

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for calling Benefits in Your Cart. My name is Francesca. How can I assist you today? Yeah, I applied with ManCan, uh, Friday and they told me to set up my insurance, so that's why I'm calling. Okay. What are the last four of your Social? Uh, 1665. And your last name, please? Nichols. For security purposes, can you please verify your mailing address and your date of birth for me? Yeah, 459 East Walnut Street, Ashland, Ohio. And you said... What was the other part? Your date of birth. Oh, I'm sorry. 8/28/98. I have a phone number to reach you down as 419-554-0700. Yeah, that'll work. Let me have your email down as your last name, gasit@gmail.com. Yeah, nicholsg9816 at gmail, yep. All right, and let you know which benefit plans you wanted to be enrolled into? Um, do you guys, do you guys take care of all of them or do I have to call each individual number? So we administer their benefits. Their carriers are separate but just so that it can be easier for employees to get the information for the benefits, they have what they call an account administrator, which is basically your bridge between yourself and the carriers, if that makes sense. Okay. Okay, yeah. So for the health, I would like, uh, the VIP Classic. And this is gonna be just for yourself, or will you be putting a dependent on the policy? Yeah, this is just for me. All right. I have the VIP Classic. Okay, and then if you can add the other stuff, I'd like the vision. All right. Uh, the dental. Mm-hmm. And the behavioral health. Behavioral health. Yeah. And is it possible to... 'Cause she, she was telling me that I needed to look into like what doctors you guys cover and stuff. Is there a way I can look at that? Yes, sir. So specifically speaking, the VIP Classic doesn't have a network requirement, but they do still- Oh. ... have a network provider. Okay. It's with a company called Multi10 Network. I can send to your email the phone number and their website for them, as well as the one for the dental and the vision plan. Okay. Yeah. That, that'll work. Um, 'cause mainly what I'm concerned about is the, um, yeah, the, like the normal family physician and the behavioral health. And I, I just, I just wonder if my doctor is covered. So you'll send that through the email and then will that be like a list on the website or can I search my doctor? How's that work? So what I'm sending you is gonna be their phone number and website. You can go- Okay. ... head into the website or call them and ask- Oh, okay. ... if your specific current doctors do take the insurance. Okay. But I do want to mention the behavioral health is virtual only, so they don't really have- Oh. ... a network or a network provider. Okay. All right. Well, that, that's fine, uh, 'cause I can do virtual appointments with my doctor, so that's fine. All right. Let's see. Just in the meantime I... You know, I need the insurance, so it's better to ha- For only \$1.38 I might as well add it. 100th. And so that's going to be with the Walmart Virtual Healthcare, for the virtual health. Okay. The behavioral health one. All right, so that's why I need virtual health. And then you're also... Mm-hmm. Um, and then you're also going to get an urgent care virtual package with that VIP Classic which will

also be with Walmart as well, if that helps. Okay. All right, thank you very much. And then all this information will be sent over to the ManCan in Worcester, letting them know that I set this up, right? Yeah, so we actually attend to ManCan country-wise. Okay. All of those, their offices in general. So it will be- Mm-hmm. ... reflected on their system, 'cause the way their insurance work is they're the only ones that have access to your paycheck. So their system's the one- Right. ... they're gonna deduct the payment and then send it to us. So once we submit the enrollment- Okay. ... in our system, it roughly takes one to two weeks for their system to process it as well for them to start- Okay. ... making those deductions. All right, thank you. Of course. And then I did get a notification stating we were unable to send the email that I just sent out. But the network- Oh, maybe it's the- ... providers. Yeah, maybe it's the wrong email. Uh, uh, maybe it's in there wrong. Uh, is it N-I-C-H-O-L-S-G9816@gmail? No, sir. After your last name it has G-A-S-I-T. No. Yeah, that's not right. It's, it's nichols, my last name, g9816 at gmail. All right. Sorry about that. Give me one moment. Okay. All right, so I submitted it to try and send it again. Hopefully this time it will go through. Okay. All right. And then from these selections, those were the only four plans you wanted, the VSP Classic, Dental Vision, and the Behavioral Health? Um... Yeah, I do believe so. Let me just double-check. Uh... Yeah, for now, that'll be fine 'cause if I, if I get hired now, I'll have Medical Mutual, so. Understood. All right. And with that being said, do you authorize MainCan to make the deduction of \$24.63 per paycheck for your selected coverage? Yes. Did you need me to go over the benefits for any of those four plans? Um... Well, you already told me the Behavioral Health was, uh, virtual, and then, uh... Well, maybe what's the copay for the... for the health? So, the VAP Classic doesn't work with a copay. Oh, okay. They're PPO-limited plans. They work with a set dollar amount. Okay. So, for your prescriptions with that plan, it will be with the carrier Pharmaville Prescriptions. And they have a ladder, basically, system. It is \$10, \$20, or \$30 for generic prescriptions. Depending on where your prescription falls, that will be what you pay out of pocket, and then it has- Okay. ... a discount on non-generics. And then as far as the hospital services, it will cover your hospital admission, \$500 from the bill once a year. For hospital confinements it's going to cover you \$50 per day for 30 days a year. Intensive care unit, \$100 per day, 20 days a year. The rehabilitation benefit is \$25 per day, 30 days a year. Surgery in a hospital outpatient facility, or a freestanding outpatient surgery center is \$500 once a year. Surgery in a physician's office will be \$250 twice a year. The emergency room has cover of \$50 twice a year. Both urgent care and the physician's office is \$50, four visits per year. Physical therapy, speech therapy, or occupational therapy will be \$30 per day, four days a year. Your medical image and tests are covered at \$100 once a year. Advance test or follow-ups are \$25 once a year. We have outpatient prescription drugs cover at \$10 per day, 15 days a year. The ambulance by ground is covered at \$100, and by air, \$200. And then preventative surgeries in the hospital, outpatient facility, or the freestanding outpatient surgery center is \$500 once a year as well. Preventative surgery in your physician's office is covered at \$250, and then it also additionally comes with a critical illness packet of \$5,000 in benefits. So, all those dollars amounts will be what the carrier will be paying, and then you're responsible for the remaining of the bill. Oh, okay. All right, and let me... One more question. Mm-hmm. Uh, with the prescriptions, could you also use, like, GoodRx with that? Yes, sir. So you're able to use GoodRx, I believe, with it, because GoodRx is only a discount. Okay. All right, that sounds good. All right. And then as we discussed previously, once you start working with them, just allow one to two weeks for them to start making your deductions.

When you see their very first deductions, following Monday will be when coverage becomes active. And that same week of activation, Friday, is when the carriers send out the benefit cards. Okay. For new benefits, the only two plans that won't give you a physical card will be the Behavioral Health 'cause it's only virtual, and the Medical Plan. Now, the Medical Plan's a little bit different. The reason why you're not getting a physical card is just the way that your carrier works. If you do want a hard copy, you have to give us a call once you become active for us to put in the request for it. Okay. All right. And then the last thing to mention is, all of the benefits that you selected are under Section 125, which is in IRS regulations. They're going to be taking those deductions prior to tax deductions, so it's pre-tax. So, they do have restrictions where you cannot make changes or cancellations unless you are in a personal open enrollment period, like you are at the moment, have a company open enrollment period, or a qualified life event. Okay. Your personal enrollment period won't end 'til you receive your first paycheck. Once you get it, then you have 30 days from that first paycheck to make any policy changes. Okay. All right. So, you are all set. Do you have any questions or concerns? Uh, no, I think that's it. Thank you. Of course. My pleasure. If you feel the need to speak, or if you have anything related to your health insurance, it will be us. Now, your hours, job-related, pay stub-related, that will be all with MainCan. Right. But we're open 8:00 AM to 8:00 PM, Mondays through Fridays, Eastern Time. All right. Thank you very much. My pleasure. I hope you enjoy the rest of your day, and thank you for calling Benefits In A Card today. Yeah, you too. Thanks. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good morning. Thank you for calling Benefits in Your Cart. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yeah, I applied with ManCan, uh, Friday and they told me to set up my insurance, so that's why I'm calling.

Speaker speaker_1: Okay. What are the last four of your Social?

Speaker speaker_2: Uh, 1665.

Speaker speaker_1: And your last name, please?

Speaker speaker_2: Nichols.

Speaker speaker_1: For security purposes, can you please verify your mailing address and your date of birth for me?

Speaker speaker_2: Yeah, 459 East Walnut Street, Ashland, Ohio. And you said... What was the other part?

Speaker speaker_1: Your date of birth.

Speaker speaker_2: Oh, I'm sorry. 8/28/'98.

Speaker speaker_1: I have a phone number to reach you down as 419-554-0700.

Speaker speaker_2: Yeah, that'll work.

Speaker speaker_1: Let me have your email down as your last name, gasit@gmail.com.

Speaker speaker_2: Yeah, nicholsg9816 at gmail, yep.

Speaker speaker_1: All right, and let you know which benefit plans you wanted to be enrolled into?

Speaker speaker_2: Um, do you guys, do you guys take care of all of them or do I have to call each individual number?

Speaker speaker_1: So we administer their benefits. Their carriers are separate but just so that it can be easier for employees to get the information for the benefits, they have what they call an account administrator, which is basically your bridge between yourself and the carriers, if that makes sense.

Speaker speaker_2: Okay. Okay, yeah. So for the health, I would like, uh, the VIP Classic.

Speaker speaker_1: And this is gonna be just for yourself, or will you be putting a dependent on the policy?

Speaker speaker_2: Yeah, this is just for me.

Speaker speaker_1: All right. I have the VIP Classic.

Speaker speaker_2: Okay, and then if you can add the other stuff, I'd like the vision.

Speaker speaker_1: All right.

Speaker speaker_2: Uh, the dental.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And the behavioral health.

Speaker speaker_1: Behavioral health.

Speaker speaker_2: Yeah. And is it possible to... 'Cause she, she was telling me that I needed to look into like what doctors you guys cover and stuff. Is there a way I can look at that?

Speaker speaker_1: Yes, sir. So specifically speaking, the VIP Classic doesn't have a network requirement, but they do still-

Speaker speaker_2: Oh.

Speaker speaker_1: ... have a network provider.

Speaker speaker_2: Okay.

Speaker speaker_1: It's with a company called Multi10 Network. I can send to your email the phone number and their website for them, as well as the one for the dental and the vision plan.

Speaker speaker_2: Okay. Yeah. That, that'll work. Um, 'cause mainly what I'm concerned about is the, um, yeah, the, like the normal family physician and the behavioral health. And I, I just, I just wonder if my doctor is covered. So you'll send that through the email and then will that be like a list on the website or can I search my doctor? How's that work?

Speaker speaker_1: So what I'm sending you is gonna be their phone number and website. You can go-

Speaker speaker_2: Okay.

Speaker speaker_1: ... head into the website or call them and ask-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... if your specific current doctors do take the insurance.

Speaker speaker_2: Okay.

Speaker speaker_1: But I do want to mention the behavioral health is virtual only, so they don't really have-

Speaker speaker_2: Oh.

Speaker speaker_1: ... a network or a network provider.

Speaker speaker_2: Okay. All right. Well, that, that's fine, uh, 'cause I can do virtual appointments with my doctor, so that's fine.

Speaker speaker_1: All right. Let's see.

Speaker speaker_2: Just in the meantime I... You know, I need the insurance, so it's better to ha- For only \$1.38 I might as well add it.

Speaker speaker_1: 100th. And so that's going to be with the Walmart Virtual Healthcare, for the virtual health.

Speaker speaker_2: Okay.

Speaker speaker_1: The behavioral health one.

Speaker speaker_2: All right, so that's why I need virtual health.

Speaker speaker_1: And then you're also... Mm-hmm. Um, and then you're also going to get an urgent care virtual package with that VIP Classic which will also be with Walmart as well, if that helps.

Speaker speaker_2: Okay. All right, thank you very much. And then all this information will be sent over to the ManCan in Worcester, letting them know that I set this up, right?

Speaker speaker_1: Yeah, so we actually attend to ManCan country-wise.

Speaker speaker_2: Okay.

Speaker speaker_1: All of those, their offices in general. So it will be-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... reflected on their system, 'cause the way their insurance work is they're the only ones that have access to your paycheck. So their system's the one-

Speaker speaker_2: Right.

Speaker speaker_1: ... they're gonna deduct the payment and then send it to us. So once we submit the enrollment-

Speaker speaker_2: Okay.

Speaker speaker_1: ... in our system, it roughly takes one to two weeks for their system to process it as well for them to start-

Speaker speaker_2: Okay.

Speaker speaker_1: ... making those deductions.

Speaker speaker_2: All right, thank you.

Speaker speaker_1: Of course. And then I did get a notification stating we were unable to send the email that I just sent out. But the network-

Speaker speaker_2: Oh, maybe it's the-

Speaker speaker_1: ... providers.

Speaker speaker_2: Yeah, maybe it's the wrong email. Uh, uh, maybe it's in there wrong. Uh, is it N-I-C-H-O-L-S-G9816@gmail?

Speaker speaker_1: No, sir. After your last name it has G-A-S-I-T.

Speaker speaker_2: No. Yeah, that's not right. It's, it's nichols, my last name, g9816 at gmail.

Speaker speaker_1: All right.

Speaker speaker_2: Sorry about that.

Speaker speaker_1: Give me one moment. Okay. All right, so I submitted it to try and send it again. Hopefully this time it will go through.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And then from these selections, those were the only four plans you wanted, the VSP Classic, Dental Vision, and the Behavioral Health?

Speaker speaker_2: Um... Yeah, I do believe so. Let me just double-check. Uh... Yeah, for now, that'll be fine 'cause if I, if I get hired now, I'll have Medical Mutual, so.

Speaker speaker_1: Understood. All right. And with that being said, do you authorize MainCan to make the deduction of \$24.63 per paycheck for your selected coverage?

Speaker speaker_2: Yes.

Speaker speaker_1: Did you need me to go over the benefits for any of those four plans?

Speaker speaker_2: Um... Well, you already told me the Behavioral Health was, uh, virtual, and then, uh... Well, maybe what's the copay for the... for the health?

Speaker speaker_1: So, the VAP Classic doesn't work with a copay.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: They're PPO-limited plans. They work with a set dollar amount.

Speaker speaker_2: Okay.

Speaker speaker_1: So, for your prescriptions with that plan, it will be with the carrier Pharmaville Prescriptions. And they have a ladder, basically, system. It is \$10, \$20, or \$30 for generic prescriptions. Depending on where your prescription falls, that will be what you pay out of pocket, and then it has-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a discount on non-generics. And then as far as the hospital services, it will cover your hospital admission, \$500 from the bill once a year. For hospital confinements it's going to cover you \$50 per day for 30 days a year. Intensive care unit, \$100 per day, 20 days a year. The rehabilitation benefit is \$25 per day, 30 days a year. Surgery in a hospital outpatient facility, or a freestanding outpatient surgery center is \$500 once a year. Surgery in a physician's office will be \$250 twice a year. The emergency room has cover of \$50 twice a year. Both urgent care and the physician's office is \$50, four visits per year. Physical therapy, speech therapy, or occupational therapy will be \$30 per day, four days a year. Your medical image and tests are covered at \$100 once a year. Advance test or follow-ups are \$25 once a year. We have outpatient prescription drugs cover at \$10 per day, 15 days a year. The ambulance by ground is covered at \$100, and by air, \$200. And then preventative surgeries in the hospital, outpatient facility, or the freestanding outpatient surgery center is \$500 once a year as well. Preventative surgery in your physician's office is covered at \$250, and then it also additionally comes with a critical illness packet of \$5,000 in benefits. So, all those dollars amounts will be what the carrier will be paying, and then you're responsible for the remaining of the bill.

Speaker speaker_2: Oh, okay. All right, and let me... One more question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, with the prescriptions, could you also use, like, GoodRx with that?

Speaker speaker_1: Yes, sir. So you're able to use GoodRx, I believe, with it, because GoodRx is only a discount.

Speaker speaker_2: Okay. All right, that sounds good.

Speaker speaker_1: All right. And then as we discussed previously, once you start working with them, just allow one to two weeks for them to start making your deductions. When you see their very first deductions, following Monday will be when coverage becomes active. And that same week of activation, Friday, is when the carriers send out the benefit cards.

Speaker speaker_2: Okay.

Speaker speaker_1: For new benefits, the only two plans that won't give you a physical card will be the Behavioral Health 'cause it's only virtual, and the Medical Plan. Now, the Medical Plan's a little bit different. The reason why you're not getting a physical card is just the way that your carrier works. If you do want a hard copy, you have to give us a call once you become active for us to put in the request for it.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And then the last thing to mention is, all of the benefits that you selected are under Section 125, which is in IRS regulations. They're going to be taking those deductions prior to tax deductions, so it's pre-tax. So, they do have restrictions where you cannot make changes or cancellations unless you are in a personal open enrollment period, like you are at the moment, have a company open enrollment period, or a qualified life event.

Speaker speaker_2: Okay.

Speaker speaker_1: Your personal enrollment period won't end 'til you receive your first paycheck. Once you get it, then you have 30 days from that first paycheck to make any policy changes.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So, you are all set. Do you have any questions or concerns?

Speaker speaker_2: Uh, no, I think that's it. Thank you.

Speaker speaker_1: Of course. My pleasure. If you feel the need to speak, or if you have anything related to your health insurance, it will be us. Now, your hours, job-related, pay stub-related, that will be all with MainCan.

Speaker speaker_2: Right.

Speaker speaker_1: But we're open 8:00 AM to 8:00 PM, Mondays through Fridays, Eastern Time.

Speaker speaker_2: All right. Thank you very much.

Speaker speaker_1: My pleasure. I hope you enjoy the rest of your day, and thank you for calling Benefits In A Card today.

Speaker speaker_2: Yeah, you too. Thanks. Bye.

Speaker speaker_1: Bye-bye.