

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 Car. My name is Stephanie. How can I assist you? Yes, hello. So I had just been employed by MAU, and they offer benefits, and I was hoping to get more information about the benefits that are offered. Okay. Um, what is the last four of your Social? Uh, 4385. How is your day going? Good. Thank you. For security purposes, can you verify your address and your date of birth for me? Uh, September 9th, 1991, so 9991. And then 1443... or, no, uh, 1025... What is my... Hold on. 1995 East 1025 South, Clearfield, Utah. That's correct. And then is your phone number the 385-405-8377? Yes, ma'am. Okay. And then I have way, O-S-H-E-E- Way of the West? Yep. 1991@g- That's where I live. ...@gmail.com. Is that up to date? Yes, it is. Okay. And then, yeah. So it looks like you're... You could enroll right now. Um, you have 30 days from the day that you receive your first check to be eligible to enroll into the benefits, so you do qualify at the moment. And they are also within company open enrollment. So if I was going to get... Um. ... well, get, uh-huh. Did you want me to send you the benefit guide through your email? That benefit guide has all the plans that they offer and then the prices- Yeah. ... for those plans. And then if you want, I can go over the plans. Well, would it be better if I went over this information and then, um, can I, uh, get the plan through you guys? Like, if I call this number? Yes. So, um, we do the phone enrollment. So if you do want to enroll, you, you're welcome to give us a call at this number and we can sign you up for those benefits. And like I said, if you want, I can go over the plans with you, but it's your choice if you want to look at it by yourself- You know what? Yeah. ... or with me. Let's go over it. Let's see what we got. Okay. And then, um, I went ahead and emailed you that guide. Do you mind verifying that you received it? It should come from an email that says info@benefitsinnocar.com. Yes. "Thank you for calling Benefits In A Car. Per your request, attached is a PDF." Yep, I still received it. Okay. So once you open that, it's gonna show you all the plans that they offer. So your weekly deductions really have a lot to do with how many plans you get, which ones you select, and if you add dependents to these plans. So were you looking into enrolling by yourself or with dependents? Okay. So, uh, who handles our insurance? It depends on the plan that you get. It's, um... Because there are certain plans that have certain carriers. So it just depends- So I- ... on the plan that you sign up for. ... I'm getting married next month, right? Mm-hmm. So technically would not be a dependent right now, would you? 'Cause we're not technically married. Uh, let me verify, 'cause some staffing agencies do allow you to have a... out of, like, dependent... married? Well, she's also pregnant, too. That's what makes me nervous. Okay, um. You are with MAU. Let's see. So they don't require a domestic partnership, so you could enroll with her as under a spouse. I do apologize. I didn't mean to blow my nose. Oh, it's okay. Hold on. So my, my fiance is right here. So what do you want to do, babe? Okay. Okay, so you wouldn't want to add her like a

dependent? Yeah, so we're gonna see how much it comes to if the both of us added on. First- Okay. ... first of all, just for self-assertion, um, I have my own insurance right now. Yeah, don't want to focus on me, right? I do apologize. It's okay. Um, so do you want me to go ahead and start going over those plans? Yes, ma'am. Okay. So they only offer four different medical plans. The first one that I'm gonna go over is the only plan that offers both your preventative services, meaning, like, a physical, some vaccines, some cancer and STD screening and even some counseling. And it also covers your hospital indemnity side, meaning doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. So it's the only plan that offers both preventative and hospital indemnity. The other three offer either just preventative or just hospital indemnity. So your Stay Healthy and your See It Hands offer those two benefits, but it does require for you to stay within the network to receive coverage. For your primary care visits, you would be limited to four visits annually per person or 10 per family, and that copay would be of \$10. For specialty care visits, a \$60 copay would be required and you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay is required and you would also be limited to four visits annually per person or 10 per family. Since you get both preventative benefits and your hospital indemnity, you get both prescription with Alaska- Sorry, sorry. Mm-hmm. So did that come with, uh, uh, uh, with glasses? Mm-hmm. Uh, does that come with vision and dental? No. So the medical plans that they offer don't come in a package including dental and vision. That's something that you would have to add in addition, and those have their separate deductions to them. So for example, if you wanted one of the medical plans like the one I'm just now going over, let's say for employee, that's \$23.13. Um, but let's say you also do want the dental. Dental's \$3.51 weekly and vision is \$2.15 weekly. For these three combined, it would be a total deduction of \$28.79. A month? W- a week. 28, 28, I'ma say- Their week. I'ma hear you say 28 what? Um, it would be... So let's say you select the one that I'm going over which is the MEC Enhanced, and then let's say you want dental and vision, um, that combined is \$28.79 weekly. Um, what does the vision cover? I'm sorry. I'm having trouble hearing you. What does the vis- oh, wait apologize, what does the vision cover? What does, did you say what does the dental cover? I'm sorry, I'm having trouble hearing you for some reason. No, you're good. What does the vision cover? Vision, so vision has its copays. Um, so a copay for an eye exam is \$10, copay for lenses and frames is \$25, and you have a frame allowance of \$130. Mm-hmm. And they only have that one vision plan. What about for dental? For dental, a preventative visit is covered at 100%. Something basic like if you gotta go in for a cleaning of the teeth, that's covered at 80%. Basic restorative, so if they gotta, like, fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and then you have an annual maximum of \$500. With your dental plan, you would have to do the one-time deductible of either \$50 for the individual plan or for the family plan of \$150. And that for employee is \$3.51. That's pretty- If you were to add employee and spouse, that would be \$6.77 weekly. Okay. Uh, that first plan you had mentioned, what is the deductible for physicals? So I can go only based off what the, um, guide tells me. It doesn't specifically tell me what the deductible would be. Tell me again. Um, I just... So as long as you stay within the network and- Who's the network for that first plan? For the MEC Enhanced, so you would have to contact the multi-plan. You have two different carriers with that first plan since you have both your preventative and your hospital indemnity benefit. For your preventative side, it would be 90 degrees, the carrier. Okay. And then for your hospital indemnity side, it would be APL which is, stands for American Public Life. So

you would get two different carriers. For your preventative, it would be 90 Degrees. And when it comes to your hospital indemnity services, it would be APL which is American Public Life. And 90 degree... Mm-hmm. Okay, so, uh, I'm- I think 90 is the maximum. And how much would it, would it cost to add a child? So if you added a child to the MEC Enhanced, for employee and child, it would be \$41.95. And let's say you want to add your spouse and the child and yourself, that would be the family plan which is \$63.45. So for employee and child, it's \$41.95 weekly, for employee and spouse, it's \$44.41 weekly. And then for employee only, it's \$23.13 weekly. So that, that first one that I went over is the only one that offers both your preventative services and your hospital indemnity. The other three, um, like the StayHealthy MEC, that one only covers your preventative services only and no doctor visits. And then the Ensure plans, being the EnsurePlus and the EnsurePlus Enhanced, those two only cover your hospital indemnity, but not your preventative. That's why I went over the MEC Enhanced first 'cause it offers those benefits. Okay. This one's 84, 89, 70, that's it. So- And I was gonna tell you that the only one that doesn't require for you to stay within the network are the Ensure plans. So you could either bounce around within the network- Okay. ... or out of the network and receive coverage, but with the two MECs, you do have to stay within the network to be covered. Okay. Well, is it okay if I let you go? My, uh, fiance and I will discuss and then I can call back to, uh, giving you my decision? Yeah, that's fine. We can wait. Um, I was gonna tell you, just so that you keep in mind, that for the medical plans that they offer as well as for the dental and vision plan, it's under a IRS regulation that's called Section 125. So with Section 125, it allows you to pay those plans with pretax dollars. However, if you want to cancel those plans in the future once you enroll or add dependents, a different level of dependency, um, the only time that you would be able to make those changes or make that cancellation is i- within the first 30 days of you receiving your first check.... or when the company is within company open enrollment, which they are currently on it and their last day's the 31st of this month. So, let's say you add it, and then later on want to either cancel, add a dependent. Um, the only time you would be able to do that is within the first 30 days of receiving your first paycheck or within the company open enrollment, because if you don't do that within that period, you would have to wait till the next company open enrollment period to either make that cancellation or change. And for MAU, it's in the month of December. So, it, um, I would look at it, like, carefully and be sure that you're sure that you want to pick those, just 'cause of that IRS regulation, 'cause if you miss your period, um, then you're kinda stuck with it for a year. That's rough. Uh, would I be able to have my girl, my fiance, she's only... She's 11 weeks. 12 weeks. 12 weeks, so her due date is August. Uh, would I be able to add my child later or no? Your child? So, um, if you expe- so let's say, let's say she has the baby, and then um, you, you're welcome to give us a call. Most likely they're going to ask you if you have experienced a quality of life event within the past 30 days. That, having a baby is one. And then they're gonna ask you- Okay. ... to, um, they're gonna send you a document requesting, like, documents showing the date of the baby's birth, and it has to fall within those 30 days of the quality of life event. And if it does, then you're eligible to add, um, the child. Okay, awesome. Well, I'm gonna let you go. We're gonna discuss this and I'll be giving you a call back later. Thank you so much. Okay, yeah, that's fine. You're welcome, and then we're open from 8:00 AM up until 8:00 PM Eastern Time. Eastern Time? Okay, awesome. You're amazing. Thank you. I hope you guys have a great day. You too. You too. 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 Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Yes, hello. So I had just been employed by MAU, and they offer benefits, and I was hoping to get more information about the benefits that are offered.

Speaker speaker_1: Okay. Um, what is the last four of your Social?

Speaker speaker_2: Uh, 4385. How is your day going?

Speaker speaker_1: Good. Thank you. For security purposes, can you verify your address and your date of birth for me?

Speaker speaker_2: Uh, September 9th, 1991, so 9991. And then 1443... or, no, uh, 1025... What is my... Hold on. 1995 East 1025 South, Clearfield, Utah. That's correct.

Speaker speaker_1: And then is your phone number the 385-405-8377?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And then I have way, O-S-H-E-E-

Speaker speaker_2: Way of the West?

Speaker speaker_1: Yep. 1991@g-

Speaker speaker_2: That's where I live.

Speaker speaker_1: ...@gmail.com. Is that up to date?

Speaker speaker_2: Yes, it is.

Speaker speaker_1: Okay. And then, yeah. So it looks like you're... You could enroll right now. Um, you have 30 days from the day that you receive your first check to be eligible to enroll into the benefits, so you do qualify at the moment. And they are also within company open enrollment.

Speaker speaker_2: So if I was going to get...

Speaker speaker_1: Um.

Speaker speaker_2: ... well, get, uh-huh.

Speaker speaker_1: Did you want me to send you the benefit guide through your email? That benefit guide has all the plans that they offer and then the prices-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... for those plans. And then if you want, I can go over the plans.

Speaker speaker_2: Well, would it be better if I went over this information and then, um, can I, uh, get the plan through you guys? Like, if I call this number?

Speaker speaker_1: Yes. So, um, we do the phone enrollment. So if you do want to enroll, you, you're welcome to give us a call at this number and we can sign you up for those benefits. And like I said, if you want, I can go over the plans with you, but it's your choice if you want to look at it by yourself-

Speaker speaker_2: You know what? Yeah.

Speaker speaker_1: ... or with me.

Speaker speaker_2: Let's go over it. Let's see what we got.

Speaker speaker_1: Okay. And then, um, I went ahead and emailed you that guide. Do you mind verifying that you received it? It should come from an email that says info@benefitsinnocar.com.

Speaker speaker_2: Yes. "Thank you for calling Benefits In A Car. Per your request, attached is a PDF." Yep, I still received it.

Speaker speaker_1: Okay. So once you open that, it's gonna show you all the plans that they offer. So your weekly deductions really have a lot to do with how many plans you get, which ones you select, and if you add dependents to these plans. So were you looking into enrolling by yourself or with dependents?

Speaker speaker_2: Okay. So, uh, who handles our insurance?

Speaker speaker_1: It depends on the plan that you get. It's, um... Because there are certain plans that have certain carriers. So it just depends-

Speaker speaker_2: So I-

Speaker speaker_1: ... on the plan that you sign up for.

Speaker speaker_2: ... I'm getting married next month, right?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So technically would not be a dependent right now, would you? 'Cause we're not technically married.

Speaker speaker_1: Uh, let me verify, 'cause some staffing agencies do allow you to have a... out of, like, dependent... married?

Speaker speaker_2: Well, she's also pregnant, too. That's what makes me nervous.

Speaker speaker_1: Okay, um. You are with MAU. Let's see. So they don't require a domestic partnership, so you could enroll with her as under a spouse.

Speaker speaker_2: I do apologize. I didn't mean to blow my nose.

Speaker speaker_1: Oh, it's okay.

Speaker speaker_2: Hold on. So my, my fiance is right here. So what do you want to do, babe?

Speaker speaker_3: Okay.

Speaker speaker_1: Okay, so you wouldn't want to add her like a dependent?

Speaker speaker_2: Yeah, so we're gonna see how much it comes to if the both of us added on.

Speaker speaker_3: First-

Speaker speaker_1: Okay.

Speaker speaker_3: ... first of all, just for self-assertion, um, I have my own insurance right now.

Speaker speaker_2: Yeah, don't want to focus on me, right? I do apologize.

Speaker speaker_1: It's okay. Um, so do you want me to go ahead and start going over those plans?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. So they only offer four different medical plans. The first one that I'm gonna go over is the only plan that offers both your preventative services, meaning, like, a physical, some vaccines, some cancer and STD screening and even some counseling. And it also covers your hospital indemnity side, meaning doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. So it's the only plan that offers both preventative and hospital indemnity. The other three offer either just preventative or just hospital indemnity. So your Stay Healthy and your See It Hands offer those two benefits, but it does require for you to stay within the network to receive coverage. For your primary care visits, you would be limited to four visits annually per person or 10 per family, and that copay would be of \$10. For specialty care visits, a \$60 copay would be required and you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay is required and you would also be limited to four visits annually per person or 10 per family. Since you get both preventative benefits and your hospital indemnity, you get both prescription with Alaska-

Speaker speaker_2: Sorry, sorry.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So did that come with, uh, uh, uh, with glasses?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, does that come with vision and dental?

Speaker speaker_1: No. So the medical plans that they offer don't come in a package including dental and vision. That's something that you would have to add in addition, and those have their separate deductions to them. So for example, if you wanted one of the

medical plans like the one I'm just now going over, let's say for employee, that's \$23.13. Um, but let's say you also do want the dental. Dental's \$3.51 weekly and vision is \$2.15 weekly. For these three combined, it would be a total deduction of \$28.79.

Speaker speaker_4: A month?

Speaker speaker_1: W- a week.

Speaker speaker_4: 28, 28, I'ma say-

Speaker speaker_1: Their week.

Speaker speaker_4: I'ma hear you say 28 what?

Speaker speaker_1: Um, it would be... So let's say you select the one that I'm going over which is the MEC Enhanced, and then let's say you want dental and vision, um, that combined is \$28.79 weekly.

Speaker speaker_5: Um, what does the vision cover?

Speaker speaker_1: I'm sorry. I'm having trouble hearing you.

Speaker speaker_4: What does the vis- oh, wait apologize, what does the vision cover?

Speaker speaker_1: What does, did you say what does the dental cover? I'm sorry, I'm having trouble hearing you for some reason.

Speaker speaker_4: No, you're good. What does the vision cover?

Speaker speaker_1: Vision, so vision has its copays. Um, so a copay for an eye exam is \$10, copay for lenses and frames is \$25, and you have a frame allowance of \$130.

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: And they only have that one vision plan.

Speaker speaker_4: What about for dental?

Speaker speaker_1: For dental, a preventative visit is covered at 100%. Something basic like if you gotta go in for a cleaning of the teeth, that's covered at 80%. Basic restorative, so if they gotta, like, fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and then you have an annual maximum of \$500. With your dental plan, you would have to do the one-time deductible of either \$50 for the individual plan or for the family plan of \$150. And that for employee is \$3.51.

Speaker speaker_4: That's pretty-

Speaker speaker_1: If you were to add employee and spouse, that would be \$6.77 weekly.

Speaker speaker_4: Okay. Uh, that first plan you had mentioned, what is the deductible for physicals?

Speaker speaker_1: So I can go only based off what the, um, guide tells me. It doesn't specifically tell me what the deductible would be.

Speaker speaker_4: Tell me again.

Speaker speaker_1: Um, I just... So as long as you stay within the network and-

Speaker speaker_4: Who's the network for that first plan?

Speaker speaker_1: For the MEC Enhanced, so you would have to contact the multi-plan. You have two different carriers with that first plan since you have both your preventative and your hospital indemnity benefit. For your preventative side, it would 90 degrees, the carrier.

Speaker speaker_4: Okay.

Speaker speaker_1: And then for your hospital indemnity side, it would be APL which is, stands for American Public Life. So you would get two different carriers. For your preventative, it would be 90 Degrees. And when it comes to your hospital indemnity services, it would be APL which is American Public Life.

Speaker speaker_4: And 90 degree...

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: Okay, so, uh, I'm-

Speaker speaker_5: I think 90 is the maximum.

Speaker speaker_4: And how much would it, would it cost to add a child?

Speaker speaker_1: So if you added a child to the MEC Enhanced, for employee and child, it would be \$41.95. And let's say you want to add your spouse and the child and yourself, that would be the family plan which is \$63.45. So for employee and child, it's \$41.95 weekly, for employee and spouse, it's \$44.41 weekly. And then for employee only, it's \$23.13 weekly. So that, that first one that I went over is the only one that offers both your preventative services and your hospital indemnity. The other three, um, like the StayHealthy MEC, that one only covers your preventative services only and no doctor visits. And then the Ensure plans, being the EnsurePlus and the EnsurePlus Enhanced, those two only cover your hospital indemnity, but not your preventative. That's why I went over the MEC Enhanced first 'cause it offers those benefits.

Speaker speaker_5: Okay. This one's 84, 89, 70, that's it.

Speaker speaker_4: So-

Speaker speaker_1: And I was gonna tell you that the only one that doesn't require for you to stay within the network are the Ensure plans. So you could either bounce around within the network-

Speaker speaker_4: Okay.

Speaker speaker_1: ... or out of the network and receive coverage, but with the two MECs, you do have to stay within the network to be covered.

Speaker speaker_4: Okay. Well, is it okay if I let you go? My, uh, fiance and I will discuss and then I can call back to, uh, giving you my decision?

Speaker speaker_1: Yeah, that's fine.

Speaker speaker_5: We can wait.

Speaker speaker_1: Um, I was gonna tell you, just so that you keep in mind, that for the medical plans that they offer as well as for the dental and vision plan, it's under a IRS regulation that's called Section 125. So with Section 125, it allows you to pay those plans with pretax dollars. However, if you want to cancel those plans in the future once you enroll or add dependents, a different level of dependency, um, the only time that you would be able to make those changes or make that cancellation is i- within the first 30 days of you receiving your first check.... or when the company is within company open enrollment, which they are currently on it and their last day's the 31st of this month. So, let's say you add it, and then later on want to either cancel, add a dependent. Um, the only time you would be able to do that is within the first 30 days of receiving your first paycheck or within the company open enrollment, because if you don't do that within that period, you would have to wait till the next company open enrollment period to either make that cancellation or change. And for MAU, it's in the month of December. So, it, um, I would look at it, like, carefully and be sure that you're sure that you want to pick those, just 'cause of that IRS regulation, 'cause if you miss your period, um, then you're kinda stuck with it for a year.

Speaker speaker_4: That's rough. Uh, would I be able to have my girl, my fiance, she's only... She's 11 weeks. 12 weeks. 12 weeks, so her due date is August. Uh, would I be able to add my child later or no?

Speaker speaker_1: Your child? So, um, if you expe- so let's say, let's say she has the baby, and then um, you, you're welcome to give us a call. Most likely they're going to ask you if you have experienced a quality of life event within the past 30 days. That, having a baby is one. And then they're gonna ask you-

Speaker speaker_4: Okay.

Speaker speaker_1: ... to, um, they're gonna send you a document requesting, like, documents showing the date of the baby's birth, and it has to fall within those 30 days of the quality of life event. And if it does, then you're eligible to add, um, the child.

Speaker speaker_4: Okay, awesome. Well, I'm gonna let you go. We're gonna discuss this and I'll be giving you a call back later. Thank you so much.

Speaker speaker_1: Okay, yeah, that's fine. You're welcome, and then we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_4: Eastern Time? Okay, awesome. You're amazing.

Speaker speaker_1: Thank you. I hope you guys have a great day.

Speaker speaker_4: You too. You too.

Speaker speaker_1: Bye.