

## Transcript: Franchesca

**Baez-5520505152946176-6033301900836864**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Unlocked. How may I assist you today? Hi. This is Kayla Penland. I'm calling because, um, I'm trying to fill out a, um, enrollment packet and I have a few questions, um, for my agency. So on here I was reading the, um, uh- I'm sorry to interrupt you. ... uh, I was read- Sorry, we work with multiple different staffing companies. What is the name of the staffing company that you work with? Around the Clock Care. Give me one moment while I pull up your benefit guide. Okay, thank you. All right, go ahead. What was the questions you had? Okay, so I was... 'Cause I was reading it but I don't understand half the stuff that was, um, you know what I mean? I was trying to figure out how to do the retirement plan. Is retirement plan involved in this on this one? So if you're looking at the benefit guide that has our information in it, the benefits that we administer for them do not have any retirement benefit. Um, the closest thing that it will get to retirement, and it isn't really retirement, is the short-term disability in the event that you have any condition that will be covered under that plan that will allow you to get that benefit. Okay. So I don't think... 'Cause I could have sworn that they sent one, so it must be a different one. But what does behavioral health mean on here? So behavioral health is actually, um, mental therapy basically or therapy in general, but it is virtual only. Oh, okay. I think I might have to get that. Okay, then ID Experts, what is that? That is an identity theft against your information like your Social Security number, um, your general information, stuff like that. In the event that anybody tries to steal your information or open any credit card, um, apply for a job using your information or start working with your information. That's basically the protection that plan gives you. Okay, and then term life is just what? That's basically their life insurance. But it's only like up to a two- it's only up to 20,000 I've seen, um. Yes, ma'am. So- Okay, I'm sorry. No, it's okay. The thing about all these plans, they're weekly benefits. So if you were to get that life insurance, you are weekly paying for \$2.11 per paycheck for that \$20,000 coverage. But if let's say you work with them from May all the way to September, November, December- Right. ... if something happens to you, God forbid, you're no longer working with them so the policy wouldn't be effective even though you haven't paid for it for all those months. Once you stop working with them, the policy becomes inactive since they're weekly benefits. They're not like the ones that we're usually used to, um, where you actually get enrolled monthly or it will be per pay period, if that makes sense. I mean, not per pay period, um, per coverage period like how some companies- Right. ... have six or eight months, that's what how long your policy is worth through. These are just weekly ones. Okay. And then I was gonna say if at some point you remember them advising you of some type of 401or retirement package during your orientation, I would recommend calling human resources with the specific office that you applied with. If they do offer any type of retirement, they will be the ones who advise you which company it is that offers it. Okay. Thank you. Of course. Do you

have any other questions- Oh g- ... with regards to the benefits they offer? No, that's all for me. Thank you for hu- for your help. Of course. Um, now if you're currently submitting the application and the enrollment form together, um, you're able to do that, I believe, all together. Um, if you already submitted an enrollment form and you need to get enrolled into benefits, you can do that with us over the phone whenever you're ready. You can give us a call for us to process it. Oh, okay. I was gonna say I, um, I'm doing it right now actually. I'm enrolling- Mm-hmm. ... and doing the cover, I'm doing that now actually. Understand. As we speak. But you said I have to call back to do what again? I'm sorry. So if you... 'Cause I know depending on the staffing company, some of them let you do your job application and also ask you to do the enrollment form at the same time. That one you can submit it online, but I was just saying if you're already working with them, um, and you're a current employee, you can also process that with us. The only reason why it will be different from you submitting the application for the job is the fact that we wouldn't have a file on our system to process your enrollment with them. Okay. I was gonna say I just, um, I just did the confir- I have the confirmation summary in front of me right now, it says pending eligibility right now, so that's all I have to do then? Yes, ma'am. Yes, ma'am. Okay. All right, thank you. I, I just have one more question. The disability STD, is that, um, like Social Security that you pay into or... No, so that will be a- Okay, yeah. ... short-term disability. Um, let's say for example you're in the job, you break a leg, God forbid, and then you have to be off from the leg for one or two months, that will be what you will put into that short-term disability. The only thing is it only covers you for three months and it does have the requirement of you working at least 20 hours per paycheck to keep it active. Oh, 20 h- hours per paycheck. Yes, ma'am and then what they will do- Um, I have to- What? Oh, I'm sorry. Um, I was, I was gonna say, like, whenever I wanna make changes, I, I can call, right? Yes, ma'am. The only thing to keep in mind is the medical plans that they offered have something called Section 125, so they're gonna be deducted pre-tax from your pay stubs. Those medical plans, like the MECs, the Stay Healthy as well as the VIP plans, you can't make changes or cancellations into those specific plans unless you have an open enrollment period where there is personal or company-wide or it qualifies as a live event. So, for everything else you're able to cancel them. Um, now as far as let's say- Okay. ... you choose the VIP Standard, the lowest tier, and then later on to a one or two months you want to upgrade to the VIP Prime, to make changes like that, upgrading from one plan to the other, you need to have one of those three, either an open enrollment period where there's company or personal and it qualifies as a live event. 'Cause aside from that, the only changes that you can make to a policy if they're not under Section 125 is canceling them. Oh, okay. 'Cause I, um, I'll be honest with you, I don't think I... I just put this in, but I don't think I want that- Mm-hmm. ... disability. Um, that's why I asked that 'cause I might actually maybe take that off maybe. But I have another question. The FreeRx, is that like for prescriptions on- like that's for prescriptions, right? Or... Yes, ma'am. You are correct. So it's a membership. It's not gonna be an insurance, um, where we'll be giving you access to about 90% of those generics prescriptions they prescribe in the USA. The only thing to keep in mind is all your AQ medications, which is like those that you would take, um, for immediate action, like if let's say you have a sore throat, um, you have strep throat, pink eye, stuff like that would be AQ. But if you have any chronic medication, like let's say, um, a migraine medication, something that you have to take daily, blood pressure related, things like that are chronic medications, so those will be shipped to your home one to three business days free. Oh, um, I have a

question. I know I just put in this application, um, not, not application, but I know I just enrolled, but I think I might have made a mistake 'cause I don't think I need that. I thought that... I didn't understand it right. So, could I take that off and the disability here? Like if, you know what I'm saying? 'Cause it's still pending, so I don't think I can do anything right now. Are you able to do coverage changes on it? 'Cause we don't have access to that portal you're currently on. Um, but does it give you- Ah. ... anything like a, or an option to enroll again? Uh, I just went back and hopefully it let me reselect. Two, two, two. So, what is the MEC? What is that? So depending on which one you're looking at, the TetherRX is a medical preventative care plan. So those preventative services are usually our annual physical, the screenings for blood pressure, iron deficiency, um, your immunizations for like influenza or tetanus. Anything that you do to make sure that you're up to health, but nothing that has related to do with you already being sick. And then the Stay Healthy MEC Enhanced, that's basically, uh, the one that has both preventative and hospital indemnity. Hospital indemnity basically are those hospital services, um, like your doctor's visits, ER, urgent care or surgeries. So that MEC Enhanced Stay Healthy is the only one that has both benefits 'cause the VIP plans are the only ones that have the hospital services, but they don't cover anything preventative. And then the MEC TetherRx- So... Mm-hmm. Uh-huh. I'm sorry. I'm sorry. No, that's okay. I was just- I was gonna ask, um... Mm-hmm. The M- the MEC Enhanced, so if I select that, would I still have to select up top the medical still? No, ma'am. 'Cause you already selected the MEC Enhanced. That will be your medical plan. Okay, so I think I'm going to decline the VIP+ and the Prime, and I think I'm gonna actually do the EMC because that's both of the... You said that, that's the preventative and the hospital one, right? Yes, ma'am. Um, now the only thing that I did want to say to keep in mind is both of the MEC, whether it's the Stay Healthy or the Enhanced that has both of them, they both require network. Wait, I'm sorry. One more time? They both require network. Both MEC plans have network requirements. What does that mean? That means that there's a specific list of hospitals and doctors that the insurance itself prefers to be working with. Oh, but there should be like... But there's... It's not hard to find a doctor though, right? Like, they're everywhere, right? Or... That all depends on the area, to be honest. We only administer the benefits, so we don't know, we don't have- Uh-huh. ... access to that list. We don't know specifically in which state they might be more of those hospital in that network than the others. Dang. That's what scares me because the area that I live in, I'm scared that it won't be... 'Cause like, I live, like, the company itself is out of Pittsburgh. I live an hour from Pittsburgh, you know what I'm saying? So like, I don't want my doctors all in Pittsburgh. I understand. I will recommend calling the MultiPlan network prior to submitting the enrollment or trying to fix the enrollment to see if there is anyone in your area. I can give you their phone number if you like. Yeah. What's the number? It is 800- Okay. ... 457- All right. ... 1403. All right. Thank you. Of course. And quick question, the thing that you're filling out right now, does it say enrollment form somewhere? Yeah. It's the enrollment. Okay. So you should have access to that form and you haven't submitted it. You can click- No, I haven't. ... like if you're re- Okay. So if for some reason one of those choices doesn't want to be graced out, like you know, let's say for example you were to click dental and it has a little check mark, but then you can't take it out. Mm-hmm. Yeah. If worse comes to worst, you're able to just select, like let's say for instance, medical wise, 'cause that will be one of the things that will flag it. Medical wise, you're able to just choose, select all of the medicals or make those both MECs 'cause that will flag it as the form being filled out incorrectly and we can give you a call back

once we receive it to confirm the selection to get it fixed that way, 'cause I know sometimes hopefully, fingers crossed, that's not the case with you, um, but sometimes the system doesn't let you unclick what you already clicked. But if that's not the case for you, you're good to go right now. Okay. Yeah. I got it to undo everything. I'm gonna call that- Okay. ... number and see, um, if they have anyone local, um, so I can use the MEC. Understood. And then if you have, um, if you're choosing dental or vision, if you have a specific doctor that you can go to, I can give you the name of the carriers to make sure that they do work with that insurance before you get enrolled or make the selection. Okay. Thank you. I appreciate it. Of course. Let me know when you're ready and I can give you those names. Yeah. I'm ready. Okay. So for the vision it's MetLife. Okay. And then the dental is with American Public Life. American Public Life. And that's the dental, right? Yes, ma'am, and that will also be the carrier for both of the BAP plans as well. All right. Awesome. Thank you. Of course. And then the Stay Healthy's there with, uh, the carrier 90 Degree. Okay. No. Wait a minute. You said the Stay Healthy is what? 90 Degree. All right. All right. Thank you. I appreciate everything. Of course. My pleasure. Anything else I can assist you with today? No. That's all for now. All right. I hope you have a wonderful rest of your day, and thank you for your time today. You too. Thank you.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits Unlocked. How may I assist you today?

Speaker speaker\_2: Hi. This is Kayla Penland. I'm calling because, um, I'm trying to fill out a, um, enrollment packet and I have a few questions, um, for my agency. So on here I was reading the, um, uh-

Speaker speaker\_1: I'm sorry to interrupt you.

Speaker speaker\_2: ... uh, I was read-

Speaker speaker\_1: Sorry, we work with multiple different staffing companies. What is the name of the staffing company that you work with?

Speaker speaker\_2: Around the Clock Care.

Speaker speaker\_1: Give me one moment while I pull up your benefit guide.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: All right, go ahead. What was the questions you had?

Speaker speaker\_2: Okay, so I was... 'Cause I was reading it but I don't understand half the stuff that was, um, you know what I mean? I was trying to figure out how to do the retirement plan. Is retirement plan involved in this on this one?

Speaker speaker\_1: So if you're looking at the benefit guide that has our information in it, the benefits that we administer for them do not have any retirement benefit. Um, the closest thing

that it will get to retirement, and it isn't really retirement, is the short-term disability in the event that you have any condition that will be covered under that plan that will allow you to get that benefit.

Speaker speaker\_2: Okay. So I don't think... 'Cause I could have sworn that they sent one, so it must be a different one. But what does behavioral health mean on here?

Speaker speaker\_1: So behavioral health is actually, um, mental therapy basically or therapy in general, but it is virtual only.

Speaker speaker\_2: Oh, okay. I think I might have to get that. Okay, then ID Experts, what is that?

Speaker speaker\_1: That is an identity theft against your information like your Social Security number, um, your general information, stuff like that. In the event that anybody tries to steal your information or open any credit card, um, apply for a job using your information or start working with your information. That's basically the protection that plan gives you.

Speaker speaker\_2: Okay, and then term life is just what?

Speaker speaker\_1: That's basically their life insurance.

Speaker speaker\_2: But it's only like up to a two- it's only up to 20,000 I've seen, um.

Speaker speaker\_1: Yes, ma'am. So-

Speaker speaker\_2: Okay, I'm sorry.

Speaker speaker\_1: No, it's okay. The thing about all these plans, they're weekly benefits. So if you were to get that life insurance, you are weekly paying for \$2.11 per paycheck for that \$20,000 coverage. But if let's say you work with them from May all the way to September, November, December-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... if something happens to you, God forbid, you're no longer working with them so the policy wouldn't be effective even though you haven't paid for it for all those months. Once you stop working with them, the policy becomes inactive since they're weekly benefits. They're not like the ones that we're usually used to, um, where you actually get enrolled monthly or it will be per pay period, if that makes sense. I mean, not per pay period, um, per coverage period like how some companies-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... have six or eight months, that's what how long your policy is worth through. These are just weekly ones.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then I was gonna say if at some point you remember them advising you of some type of 401k retirement package during your orientation, I would recommend calling human resources with the specific office that you applied with. If they do offer any type

of retirement, they will be the ones who advise you which company it is that offers it.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: Of course. Do you have any other questions-

Speaker speaker\_2: Oh g-

Speaker speaker\_1: ... with regards to the benefits they offer?

Speaker speaker\_2: No, that's all for me. Thank you for hu- for your help.

Speaker speaker\_1: Of course. Um, now if you're currently submitting the application and the enrollment form together, um, you're able to do that, I believe, all together. Um, if you already submitted an enrollment form and you need to get enrolled into benefits, you can do that with us over the phone whenever you're ready. You can give us a call for us to process it.

Speaker speaker\_2: Oh, okay. I was gonna say I, um, I'm doing it right now actually. I'm enrolling-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... and doing the cover, I'm doing that now actually.

Speaker speaker\_1: Understand.

Speaker speaker\_2: As we speak. But you said I have to call back to do what again? I'm sorry.

Speaker speaker\_1: So if you... 'Cause I know depending on the staffing company, some of them let you do your job application and also ask you to do the enrollment form at the same time. That one you can submit it online, but I was just saying if you're already working with them, um, and you're a current employee, you can also process that with us. The only reason why it will be different from you submitting the application for the job is the fact that we wouldn't have a file on our system to process your enrollment with them.

Speaker speaker\_2: Okay. I was gonna say I just, um, I just did the confir- I have the confirmation summary in front of me right now, it says pending eligibility right now, so that's all I have to do then?

Speaker speaker\_1: Yes, ma'am. Yes, ma'am.

Speaker speaker\_2: Okay. All right, thank you. I, I just have one more question. The disability STD, is that, um, like Social Security that you pay into or...

Speaker speaker\_1: No, so that will be a-

Speaker speaker\_2: Okay, yeah.

Speaker speaker\_1: ... short-term disability. Um, let's say for example you're in the job, you break a leg, God forbid, and then you have to be off from the leg for one or two months, that will be what you will put into that short-term disability. The only thing is it only covers you for three months and it does have the requirement of you working at least 20 hours per paycheck

to keep it active.

Speaker speaker\_2: Oh, 20 h- hours per paycheck.

Speaker speaker\_1: Yes, ma'am and then what they will do-

Speaker speaker\_2: Um, I have to-

Speaker speaker\_1: What?

Speaker speaker\_2: Oh, I'm sorry. Um, I was, I was gonna say, like, whenever I wanna make changes, I, I can call, right?

Speaker speaker\_1: Yes, ma'am. The only thing to keep in mind is the medical plans that they offered have something called Section 125, so they're gonna be deducted pre-tax from your pay stubs. Those medical plans, like the MECs, the Stay Healthy as well as the VIP plans, you can't make changes or cancellations into those specific plans unless you have a open enrollment period where there is personal or company-wise or it qualifies a live event. So, for everything else you're able to cancel them. Um, now as far as let's say-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you choose the VIP Standard, the lowest tier, and then later on to a one or two months you want to upgrade to the VIP Prime, to make changes like that, upgrading from one plan to the other, you need to have one of those three, either an open enrollment period where there's company or personal and it qualifies as a live event. 'Cause aside from that, the only changes that you can make to a policy if they're not under Section 125 is canceling them.

Speaker speaker\_2: Oh, okay. 'Cause I, um, I'll be honest with you, I don't think I... I just put this in, but I don't think I want that-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... disability. Um, that's why I asked that 'cause I might actually maybe take that off maybe. But I have another question. The FreeRx, is that like for prescriptions on-like that's for prescriptions, right? Or...

Speaker speaker\_1: Yes, ma'am. You are correct. So it's a membership. It's not gonna be an insurance, um, where we'll be giving you access to about 90% of those generics prescriptions they prescribe in the USA. The only thing to keep in mind is all your AQ medications, which is like those that you would take, um, for immediate action, like if let's say you have a sore throat, um, you have strep throat, pink eye, stuff like that would be AQ. But if you have any chronic medication, like let's say, um, a migraine medication, something that you have to take daily, blood pressure related, things like that are chronic medications, so those will be shipped to your home one to three business days free.

Speaker speaker\_2: Oh, um, I have a question. I know I just put in this application, um, not, not application, but I know I just enrolled, but I think I might have made a mistake 'cause I don't think I need that. I thought that... I didn't understand it right. So, could I take that off and the disability here? Like if, you know what I'm saying? 'Cause it's still pending, so I don't think I

can do anything right now.

Speaker speaker\_1: Are you able to do coverage changes on it? 'Cause we don't have access to that portal you're currently on. Um, but does it give you-

Speaker speaker\_2: Ah.

Speaker speaker\_1: ... anything like a, or an option to enroll again?

Speaker speaker\_2: Uh, I just went back and hopefully it let me reselect. Two, two, two. So, what is the MEC? What is that?

Speaker speaker\_1: So depending on which one you're looking at, the TetherRX is a medical preventative care plan. So those preventative services are usually our annual physical, the screenings for blood pressure, iron deficiency, um, your immunizations for like influenza or tetanus. Anything that you do to make sure that you're up to health, but nothing that has related to do with you already being sick. And then the Stay Healthy MEC Enhanced, that's basically, uh, the one that has both preventative and hospital indemnity. Hospital indemnity basically are those hospital services, um, like your doctor's visits, ER, urgent care or surgeries. So that MEC Enhanced Stay Healthy is the only one that has both benefits 'cause the VIP plans are the only ones that have the hospital services, but they don't cover anything preventative. And then the MEC TetherRx-

Speaker speaker\_2: So...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Uh-huh. I'm sorry. I'm sorry.

Speaker speaker\_1: No, that's okay. I was just-

Speaker speaker\_2: I was gonna ask, um...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: The M- the MEC Enhanced, so if I select that, would I still have to select up top the medical still?

Speaker speaker\_1: No, ma'am. 'Cause you already selected the MEC Enhanced. That will be your medical plan.

Speaker speaker\_2: Okay, so I think I'm going to decline the VIP+ and the Prime, and I think I'm gonna actually do the EMC because that's both of the... You said that, that's the preventative and the hospital one, right?

Speaker speaker\_1: Yes, ma'am. Um, now the only thing that I did want to say to keep in mind is both of the MEC, whether it's the Stay Healthy or the Enhanced that has both of them, they both require network.

Speaker speaker\_2: Wait, I'm sorry. One more time?

Speaker speaker\_1: They both require network. Both MEC plans have network requirements.



Speaker speaker\_2: What does that mean?

Speaker speaker\_1: That means that there's a specific list of hospitals and doctors that the insurance itself prefers to be working with.

Speaker speaker\_2: Oh, but there should be like... But there's... It's not hard to find a doctor though, right? Like, they're everywhere, right? Or...

Speaker speaker\_1: That all depends on the area, to be honest. We only administer the benefits, so we don't know, we don't have-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... access to that list. We don't know specifically in which state they might be more of those hospital in that network than the others.

Speaker speaker\_2: Dang. That's what scares me because the area that I live in, I'm scared that it won't be... 'Cause like, I live, like, the company itself is out of Pittsburgh. I live an hour from Pittsburgh, you know what I'm saying? So like, I don't want my doctors all in Pittsburgh.

Speaker speaker\_1: I understand. I will recommend calling the MultiPlan network prior to submitting the enrollment or trying to fix the enrollment to see if there is anyone in your area. I can give you their phone number if you like.

Speaker speaker\_2: Yeah. What's the number?

Speaker speaker\_1: It is 800-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... 457-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... 1403.

Speaker speaker\_2: All right. Thank you.

Speaker speaker\_1: Of course. And quick question, the thing that you're filling out right now, does it say enrollment form somewhere?

Speaker speaker\_2: Yeah. It's the enrollment.

Speaker speaker\_1: Okay. So you should have access to that form and you haven't submitted it. You can click-

Speaker speaker\_2: No, I haven't.

Speaker speaker\_1: ... like if you're re- Okay. So if for some reason one of those choices doesn't want to be graced out, like you know, let's say for example you were to click dental and it has a little check mark, but then you can't take it out.

Speaker speaker\_2: Mm-hmm. Yeah.

Speaker speaker\_1: If worse comes to worst, you're able to just select, like let's say for instance, medical wise, 'cause that will be one of the things that will flag it. Medical wise, you're able to just choose, select all of the medicals or make those both MECs 'cause that will flag it as the form being filled out incorrectly and we can give you a call back once we receive it to confirm the selection to get it fixed that way, 'cause I know sometimes hopefully, fingers crossed, that's not the case with you, um, but sometimes the system doesn't let you unclick what you already clicked. But if that's not the case for you, you're good to go right now.

Speaker speaker\_2: Okay. Yeah. I got it to undo everything. I'm gonna call that-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... number and see, um, if they have anyone local, um, so I can use the MEC.

Speaker speaker\_1: Understood. And then if you have, um, if you're choosing dental or vision, if you have a specific doctor that you can go to, I can give you the name of the carriers to make sure that they do work with that insurance before you get enrolled or make the selection.

Speaker speaker\_2: Okay. Thank you. I appreciate it.

Speaker speaker\_1: Of course. Let me know when you're ready and I can give you those names.

Speaker speaker\_2: Yeah. I'm ready.

Speaker speaker\_1: Okay. So for the vision it's MetLife.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then the dental is with American Public Life.

Speaker speaker\_2: American Public Life. And that's the dental, right?

Speaker speaker\_1: Yes, ma'am, and that will also be the carrier for both of the BAP plans as well.

Speaker speaker\_2: All right. Awesome. Thank you.

Speaker speaker\_1: Of course. And then the Stay Healthy's there with, uh, the carrier 90 Degree.

Speaker speaker\_2: Okay. No. Wait a minute. You said the Stay Healthy is what?

Speaker speaker\_1: 90 Degree.

Speaker speaker\_2: All right. All right. Thank you. I appreciate everything.

Speaker speaker\_1: Of course. My pleasure. Anything else I can assist you with today?

Speaker speaker\_2: No. That's all for now.

Speaker speaker\_1: All right. I hope you have a wonderful rest of your day, and thank you for your time today.

Speaker speaker\_2: You too. Thank you.