specifically, 'cause, um, I know for sure, for a fact, your physical, um, the s- screening stuff is the Stay Healthy plan. That one's only for the- Yeah. ... preventatives. But to answer the first question that you had regarding if those two are either considered preventative or if it's even covered in general, I would call the carriers, just so that you're aware before enrolling. 'Cause I was gonna tell- Right. ... you that for, um, your medical plans that I just went over, as well as dental and vision, they're under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay your medical plans that you select, as well as dental and vision, with pre-taxed dollars. However, if you do enroll into any of those plans that are under that IRS regulation, um, and later on you want to cancel those plans, or let's say you enroll by yourself and want to add dependents later on, the only time that you're able to cancel, make changes to those plans, or enroll into any of the benefits would be nothing passing Friday, which is the 7th. If you pass the 7th, and let's say you call the 10th to either cancel any of the medical plans that are under that re- regulation, dental or vision, they're gonna tell you that you have to wait for the next company open enrollment, which is held in October. So in other words, you would kind of be stuck with it for like a year. Okay. Okay. Okay? Uh, well, thanks for letting me know. You're welcome. Did you have any- All right, well, thank- ... other questions? I think that's it. All right. Well, I hope you have a great day. You too. Thank you. You're welcome.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Center Cards. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, my name is Brandon Roy. Um, I'm calling through Creative Circle regarding health benefits for my job with the Bank of New York.

Speaker speaker_0: Okay. Um, are you trying to enroll or opt out of the auto-enrollment?

Speaker speaker_1: Enroll.

Speaker speaker_0: Okay. What are the last four of your Social?

Speaker speaker_1: 3118. I tried enrolling online, but I was getting, like, an error message, so they just said to call in.

Speaker speaker_0: Okay. Yeah, that's fine. And then, I just need you to verify, um, some questions.

Speaker speaker_1: Sure.

Speaker speaker_0: Can you verify your address and date of birth?

Speaker speaker_1: Yeah. So it's 97 Barrett Street, Apartment 4C, Brooklyn, New York, 11206. Birthday is January 3rd '95.

Speaker speaker_0: 281-450-3749 is your phone number?

Speaker speaker_1: That's right.

Speaker speaker_0: And then, what's a good email?

Speaker speaker_1: Um, so it's my full name, brandonscotroye, R-O-Y-E, @gmail.com.

Speaker speaker_0: Okay. Do you prefer that one? 'Cause I also have, um, I have B at I-T and...

Speaker speaker_1: That one works.

Speaker speaker_0: Mm-hmm?

Speaker speaker_1: Yeah. That one works as well.

Speaker speaker_0: Okay. All right. And then, did you know what you want to be enrolled into, or did you want me to send you the benefit guide and go over the plans?

Speaker speaker_1: Um, gosh. I had 'em all picked out last night, um , um, so I just wanted the... Um, yeah. We might have to walk through it really quick.

Speaker speaker_0: Okay. Yeah. So, they have, um, four different medical plans by the looks of it. The first one's called Stay Healthy MEC Tele-RS. So your Stay Healthy plan is only a preventative plan, which will only cover preventative services, which are considered like a physical, some vaccinations, some STD and cancer screenings, and even some counseling. But your Stay Healthy plan is only for those preventative services and it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care emergency room, nor surgeries. It also requires you to stay within the network and only use your clinic and doctors to receive coverage. So you can't get out of the network, because when you do step out of the network, you won't be covered. It offers prescription benefits through Medimpact for your preventative prescriptions, and it offers a virtual urgent care, which is medical assistance virtually via telephone or video call. Also, it includes a membership with Free RS, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US, so it's a membership to get cheaper medication. But like I said earlier, the Stay Healthy MEC Tele-RS is only for those preventative services. So if you get this one for the employee-only plan, that would be \$15.53 weekly. Then they offer three other plans called the Ensure plans. There's the EnsurePlus

Basic, the EnsurePlus Enhanced, and the EnsurePlus Premier. Um, with these three plans, they don't require you to stay within the network as long as they take that insurance. However, your Ensure plans are only gonna cover your hospital indemnity services, which are doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. But they don't cover your preventative services, which is like a physical, um, some vaccines, your check-ups, those are not covered with the Ensure plans. So if you do want to get prescrip-... those benefits, getting your preventative and your hospital indemnity, you would have to get the Stay Healthy MEC Tele-RS and one of your Ensure plans since they don't offer a fifth plan that covers both of those areas. But like I said, your Ensure plans are only gonna cover your hospital indemnity services. They also do offer prescription benefits through Pharmacoville, which depending on the generic medication that you get, you can pay up to 30, 20, or 10 dollars. It just depends. And for the non-generics, they offer you a discount. These three plans also do include the virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards whatever service you go for. Out of the four-

Speaker speaker_1: Sorry.

Speaker speaker_0: ... out of the three... Sorry. Mm-hmm?

Speaker speaker_1: Sorry. Um, I, I appreciate this. So, like, just... And maybe you can help me here. So like, I really just want to be able to go to a therapist, maybe a psychiatrist, like general annual, you know, check-ups.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, every three months being able to go get tested for sexual health.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And get my prescription for that. Um-

Speaker speaker_0: Okay.

Speaker speaker_1: Like that's, that's really only I'm... what I'm worried about. So I'm wondering, like, based on that, which of these plans would make the most sense?

Speaker speaker_0: So with the first part of that question is gonna cover like therapy or psychiatry, um, I wouldn't be able to tell you if the Stay Healthy or your Ensure plans would cover that since it doesn't tell me specifically on the benefit guide. That would be something that we would have to ask the carriers. So I could always provide that, those two contact numbers, and you're welcome to call them and they would be able to answer if that's considered like a preventative service or if it's more like a hospital indemnity service, and if it's even covered with the plans that they offer. Um, but when it comes to like your screenings..... checkups, that would be the Stay Healthy MEC Tele-RS. You do have to stay within the network, however, and it's only for those preventative services. But to answer if like, um, therapy's gonna be covered, that, that would be something we would have to ask the carrier. And I can provide that information to you, um, 'cause your last day to enroll, if you did wanna enroll, would be on Friday.

Speaker speaker_1: Okay. Um, so I'm just trying to take some notes here.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, so if I'm wanting to go in for like a general visit or getting like, you know-

Speaker speaker_0: Test, testing.

Speaker speaker_1: ... quarter's testing.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Is that both covered based on what we've been talking about?

Speaker speaker_0: So with that type of stuff, that would be the Stay Healthy MEC Tele-RS plan, 'cause that's considered more a preventative service. Um, preventive is like before a problem starts.

Speaker speaker_1: Right.

Speaker speaker_0: Uh, the Ensure Plus, Ensure Plus Enhanced and your Ensure Plus Premier only cover those doctor visits once you're actually sick, or hospital visits, urgent care, emergency room, and even some surgeries. It wouldn't cover your preventative services. So this, um, but when it comes to knowing if like therapy and that type of stuff is covered, since we're just the healthcare administrators, I wouldn't be able to answer that question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So to find that part out, you would have to contact the carriers. Which I can actually tell you, um, for the Stay Healthy plan, that's called Stay Healthy, it would be 90 degrees.

Speaker speaker_1: Okay.

Speaker speaker_0: And then I have that phone number if you need it.

Speaker speaker_1: Perfect.

Speaker speaker_0: As well as the three Ensure plans. Um, uh, it would be through APL, and I have those numbers if you have, if you want them to answer that question as well. But to answer-

Speaker speaker_1: Yeah. I mean -... which one would cover like your checkups and like STD and cancer screenings, stuff like that, that would be the Stay Healthy MEC Tele-RS. Which requires you to stay- Okay.

Speaker speaker_0: ... within the network. But to know specifically if those two services are covered, you would have to contact the carriers, which I do have their contact information.

Speaker speaker_1: Yeah. So I would, I would like to get their call, their numbers please.

Speaker speaker_0: Okay. So I would write down for Stay Healthy MEC Tele-RS, carrier, 90 Degrees, phone number, and then let me know when you're ready.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the one that's called Stay Healthy, that one's the one that would be for your preventative services. So like your physical, your STD and cancer screening. That's that one. The carrier is 90 Degrees, and their phone number is 800-833-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... for 4290 sips, option number one. Okay? And then for the other three, being the Ensure Plus, Ensure Plus Enhanced, and your Ensure Plus Premier, I have two contact numbers that you can call to ask if those services, um, would be covered or not for your Ensure Plus, Ensure Plus Enhanced, or Ensure Plus Premier.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, let me know when you're ready for that. So the carrier-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for those three plans are APL. And then the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... number that you would call is 601-936-3290.

Speaker speaker_1: Uh-huh. Okay.

Speaker speaker_0: And then the second number, it's the same, 601-936-3287.

Speaker speaker_1: Okay. Um, perfect. Well, I really appreciate the help. I'll definitely remember that I have until, um, Friday to enroll. And I'll probably just, you know, talk to them a little bit and then give y'all a call back to do everything over the phone.

Speaker speaker_0: Okay. That's fine.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then I just want to remind you, we're open Monday through Friday from 8:00 AM up until 8:00 PM. So we're-

Speaker speaker_1: Okay. Great.

Speaker speaker_0: ... in the same timeframe, so.

Speaker speaker_1: Well, I really appreciate your help. I know that's a lot to talk through.

Speaker speaker_0: No, you're fine. Yeah, so but mainly I would just ask them specifically, 'cause, um, I know for sure, for a fact, your physical, um, the s- screening stuff is the Stay Healthy plan. That one's only for the-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... preventatives. But to answer the first question that you had regarding if those two are either considered preventative or if it's even covered in general, I would call the carriers, just so that you're aware before enrolling. 'Cause I was gonna tell-

Speaker speaker_1: Right.

Speaker speaker_0: ... you that for, um, your medical plans that I just went over, as well as dental and vision, they're under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay your medical plans that you select, as well as dental and vision, with pre-taxed dollars. However, if you do enroll into any of those plans that are under that IRS regulation, um, and later on you want to cancel those plans, or let's say you enroll by yourself and want to add dependents later on, the only time that you're able to cancel, make changes to those plans, or enroll into any of the benefits would be nothing passing Friday, which is the 7th. If you pass the 7th, and let's say you call the 10th to either cancel any of the medical plans that are under that re- regulation, dental or vision, they're gonna tell you that you have to wait for the next company open enrollment, which is held in October. So in other words, you would kind of be stuck with it for like a year.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Uh, well, thanks for letting me know.

Speaker speaker_0: You're welcome. Did you have any-

Speaker speaker_1: All right, well, thank-

Speaker speaker_0: ... other questions?

Speaker speaker_1: I think that's it.

Speaker speaker_0: All right. Well, I hope you have a great day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: You're welcome.