

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 Stephanie. How can I assist you? Uh, yeah, I haven't received my insurance cards. Okay. What staff and agency do you work for? And I work for MAU, and I also need to cancel some of my coverage. Okay. And then what are the last four of your Social? 9444. For security purposes, could you verify your full address and your date of birth? Uh, 200 Old Boiling Springs Road, um, Greer, South Carolina 29650. Is it a house or an apartment? And... It's an apartment. What number? Uh, 86. Okay. Thank you. And- And then that date of birth. 11/09/80. Okay. Thank you. Is your phone number still the 202-2672? Yes. And then I have btimothyw@gmail.com. Is that up to date? Yes. Okay. And then- So, and here's the... The, the thing is, um, I could... I'm not at that address anymore and, um- Oh, okay. ... I don't really have an address at the moment, but I called a while back. I mean, weeks and... Weeks ago, and they said they were gonna send them out, but, um, I never got them. So, but I wanted to give you another address if you could... If y'all can resend them. Okay, yeah. Yes. What's the new address? It's 5 Durmast Ct, D-U-R-M-A-S-T. Uh-huh. It's Taylors, South Carolina 29687. And that was D-U-R-M-A-S-T? Yes. And then Ct, Taylors- Yes. ... South Carolina 29687? Yes. Okay. All right. I updated that address. Okay. Thank you. And then I'll put that card request... Um, what was it that you wanted to take off? So, I wanted to... So, basically, right now, I just... I kind of need the money. Um, so I... But I do want to keep my medical and- Mm-hmm. ... help pay for medicine and things. Um, uh, the, um, short-term disability. Mm-hmm. Let me see. Oh, can you tell me what I... I don't remember everything I have again. Yeah. Um, so you do have the MEC stand alone, so that would be considered your medical, one of your medical plans. Um, so for that one, that's the plan that only covers, like, one physical visit a year, some vaccinations- Mm-hmm. ... some STD screenings, some cancer screening, and it also offers a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. Give me one second. Let me verify, though. Actually, nevermind. The- It doesn't offer that. I'm sorry. It does not offer the, um- So do they also have that for medicine? ... FreeRx. So the only coverage that you get for, um, prescriptions with the plan that you have is through Aleczar, um, and that's for your... For your preventative prescriptions, um, will be covered without having to pay a co-pay, co-insurance or meeting your deductibles as long as you fill your pers- prescriptions at our participating pharmacies. To find out what medications are covered or to find a pharmacy near you, please register at www.alezcarsolutions.com, or you can call their phone number as well. So for your preventative, um, prescriptions, you do have some type of coverage, but it's only for the preventative ones. The plan that you have is only for preventative services, meaning it's only gonna cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screening, and even some counseling. But that medical plan that you have

doesn't cover your doctor visits if you were to get sick, hospital- hospitalizations, if injured, urgent care, emergency rooms, nor surgeries. So I just wanted to let you know, just in case you didn't know that. Okay. So... I did not know that. So... Yeah, so if you go see- How much, how much- ... a doctor- How much would it be to get that coverage? Okay. Um, do you just want me to go over the medical plans that they have? Yes, please. They only, they, they only offer the one that you have, um, and one, two, three others. So, in total, they offer four different medical plans. The one that you have is only the preventative. So, in other words, it would only cover, like, like, your annuals and some vaccines and some STD- Yeah, yeah. ... and cancer screenings. Right. But if you go sit to the doctor, it's not gonna be covered because that's- Right. ... more of a preventative. Um, so that's... It looks like for that one, you're paying... Let's see. For employee only, you're paying \$9.46. So you... That's the one you have already. Then they- Right. ... also offer two other plans called the Ensures. There's the Ensure Plus-... and then there there's the Ensure Plus Enhanced. These two plans don't require you to stay within the network. Compared to the one that you have, you are required to only use their preferred providers. But with the Ensure Plus and the Ensure Plus Enhanced, you could be within the network or out of the network and still receive coverage. They do offer prescription benefits with Pharmacoville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. It just depends. And for the non-generics, they do offer somewhat of a discount. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, both the Ensure Plus and the Ensure Plus Enhanced. And then with your Ensure Plus and your Ensure Plus Enhanced, these are considered hospital indemnity plans, meaning that they only cover doctor visits of sick, hospital visits of injured, urgent care, emergency room, and surgeries. Um, however, they don't cover your preventative services. So, they don't cover what the plan that you currently have- Right, right. ... covers. Um, it's only for like if you were to get sick or injured and actually go to the doctor. They cover a flat fee towards that service. So for example- Yeah. ... the Ensure Plus for daily hospital confinement, they would cover \$50 per day, while your Ensure Plus Enhanced would cover \$100 per day. For intensive care, your Ensure Plus would cover \$200 per day, while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus would cover \$500, while your Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus would cover up to \$1,000 based on surgical schedule, and your Ensure Plus Enhanced will cover up to \$2,000 based on surgical schedule. Everything after that really stays the exact same with the Ensure Plus and the Ensure Plus Enhanced. Mainly in those four- Mm-hmm. ... areas is where the differences come and the Ensure Plus Enhanced covers a little bit more. So for hospita- hospital emergency room, both of them cover 250. Physician office, both of them cover 50. Emergency dental work, both of them cover 50. Hospital admission, both of them just cover 250. If you were to select between the Ensure Plus basic, for employee only, that would be \$17.39. And then for the Ensure Plus Enhanced, for employee that would be \$24.69. Um- Hm. ... and then there is a, a fourth plan also. This is called the StayHealthy MEC Enhanced. So, the StayHealthy MEC Enhanced is the only medical plan that they offer that offers both your preventative services, so what you currently have, as well as your hospital indemnity. So it covers both benefits and it's the only one that they offer that has both of those services. Um- Mm-hmm. ... but it does require for you to stay within the network and only use their preferred providers to receive coverage, and it does require co-pays. So for primary care visits, the

co-pay would be at \$10 and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, the co-pay would be a- \$50, and you would be limited to four visits annually per person, or 10 per family. For your urgent care visits, the co-pay would be \$60 and you would be limited to four visits annually per person, or 10 per family. You receive prescription benefits with Aleixar as well as with Pharmacoville. And for your generic prescriptions, you are required like a co-pay. So for the pharmacy option- Mm-hmm. ... you would have a 30-day supply and you would be required a \$5 co-pay. And then for your mail order option when it comes to your generic drugs, you would have 90-day supply and a \$15 co-pay would be required. Since you also have, um, benefits with your hospital indemnity side with the MEC Enhanced, you also do receive benefits with Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication. And for the non-generic, they do offer a discount. That plan does also include the virtual urgent care, and they cover a flat fee towards whatever hospital service you go for. So for example, hospital admission, they would cover \$1,000 per day for a max of one day. Mm-hmm. Hospital confinement, they would cover \$100 per day for a max of 30 days. Surgery and hospital, they would cover \$500 per day for a max of one day. Surgery and physician office, they would cover \$125 per day for a max of one day. Hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Emergency dental work, they would also cover \$50. Hospital admission, they would cover \$250. If you were to select the StayHealthy MEC Enhanced, which offers both your preventative and your hospital indemnity, for employee only that's \$23.13 weekly. Um, and then I was gonna tell you that for all of these medical plans, they are under Section 125, um, just like your MEC standalone that you currently have, and- Mm-hmm. ... dental and vision. So, Section 125 allow- allows you to pay those plans with pre-tax dollars. However, if you want to cancel that plan later on or add dependents to those plans, the only time that you would be eligible to do that is within company open enrollment, which for them is in the month of December up until January 31st. So, if you do want to either drop the plan that you currently have that are under that IRS regulation, this would be the time to do it, because if you call on- Right. ... like let's say on the 1st, they're gonna tell you that unfortunately, since it's under that Section 125, that you would have to call back in the month of December. Right, okay. Um, so-... basically, I'm g- I take a, a pretty expensive medication, and there is no generic for it. So, that was my big concern for coverage. Okay, the prescriptions? Yeah. So, you do receive, um, prescription benefits with the one that you currently have with Elexir, but I wouldn't be able to tell you, um, like how much that would be. You would have to contact th- that pharmacy. And I have their number as well, but I did want to let you know that the plan you have is only a preventative plan, and the, uh, pharmacy's only for, um, your preventative prescriptions. Right. Yeah, yeah, yeah. That's why, that's what I'm saying. Like, I was asking, like, what, what would you recommend? So, it just depends, um, 'cause I know some people of, uh, uh, some people tend to get the MEC Enhanced because it offers both benefits, both your preventative and your hospital indemnity. But some people, it really just depends on how often you go to the doctor 'cause I, it's, some people don't really go for their physicals or- Right. ... don't really go for, like, screenings or anything, so they don't get the preventative one, and they just get, like, the hospital indemnity, which would be the Insure Plus and the Insure Plus Enhanced. But then, again, there is some people that want to be covered both with your preventative and their hospital indemnity 'cause you sometimes don't know with, a certain service is considered more like a preventative visit or what if it's considered like a

hospital indemnity visit. So, it just, it just really depends. Because, remember, your two insurance plans, being the Insure Plus Basic and your Insure Plus Enhanced only cover the actual doctor visitations. Like doctors- Right. ... want your sick or injured, but they don't cover none of your preventative, which would be like a physical, or like if you get screened for something, that's not covered. Yeah. Um- Yeah. ... and then, your, the one that you currently have, it's only for, like, a physical, some vaccines, some STD/cancer screenings, and maybe even some counseling, but it doesn't cover doctor visits. If you were to, like, let's say, catch the flu and be really sick and go to the doctor, that wouldn't be covered. Right. Right. Okay. So, it just really depends. Well, um, yeah. And it doesn't sound like... So, uh, I take methadone, and that, that, you can't get that from a pharmacy. You have to go to the clinic to get it, and that's the one I'm really worried about. So, if it's not gonna cover anything outside of... I just, I don't need it at the moment. Okay. So, um, I guess, could, can you tell me- Mm-hmm. ... what all I has coverage for? I know, I know s- most of it, I just can't remember all of it. Yeah. I can, um, I can go over them. So, you have dental, which is under that IRS regulation. Mm-hmm. Um, you have short-term disability. You have term life for \$2.11. You have vision, which is under that IRS regulation also for \$2.15. You have critical illness for \$2.56. You have group accident for \$2.04. You have that preventative plan, which is the MEC Stay Healthy for \$9.46. You have behavioral health for \$1.50. And then you have ID Experts, which is identity protection for \$1.98. Okay. Um, okay. So, I, I know I'm gonna keep the short-term disability. Mm-hmm. Um, and I guess, I, 'cause I'll have to check to see if, if any of those plans cover my medication, um, to decide if I'm gonna keep it or not. So, I guess, just, um- Do you want me- ... can I do it- ... to provide that pharmacy's contact number? Yeah, yeah. So, you could, before you dr- I don't know if you wanna... Did you want to drop it already or did you want to contact them first to see what they tell you? Just let me know. No, yeah. I want to, um, yeah, yeah. I want to contact them and I can call back. Okay. So, you have the preventative, which, it would be through Elexir. Let me know when you're ready for that phone number. How do... Okay, go ahead. And then you spell that E-L-E-X-I-R, and their phone number is- Okay. ... 800-771-4648. Again, 800-771-4648. All right. And I would, um, I would tell them because it says, "Elexir Solutions is pleased to offer prescription benefits for medications covered under the Affordable Care Act for management, analyzations. All ACA-qualified medications will be covered without having to pay a co-pay, coinsurance or meeting your deductible as long as you fill your prescriptions at one of our participating pharmacies." So, I would ask them about the pharmacy, and I would tell them the name of that medication as well, just in case. Okay. Yeah, yeah. That's good. And then, I guess once you find out, you're welcome to give us a call. You have till January the 31st to opt out- Okay. ... of that medical plan or that- Right. ... vision plan or that dental plan 'cause, um, it looks like you have- Well, I know I'm gonna- ... dental and vision. I know I'm gonna opt out of the dental and vision. I'll-... already. Okay. D- do you want me to go ahead and do that, or do you just want me to wait- Yeah, y- you c- ... till you call back? You can drop the dental and vision and, um... Okay. So- Yeah. I, I'll call back. It's up to you. It really doesn't matter 'cause I'm gonna call back anyways. Um, so, uh, since like the call's being recorded, I can really just do what you tell me. Um, so it's your choice. Oh, yeah. I can go ahead and do it or you can just call back and we, we can go on from there. Yeah. You go... You can go ahead and... You can go ahead and drop those. Okay. And then I do have to let you know that it does take seven to ten business days for any changes or- Okay. ... cancellations to be made, so there is a possibility

that you may experience one or two deductions with that dental and vision plan still on it. But I'ma go ahead and cancel those two plans, okay? Okay. Will that be refunded to me? So, no, because that's how- So, okay. ... long cancellations take unfortunately. Yeah. They don't do refunds, I'm sorry. Okay. Yeah. That's... I, I kinda figured but that's okay. So, um- So, i- it looks like with me opting you out of that, your new deduction would be \$23.67 from your paycheck. Um, and then if you t- don't want the preventative, you're always welcome to give us a call and then they'll opt you out of that one also. And then they're gonna tell you the same thing I just told you about the changes- Yeah. ... and stuff. Okay. Sounds good. Thank you so much for your help today. You're welcome. And then just remember that if you don't want that plan or if you wanna, like, a new plan, you have to- Mm-hmm. ... um, call us before the 31st 'cause that's the last day that they have for you to enroll- Right. ... to anything. Mm-hmm. I do, I do have one more. Um, so you said with the other plan, medical, um, there was a different pharmacy or whatever that I had to call about prescriptions? Um, so, uh, if you get the Ensure+, the Ensure+ Enhance, or even the Stay Healthy MEC Enhance, um, with the Ensure, you only get prescription benefits through Pharmaville. Oh. And then with the, with the MEC Enhance, which offers both your preventative and your hospital indemnity, you get prescription benefits through Alecsar, which the, is the one that you currently have- Okay. ... and with Pharmaville. So you get two different carriers when it comes to prescription benefits. Alecsar and- So- ... Pharmaville with the MEC Enhance. And then with the other two, that being the Ensure+, you only get through Pharmaville. So, um, if... How would I get in contact with Pharmaville to- Um, I have their phone number also. ... see if they cover it just in case? Okay. Okay, yeah. I can, I can provide that number to you. Um, let me know when you're ready. I'm ready. It's gonna be 800- Mm-hmm. ... 933- Okay. ... 3734. All right. 933-3734? Yes. I got the 800. Yeah, okay. All right. Well, that'll do it for the moment, so thank you so much again. You're welcome. Have a nice day. You as well. Bye.

Conversation Format

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

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

Speaker speaker_2: Uh, yeah, I haven't received my insurance cards.

Speaker speaker_1: Okay. What staff and agency do you work for?

Speaker speaker_2: And I work for MAU, and I also need to cancel some of my coverage.

Speaker speaker_1: Okay. And then what are the last four of your Social?

Speaker speaker_2: 9444.

Speaker speaker_1: For security purposes, could you verify your full address and your date of birth?

Speaker speaker_2: Uh, 200 Old Boiling Springs Road, um, Greer, South Carolina 29650.

Speaker speaker_1: Is it a house or an apartment?

Speaker speaker_2: And... It's an apartment.

Speaker speaker_1: What number?

Speaker speaker_2: Uh, 86.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_2: And-

Speaker speaker_1: And then that date of birth.

Speaker speaker_2: 11/09/80.

Speaker speaker_1: Okay. Thank you. Is your phone number still the 202-2672?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have btimothyw@gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then-

Speaker speaker_2: So, and here's the... The, the thing is, um, I could... I'm not at that address anymore and, um-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: ... I don't really have an address at the moment, but I called a while back. I mean, weeks and... Weeks ago, and they said they were gonna send them out, but, um, I never got them. So, but I wanted to give you another address if you could... If y'all can resend them.

Speaker speaker_1: Okay, yeah.

Speaker speaker_2: Yes.

Speaker speaker_1: What's the new address?

Speaker speaker_2: It's 5 Durmast Ct, D-U-R-M-A-S-T.

Speaker speaker_1: Uh-huh.

Speaker speaker_2: It's Taylors, South Carolina 29687.

Speaker speaker_1: And that was D-U-R-M-A-S-T?

Speaker speaker_2: Yes.

Speaker speaker_1: And then Ct, Taylors-

Speaker speaker_2: Yes.

Speaker speaker_1: ... South Carolina 29687?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. I updated that address.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: And then I'll put that card request... Um, what was it that you wanted to take off?

Speaker speaker_2: So, I wanted to... So, basically, right now, I just... I kind of need the money. Um, so I... But I do want to keep my medical and-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... help pay for medicine and things. Um, uh, the, um, short-term disability.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Let me see. Oh, can you tell me what I... I don't remember everything I have again.

Speaker speaker_1: Yeah. Um, so you do have the MEC stand alone, so that would be considered your medical, one of your medical plans. Um, so for that one, that's the plan that only covers, like, one physical visit a year, some vaccinations-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... some STD screenings, some cancer screening, and it also offers a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. Give me one second. Let me verify, though. Actually, nevermind.

Speaker speaker_2: The-

Speaker speaker_1: It doesn't offer that. I'm sorry. It does not offer the, um-

Speaker speaker_2: So do they also have that for medicine?

Speaker speaker_1: ... FreeRx. So the only coverage that you get for, um, prescriptions with the plan that you have is through Aleczar, um, and that's for your... For your preventative prescriptions, um, will be covered without having to pay a co-pay, co-insurance or meeting your deductibles as long as you fill your pers- prescriptions at our participating pharmacies. To find out what medications are covered or to find a pharmacy near you, please register at www.alezcarsolutions.com, or you can call their phone number as well. So for your preventative, um, prescriptions, you do have some type of coverage, but it's only for the preventative ones. The plan that you have is only for preventative services, meaning it's only gonna cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screening, and even some counseling. But that medical plan that you have doesn't cover your doctor visits if you were to get sick, hospital- hospitalizations, if injured, urgent care, emergency rooms, nor surgeries. So I just wanted to let you know, just in case you didn't

know that.

Speaker speaker_2: Okay. So... I did not know that. So...

Speaker speaker_1: Yeah, so if you go see-

Speaker speaker_2: How much, how much-

Speaker speaker_1: ... a doctor-

Speaker speaker_2: How much would it be to get that coverage?

Speaker speaker_1: Okay. Um, do you just want me to go over the medical plans that they have?

Speaker speaker_2: Yes, please.

Speaker speaker_1: They only, they, they only offer the one that you have, um, and one, two, three others. So, in total, they offer four different medical plans. The one that you have is only the preventative. So, in other words, it would only cover, like, like, your annuals and some vaccines and some STD-

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: ... and cancer screenings.

Speaker speaker_2: Right.

Speaker speaker_1: But if you go sit to the doctor, it's not gonna be covered because that's-

Speaker speaker_2: Right.

Speaker speaker_1: ... more of a preventative. Um, so that's... It looks like for that one, you're paying... Let's see. For employee only, you're paying \$9.46. So you... That's the one you have already. Then they-

Speaker speaker_2: Right.

Speaker speaker_1: ... also offer two other plans called the Ensures. There's the Ensure Plus-... and then there there's the Ensure Plus Enhanced. These two plans don't require you to stay within the network. Compared to the one that you have, you are required to only use their preferred providers. But with the Ensure Plus and the Ensure Plus Enhanced, you could be within the network or out of the network and still receive coverage. They do offer prescription benefits with Pharmacoville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. It just depends. And for the non-generics, they do offer somewhat of a discount. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, both the Ensure Plus and the Ensure Plus Enhanced. And then with your Ensure Plus and your Ensure Plus Enhanced, these are considered hospital indemnity plans, meaning that they only cover doctor visits of sick, hospital visits of injured, urgent care, emergency room, and surgeries. Um, however, they don't cover your preventative services. So, they don't cover what the plan that you currently have-

Speaker speaker_3: Right, right.

Speaker speaker_1: ... covers. Um, it's only for like if you were to get sick or injured and actually go to the doctor. They cover a flat fee towards that service. So for example-

Speaker speaker_3: Yeah.

Speaker speaker_1: ... the Ensure Plus for daily hospital confinement, they would cover \$50 per day, while your Ensure Plus Enhanced would cover \$100 per day. For intensive care, your Ensure Plus would cover \$200 per day, while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus would cover \$500, while your Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus would cover up to \$1,000 based on surgical schedule, and your Ensure Plus Enhanced will cover up to \$2,000 based on surgical schedule. Everything after that really stays the exact same with the Ensure Plus and the Ensure Plus Enhanced. Mainly in those four-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... areas is where the differences come and the Ensure Plus Enhanced covers a little bit more. So for hospita- hospital emergency room, both of them cover 250. Physician office, both of them cover 50. Emergency dental work, both of them cover 50. Hospital admission, both of them just cover 250. If you were to select between the Ensure Plus basic, for employee only, that would be \$17.39. And then for the Ensure Plus Enhanced, for employee that would be \$24.69. Um-

Speaker speaker_3: Hm.

Speaker speaker_1: ... and then there is a, a fourth plan also. This is called the StayHealthy MEC Enhanced. So, the StayHealthy MEC Enhanced is the only medical plan that they offer that offers both your preventative services, so what you currently have, as well as your hospital indemnity. So it covers both benefits and it's the only one that they offer that has both of those services. Um-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... but it does require for you to stay within the network and only use their preferred providers to receive coverage, and it does require co-pays. So for primary care visits, the co-pay would be at \$10 and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, the co-pay would be a- \$50, and you would be limited to four visits annually per person, or 10 per family. For your urgent care visits, the co-pay would be \$60 and you would be limited to four visits annually per person, or 10 per family. You receive prescription benefits with Aleixar as well as with Pharmacoville. And for your generic prescriptions, you are required like a co-pay. So for the pharmacy option-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... you would have a 30-day supply and you would be required a \$5 co-pay. And then for your mail order option when it comes to your generic drugs, you would have 90-day supply and a \$15 co-pay would be required. Since you also have, um, benefits with your hospital indemnity side with the MEC Enhanced, you also do receive benefits with

Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication. And for the non-generic, they do offer a discount. That plan does also include the virtual urgent care, and they cover a flat fee towards whatever hospital service you go for. So for example, hospital admission, they would cover \$1,000 per day for a max of one day.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Hospital confinement, they would cover \$100 per day for a max of 30 days. Surgery and hospital, they would cover \$500 per day for a max of one day. Surgery and physician office, they would cover \$125 per day for a max of one day. Hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Emergency dental work, they would also cover \$50. Hospital admission, they would cover \$250. If you were to select the StayHealthy MEC Enhanced, which offers both your preventative and your hospital indemnity, for employee only that's \$23.13 weekly. Um, and then I was gonna tell you that for all of these medical plans, they are under Section 125, um, just like your MEC standalone that you currently have, and-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... dental and vision. So, Section 125 allow- allows you to pay those plans with pre-tax dollars. However, if you want to cancel that plan later on or add dependents to those plans, the only time that you would be eligible to do that is within company open enrollment, which for them is in the month of December up until January 31st. So, if you do want to either drop the plan that you currently have that are under that IRS regulation, this would be the time to do it, because if you call on-

Speaker speaker_3: Right.

Speaker speaker_1: ... like let's say on the 1st, they're gonna tell you that unfortunately, since it's under that Section 125, that you would have to call back in the month of December.

Speaker speaker_3: Right, okay. Um, so-

Speaker speaker_2: ... basically, I'm g- I take a, a pretty expensive medication, and there is no generic for it. So, that was my big concern for coverage.

Speaker speaker_1: Okay, the prescriptions?

Speaker speaker_2: Yeah.

Speaker speaker_1: So, you do receive, um, prescription benefits with the one that you currently have with Elexir, but I wouldn't be able to tell you, um, like how much that would be. You would have to contact th- that pharmacy. And I have their number as well, but I did want to let you know that the plan you have is only a preventative plan, and the, uh, pharmacy's only for, um, your preventative prescriptions.

Speaker speaker_2: Right. Yeah, yeah, yeah. That's why, that's what I'm saying. Like, I was asking, like, what, what would you recommend?

Speaker speaker_1: So, it just depends, um, 'cause I know some people of, uh, uh, some people tend to get the MEC Enhanced because it offers both benefits, both your preventative

and your hospital indemnity. But some people, it really just depends on how often you go to the doctor 'cause I, it's, some people don't really go for their physicals or-

Speaker speaker_2: Right.

Speaker speaker_1: ... don't really go for, like, screenings or anything, so they don't get the preventative one, and they just get, like, the hospital indemnity, which would be the Insure Plus and the Insure Plus Enhanced. But then, again, there is some people that want to be covered both with your preventative and their hospital indemnity 'cause you sometimes don't know with, a certain service is considered more like a preventative visit or what if it's considered like a hospital indemnity visit. So, it just, it just really depends. Because, remember, your two insurance plans, being the Insure Plus Basic and your Insure Plus Enhanced only cover the actual doctor visitations. Like doctors-

Speaker speaker_2: Right.

Speaker speaker_1: ... want your sick or injured, but they don't cover none of your preventative, which would be like a physical, or like if you get screened for something, that's not covered.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... and then, your, the one that you currently have, it's only for, like, a physical, some vaccines, some STD/cancer screenings, and maybe even some counseling, but it doesn't cover doctor visits. If you were to, like, let's say, catch the flu and be really sick and go to the doctor, that wouldn't be covered.

Speaker speaker_2: Right. Right. Okay.

Speaker speaker_1: So, it just really depends.

Speaker speaker_2: Well, um, yeah. And it doesn't sound like... So, uh, I take methadone, and that, that, you can't get that from a pharmacy. You have to go to the clinic to get it, and that's the one I'm really worried about. So, if it's not gonna cover anything outside of... I just, I don't need it at the moment.

Speaker speaker_1: Okay.

Speaker speaker_2: So, um, I guess, could, can you tell me-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... what all I has coverage for? I know, I know s- most of it, I just can't remember all of it.

Speaker speaker_1: Yeah. I can, um, I can go over them. So, you have dental, which is under that IRS regulation.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, you have short-term disability. You have term life for \$2.11. You have vision, which is under that IRS regulation also for \$2.15. You have critical illness for \$2.56. You have group accident for \$2.04. You have that preventative plan, which is the MEC Stay Healthy for \$9.46. You have behavioral health for \$1.50. And then you have ID Experts, which is identity protection for \$1.98.

Speaker speaker_2: Okay. Um, okay. So, I, I know I'm gonna keep the short-term disability.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, and I guess, I, 'cause I'll have to check to see if, if any of those plans cover my medication, um, to decide if I'm gonna keep it or not. So, I guess, just, um-

Speaker speaker_1: Do you want me-

Speaker speaker_2: ... can I do it-

Speaker speaker_1: ... to provide that pharmacy's contact number?

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: So, you could, before you dr- I don't know if you wanna... Did you want to drop it already or did you want to contact them first to see what they tell you? Just let me know.

Speaker speaker_2: No, yeah. I want to, um, yeah, yeah. I want to contact them and I can call back.

Speaker speaker_1: Okay. So, you have the preventative, which, it would be through Elexir. Let me know when you're ready for that phone number.

Speaker speaker_2: How do... Okay, go ahead.

Speaker speaker_1: And then you spell that E-L-E-X-I-R, and their phone number is-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 800-771-4648. Again, 800-771-4648.

Speaker speaker_2: All right.

Speaker speaker_1: And I would, um, I would tell them because it says, "Elexir Solutions is pleased to offer prescription benefits for medications covered under the Affordable Care Act for management, analyzations. All ACA-qualified medications will be covered without having to pay a co-pay, coinsurance or meeting your deductible as long as you fill your prescriptions at one of our participating pharmacies." So, I would ask them about the pharmacy, and I would tell them the name of that medication as well, just in case.

Speaker speaker_2: Okay. Yeah, yeah.

Speaker speaker_4: That's good.

Speaker speaker_1: And then, I guess once you find out, you're welcome to give us a call. You have till January the 31st to opt out-

Speaker speaker_2: Okay.

Speaker speaker_1: ... of that medical plan or that-

Speaker speaker_2: Right.

Speaker speaker_1: ... vision plan or that dental plan 'cause, um, it looks like you have-

Speaker speaker_2: Well, I know I'm gonna-

Speaker speaker_1: ... dental and vision.

Speaker speaker_2: I know I'm gonna opt out of the dental and vision. I'll-... already.

Speaker speaker_1: Okay. D- do you want me to go ahead and do that, or do you just want me to wait-

Speaker speaker_2: Yeah, y- you c-

Speaker speaker_1: ... till you call back?

Speaker speaker_2: You can drop the dental and vision and, um...

Speaker speaker_1: Okay. So-

Speaker speaker_2: Yeah. I, I'll call back. It's up to you. It really doesn't matter 'cause I'm gonna call back anyways.

Speaker speaker_1: Um, so, uh, since like the call's being recorded, I can really just do what you tell me. Um, so it's your choice.

Speaker speaker_2: Oh, yeah.

Speaker speaker_1: I can go ahead and do it or you can just call back and we, we can go on from there.

Speaker speaker_2: Yeah. You go... You can go ahead and... You can go ahead and drop those.

Speaker speaker_1: Okay. And then I do have to let you know that it does take seven to ten business days for any changes or-

Speaker speaker_2: Okay.

Speaker speaker_1: ... cancellations to be made, so there is a possibility that you may experience one or two deductions with that dental and vision plan still on it. But I'ma go ahead and cancel those two plans, okay?

Speaker speaker_2: Okay. Will that be refunded to me?

Speaker speaker_1: So, no, because that's how-

Speaker speaker_2: So, okay.

Speaker speaker_1: ... long cancellations take unfortunately.

Speaker speaker_2: Yeah.

Speaker speaker_1: They don't do refunds, I'm sorry.

Speaker speaker_2: Okay. Yeah. That's... I, I kinda figured but that's okay. So, um-

Speaker speaker_1: So, i- it looks like with me opting you out of that, your new deduction would be \$23.67 from your paycheck. Um, and then if you t- don't want the preventative, you're always welcome to give us a call and then they'll opt you out of that one also. And then they're gonna tell you the same thing I just told you about the changes-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... and stuff.

Speaker speaker_2: Okay. Sounds good. Thank you so much for your help today.

Speaker speaker_1: You're welcome. And then just remember that if you don't want that plan or if you wanna, like, a new plan, you have to-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, call us before the 31st 'cause that's the last day that they have for you to enroll-

Speaker speaker_2: Right.

Speaker speaker_1: ... to anything. Mm-hmm.

Speaker speaker_2: I do, I do have one more. Um, so you said with the other plan, medical, um, there was a different pharmacy or whatever that I had to call about prescriptions?

Speaker speaker_1: Um, so, uh, if you get the Ensure+, the Ensure+ Enhance, or even the Stay Healthy MEC Enhance, um, with the Ensure, you only get prescription benefits through Pharmaville.

Speaker speaker_2: Oh.

Speaker speaker_1: And then with the, with the MEC Enhance, which offers both your preventative and your hospital indemnity, you get prescription benefits through Alecsar, which the, is the one that you currently have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and with Pharmaville. So you get two different carriers when it comes to prescription benefits. Alecsar and-

Speaker speaker_2: So-

Speaker speaker_1: ... Pharmaville with the MEC Enhance. And then with the other two, that being the Ensure+, you only get through Pharmaville.

Speaker speaker_2: So, um, if... How would I get in contact with Pharmaville to-

Speaker speaker_1: Um, I have their phone number also.

Speaker speaker_2: ... see if they cover it just in case? Okay.

Speaker speaker_1: Okay, yeah. I can, I can provide that number to you. Um, let me know when you're ready.

Speaker speaker_2: I'm ready.

Speaker speaker_1: It's gonna be 800-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 933-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 3734.

Speaker speaker_2: All right. 933-3734?

Speaker speaker_1: Yes.

Speaker speaker_2: I got the 800. Yeah, okay. All right. Well, that'll do it for the moment, so thank you so much again.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_2: You as well. Bye.