

Transcript: Francesca

Baez-6432745743925248-5483412051673088

Full Transcript

Hello? Your call may be monitored or recorded for quality assurance purposes. Hello. Good afternoon. My name is Francesca Benefits in a Car. I was calling to speak with Ms. Uff on behalf of ATC Healthcare. Yeah, go ahead. Hi, how are you? Good, and where are you today, ma'am? Good, good, good, good. And so you're from ATC Healthcare, right? Yes, ma'am. We were calling to respond to that message. You wanted to know how you can process your enrollment for coverage. Yeah, I was wondering if I could do that. That would be great. Sure thing, ma'am. So you're able to do that with us over the phone, um. Okay. The other options are online or with a form when you're at the office. Okay. But we can most definitely assist you today in enrolling you over the phone. Okay, sure. Great. So you need us to go over the plans that they're currently offering or were you able to review them? No, no, that's fine. We don't have to read the plans but, um, as long as I just get a, like a healthcare and the options. Okay. So they're offering medical plans, dental, vision. They have short-term disability, life plan which is term life, critical illness, group accident, behavior health which is virtual therapy- Uh-huh. ... and ID expert. Okay. Which one of those plans were you looking to be enrolled into? I was just, uh, I'm just looking for the regular health plan. That's it, nothing else. Oh, okay. So for medical they have four plans in total that they're currently offering. Yeah. They have a medical preventative only which is the HealthMEC TeleRx. That one is \$16.05 and it requires network. Mm-hmm. And then they have two hospital indemnity plans which is the VIP+ \$31.71 and the VIP Prime \$43.41. They do not require network. And then the last one is MEC Enhanced which covers both preventative and hospital indemnity and it does require network. This one is \$43.81 per paycheck. Do you know the difference between, um, preventative and hospital indemnity? No, I don't. That's what I was gonna ask you. Like, if I have to go see my doctor for regular checkup, you know, like do, um, you know, for like if I'm sick, if I need to go see my primary care doctor and then also to do lab and all that, I need that kind of coverage. Okay. So then you will need both of them. So preventative is when we do checkups to make sure that we're up to health, like the physical, your blood pressure, iron deficiency- Yeah. ... um, when you have counseling for like a healthy diet, those preventative vaccines that we get for the influenza or varicella. All of that is preventative. And then the other portion of it that you mentioned, the doctor visits, emergency room, urgent care or surgery- Mm-hmm. ... those are all hospital indemnity. So I will suggest getting either the last one, the MEC Enhanced that has them both. Yeah. Or if you don't want to have everything with network, you can have the Stay Healthy and then one of the VIP plans. Yeah, I'll just go with the, I'll just go with the last one that covers both, you know. Mm-hmm. When I have to call my doctor and stuff like that. Understood. Do you want me to tell you what it specifically covers? Uh, yeah, go ahead. Okay. It's better to know, right? Of course. So your primary visit is gonna cover four of them per year and you're gonna have a \$10 copay per visit. Okay, fine.

For the specialist it will also be four visits per year. Okay. And the copay will be \$50 per visit. Okay. And then the urgent care as well, it is four visits per year with a \$60 copay. \$60? Yes, \$60, ma'am, for the urgent care. Okay, okay. And then for the prescriptions it has two different packages. Okay. One of them will cover your preventative prescriptions. You'll have a 30-day supply pick up at pharmacy \$5 copay. Mm-hmm. And a 90-day supply mail order with a \$15 copay. Now they do not cover any brand drugs. They only cover generic, okay? So like brand drug like, uh, 'cause I, like, for example, like can you give me a name for it please? So what I mean by that, for example, um, Advil is usually like a pain medication- Mm-hmm. ... but essentially it is either ibuprofen or acetaminophen which is just a generic- Yeah. ... version of it. So that's what I mean when I say they don't cover any- So it's just like some of that? ... brand ones. Mm-hmm. Okay, yeah, that's fine. Thank you. And then the second medical plan they have, I mean prescription plan, that your medical plan will bring is your Pharmer Bill prescriptions. Mm-hmm. They have what they call a tier system or a stair system. They have \$10, \$20 or \$30. Yeah. Depending on where your generic prescription falls that will be what you pay out of pocket, and then they give you a discount for non-generics. Okay, so how much do I pay for that one? No, this one is all included in that medical plan. Okay, so every time I go pick up my prescription I have to pay \$5, right? If it is a generic prescription that will be covered with Eliaxir, that package, yes, there will be a \$5 copay. Oh, okay. Okay. Okay, that's fine. And you said they will charge me how much per paycheck? \$43, 45? \$43, mm-hmm, and 81 cents. Okay, per paycheck. Yes, ma'am. All right, wonderful. Thank you, ma'am. I appreciate that. Of course. And then do you authorize ATC Healthcare to make the deductions of \$43.81 per paycheck? Yes, ma'am. All right, and then this is going to be effective January 6th, 2025. Okay. And the benefit cards will be sent out on January the 10th, will be... which will be Friday of that week. Okay. Now, there is one card, 'cause that plan comes with two benefit cards. One of those benefit cards, they only send it out digitally. Okay. So, if you want the hard copy to be sent home, give us a call after the 6th so we can put in the request. Yeah, that's fine. If you could text me digitally, that would be great, if you could just text me the picture of it. So, I don't have a way to text. I can email you the benefit guide if you like, and then put the name of the plan you selected so you can view it from there. Okay. But I'm gonna get both cards in the mail anyways, right? So, there's only gonna be one card that we'll send out on the mail. Okay. The other one, you have to call in to request it 'cause they only do a digital copy of that one. Okay. Okay, but do I need that second one or no? Yes, ma'am. Oh, I do? Okay. That will be the one that you will use. Mm-hmm. That's the one that you use for your hospital services portion of that plan. So, hospital services, like if I have to go for emergency, is that what you mean? Yes, ma'am. In case I get sick or end up going to the hospital, right? Yes, ma'am. Okay. Do I, um, do I ch- uh, can I choose which hospital do I go to? Like, like, uh, previously I had Kaiser so I wanna start go back... or like I wanna go back to Kaiser. Can I go to Kaiser or no? You have to make sure that they are within network. So, how do... Can you check that for me? We don't have access to that information. You will have to speak with a MultiPlan Network provider. I can send you their information to the email as well. Okay. So, how... So, how, how should I pick a doctor then? By speaking with the MultiPlan Network, ma'am. Okay. All right. And do I do that after January or I can do that now? You can start looking for them now to make sure there's one near your area. Oh, okay. Do they have near our area? I'm sorry? Do they have one near our area? I work here... I usually work in Hayward area, Fremont and, you know, Eunice Street and stuff like that. We don't have any of

that information, ma'am. All of that, you have to speak with MultiPlan Network. Oh. We don't have access to none of that. Oh, okay. Okay, that's fine. All right, so I send you that email. It's gonna be sent from info@benefitsinacard. Okay. And it's gonna have both that benefit card. Mm-hmm. As well as the name of the plan that you selected. Okay. So, okay, so is it gonna be starting this paycheck or is it gonna start as of January? January 6th will be when it starts. When it starts getting it from my paycheck? Yes, ma'am. Okay. All right, wonderful. And then, uh, are you gonna, uh, send me the number? How am I gonna... how should I expect the number from you guys? Yes, ma'am. As stated previously, I have sent it to the email along with the benefit card... I mean, benefit guide. Oh, okay. Okay. What, uh, what, what email should I expect this from? Info@benefitsinacard.com. Okay, perfect. Are you gonna send it now? Yes, ma'am. It has already been sent. Okay. Thank you so much, Francesca. I really appreciate your help. Thank you, ma'am. Of course, my pleasure. Have a wonderful rest of your day. All right. Have a wonderful day. Bye-bye. Take care. Oh, before I let you go, actually, Ms. Olfan. Um, I also forgot to men- mention that that plan is under Section 125, which has an IRS regulation. So, they're gonna take that out of your paycheck prior to your tax deductions. Um, they do have restrictions where you cannot make changes or cancel it unless you have a qualified life event, company open enrollment period- Or a quit. ... or your personal win. Or a quit, right? Yes, ma'am. Okay. Yeah, I know. So, that's like a separate payment that they take from my paycheck, right? Like 43 something, right? So, you know how you see all of those other deductions that they make to your paycheck, like the Medicare- Yeah. ... for the federal d-... so... Yeah. This deduction is gonna be taken prior to those deductions, before they even take- Yeah. ... out the taxes. Oh, okay. That's fine. Mm-hmm. I mean, health insurance is important so I have to... I have no choice. Understood. Thank you so much. All right, so we are all set. Okay. Thank you for your time today. Thank you. Bye-bye. I'm gonna be waiting for you ... to... Uh, if... In case if I don't get an email, I can call you guys back? Of course, yes. Give us a call back in the event that you do not get that email. Okay. Sometimes it goes to junk or spam mail, but if it's like five minutes after- Yeah. ... you finish with me on the phone and you still haven't seen it, give us a call so we can try to resend that. Okay, perfect. Thank you. My pleasure. Bye-bye. Have a wonderful rest of your day. Bye.

Conversation Format

Speaker speaker_0: Hello?

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_0: Hello.

Speaker speaker_2: Good afternoon. My name is Francesca Benefits in a Car. I was calling to speak with Ms. Uff on behalf of ATC Healthcare.

Speaker speaker_0: Yeah, go ahead. Hi, how are you?

Speaker speaker_2: Good, and where are you today, ma'am?

Speaker speaker_0: Good, good, good, good. And so you're from ATC Healthcare, right?

Speaker speaker_2: Yes, ma'am. We were calling to respond to that message. You wanted to know how you can process your enrollment for coverage.

Speaker speaker_0: Yeah, I was wondering if I could do that. That would be great.

Speaker speaker_2: Sure thing, ma'am. So you're able to do that with us over the phone, um.

Speaker speaker_0: Okay.

Speaker speaker_2: The other options are online or with a form when you're at the office.

Speaker speaker_0: Okay.

Speaker speaker_2: But we can most definitely assist you today in enrolling you over the phone.

Speaker speaker_0: Okay, sure.

Speaker speaker_2: Great. So you need us to go over the plans that they're currently offering or were you able to review them?

Speaker speaker_0: No, no, that's fine. We don't have to read the plans but, um, as long as I just get a, like a healthcare and the options.

Speaker speaker_2: Okay. So they're offering medical plans, dental, vision. They have short-term disability, life plan which is term life, critical illness, group accident, behavior health which is virtual therapy-

Speaker speaker_0: Uh-huh.

Speaker speaker_2: ... and ID expert.

Speaker speaker_0: Okay.

Speaker speaker_2: Which one of those plans were you looking to be enrolled into?

Speaker speaker_0: I was just, uh, I'm just looking for the regular health plan. That's it, nothing else.

Speaker speaker_2: Oh, okay. So for medical they have four plans in total that they're currently offering.

Speaker speaker_0: Yeah.

Speaker speaker_2: They have a medical preventative only which is the HealthMEC TeleRx. That one is \$16.05 and it requires network.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: And then they have two hospital indemnity plans which is the VIP+ \$31.71 and the VIP Prime \$43.41. They do not require network. And then the last one is MEC Enhanced which covers both preventative and hospital indemnity and it does require network.

This one is \$43.81 per paycheck. Do you know the difference between, um, preventative and hospital indemnity?

Speaker speaker_0: No, I don't. That's what I was gonna ask you. Like, if I have to go see my doctor for regular checkup, you know, like do, um, you know, for like if I'm sick, if I need to go see my primary care doctor and then also to do lab and all that, I need that kind of coverage.

Speaker speaker_2: Okay. So then you will need both of them. So preventative is when we do checkups to make sure that we're up to health, like the physical, your blood pressure, iron deficiency-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... um, when you have counseling for like a healthy diet, those preventative vaccines that we get for the influenza or varicella. All of that is preventative. And then the other portion of it that you mentioned, the doctor visits, emergency room, urgent care or surgery-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... those are all hospital indemnity. So I will suggest getting either the last one, the MEC Enhanced that has them both.

Speaker speaker_0: Yeah.

Speaker speaker_2: Or if you don't want to have everything with network, you can have the Stay Healthy and then one of the VIP plans.

Speaker speaker_0: Yeah, I'll just go with the, I'll just go with the last one that covers both, you know.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: When I have to call my doctor and stuff like that.

Speaker speaker_2: Understood. Do you want me to tell you what it specifically covers?

Speaker speaker_0: Uh, yeah, go ahead.

Speaker speaker_2: Okay.

Speaker speaker_0: It's better to know, right?

Speaker speaker_2: Of course. So your primary visit is gonna cover four of them per year and you're gonna have a \$10 copay per visit.

Speaker speaker_0: Okay, fine.

Speaker speaker_2: For the specialist it will also be four visits per year.

Speaker speaker_0: Okay.

Speaker speaker_2: And the copay will be \$50 per visit.

Speaker speaker_0: Okay.

Speaker speaker_2: And then the urgent care as well, it is four visits per year with a \$60 copay.

Speaker speaker_0: \$60?

Speaker speaker_2: Yes, \$60, ma'am, for the urgent care.

Speaker speaker_0: Okay, okay.

Speaker speaker_2: And then for the prescriptions it has two different packages.

Speaker speaker_0: Okay.

Speaker speaker_2: One of them will cover your preventative prescriptions. You'll have a 30-day supply pick up at pharmacy \$5 copay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: And a 90-day supply mail order with a \$15 copay. Now they do not cover any brand drugs. They only cover generic, okay?

Speaker speaker_0: So like brand drug like, uh, 'cause I, like, for example, like can you give me a name for it please?

Speaker speaker_2: So what I mean by that, for example, um, Advil is usually like a pain medication-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... but essentially it is either ibuprofen or acetaminophen which is just a generic-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... version of it. So that's what I mean when I say they don't cover any-

Speaker speaker_0: So it's just like some of that?

Speaker speaker_2: ... brand ones. Mm-hmm.

Speaker speaker_0: Okay, yeah, that's fine. Thank you.

Speaker speaker_2: And then the second medical plan they have, I mean prescription plan, that your medical plan will bring is your Pharmer Bill prescriptions.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: They have what they call a tier system or a stair system. They have \$10, \$20 or \$30.

Speaker speaker_0: Yeah.

Speaker speaker_2: Depending on where your generic prescription falls that will be what you pay out of pocket, and then they give you a discount for non-generics.

Speaker speaker_0: Okay, so how much do I pay for that one?

Speaker speaker_2: No, this one is all included in that medical plan.

Speaker speaker_0: Okay, so every time I go pick up my prescription I have to pay \$5, right?

Speaker speaker_2: If it is a generic prescription that will be covered with Eliaxir, that package, yes, there will be a \$5 copay.

Speaker speaker_0: Oh, okay. Okay. Okay, that's fine. And you said they will charge me how much per paycheck? \$43, 45?

Speaker speaker_2: \$43, mm-hmm, and 81 cents.

Speaker speaker_0: Okay, per paycheck.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: All right, wonderful. Thank you, ma'am. I appreciate that.

Speaker speaker_2: Of course. And then do you authorize ATC Healthcare to make the deductions of \$43.81 per paycheck?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_2: All right, and then this is going to be effective January 6th, 2025.

Speaker speaker_0: Okay.

Speaker speaker_2: And the benefit cards will be sent out on January the 10th, will be... which will be Friday of that week.

Speaker speaker_0: Okay.

Speaker speaker_2: Now, there is one card, 'cause that plan comes with two benefit cards. One of those benefit cards, they only send it out digitally.

Speaker speaker_0: Okay.

Speaker speaker_2: So, if you want the hard copy to be sent home, give us a call after the 6th so we can put in the request.

Speaker speaker_0: Yeah, that's fine. If you could text me digitally, that would be great, if you could just text me the picture of it.

Speaker speaker_2: So, I don't have a way to text. I can email you the benefit guide if you like, and then put the name of the plan you selected so you can view it from there.

Speaker speaker_0: Okay. But I'm gonna get both cards in the mail anyways, right?

Speaker speaker_2: So, there's only gonna be one card that we'll send out on the mail.

Speaker speaker_0: Okay.

Speaker speaker_2: The other one, you have to call in to request it 'cause they only do a digital copy of that one.

Speaker speaker_0: Okay. Okay, but do I need that second one or no?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Oh, I do? Okay.

Speaker speaker_2: That will be the one that you will use. Mm-hmm. That's the one that you use for your hospital services portion of that plan.

Speaker speaker_0: So, hospital services, like if I have to go for emergency, is that what you mean?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: In case I get sick or end up going to the hospital, right?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. Do I, um, do I ch- uh, can I choose which hospital do I go to? Like, like, uh, previously I had Kaiser so I wanna start go back... or like I wanna go back to Kaiser. Can I go to Kaiser or no?

Speaker speaker_2: You have to make sure that they are within network.

Speaker speaker_0: So, how do... Can you check that for me?

Speaker speaker_2: We don't have access to that information. You will have to speak with a MultiPlan Network provider. I can send you their information to the email as well.

Speaker speaker_0: Okay. So, how... So, how, how should I pick a doctor then?

Speaker speaker_2: By speaking with the MultiPlan Network, ma'am.

Speaker speaker_0: Okay. All right. And do I do that after January or I can do that now?

Speaker speaker_2: You can start looking for them now to make sure there's one near your area.

Speaker speaker_0: Oh, okay. Do they have near our area?

Speaker speaker_2: I'm sorry?

Speaker speaker_0: Do they have one near our area? I work here... I usually work in Hayward area, Fremont and, you know, Eunice Street and stuff like that.

Speaker speaker_2: We don't have any of that information, ma'am. All of that, you have to speak with MultiPlan Network.

Speaker speaker_0: Oh.

Speaker speaker_2: We don't have access to none of that.

Speaker speaker_0: Oh, okay. Okay, that's fine.

Speaker speaker_2: All right, so I send you that email. It's gonna be sent from info@benefitsinacard.

Speaker speaker_0: Okay.

Speaker speaker_2: And it's gonna have both that benefit card.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: As well as the name of the plan that you selected.

Speaker speaker_0: Okay. So, okay, so is it gonna be starting this paycheck or is it gonna start as of January?

Speaker speaker_2: January 6th will be when it starts.

Speaker speaker_0: When it starts getting it from my paycheck?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. All right, wonderful. And then, uh, are you gonna, uh, send me the number? How am I gonna... how should I expect the number from you guys?

Speaker speaker_2: Yes, ma'am. As stated previously, I have sent it to the email along with the benefit card... I mean, benefit guide.

Speaker speaker_0: Oh, okay. Okay. What, uh, what, what email should I expect this from?

Speaker speaker_2: Info@benefitsinacard.com.

Speaker speaker_0: Okay, perfect. Are you gonna send it now?

Speaker speaker_2: Yes, ma'am. It has already been sent.

Speaker speaker_0: Okay. Thank you so much, Francesca. I really appreciate your help. Thank you, ma'am.

Speaker speaker_2: Of course, my pleasure. Have a wonderful rest of your day.

Speaker speaker_0: All right. Have a wonderful day. Bye-bye. Take care.

Speaker speaker_2: Oh, before I let you go, actually, Ms. Olfan. Um, I also forgot to mention that that plan is under Section 125, which has an IRS regulation. So, they're gonna take that out of your paycheck prior to your tax deductions. Um, they do have restrictions where you cannot make changes or cancel it unless you have a qualified life event, company open enrollment period-

Speaker speaker_0: Or a quit.

Speaker speaker_2: ... or your personal win.

Speaker speaker_0: Or a quit, right?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. Yeah, I know. So, that's like a separate payment that they take from my paycheck, right? Like 43 something, right?

Speaker speaker_2: So, you know how you see all of those other deductions that they make to your paycheck, like the Medicare-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... for the federal d-... so...

Speaker speaker_0: Yeah.

Speaker speaker_2: This deduction is gonna be taken prior to those deductions, before they even take-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... out the taxes.

Speaker speaker_0: Oh, okay. That's fine.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: I mean, health insurance is important so I have to... I have no choice.

Speaker speaker_2: Understood.

Speaker speaker_0: Thank you so much.

Speaker speaker_2: All right, so we are all set.

Speaker speaker_0: Okay.

Speaker speaker_2: Thank you for your time today.

Speaker speaker_0: Thank you. Bye-bye. I'm gonna be waiting for you ... to... Uh, if... In case if I don't get an email, I can call you guys back?

Speaker speaker_2: Of course, yes. Give us a call back in the event that you do not get that email.

Speaker speaker_0: Okay.

Speaker speaker_2: Sometimes it goes to junk or spam mail, but if it's like five minutes after-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... you finish with me on the phone and you still haven't seen it, give us a call so we can try to resend that.

Speaker speaker_0: Okay, perfect. Thank you.

Speaker speaker_2: My pleasure.

Speaker speaker_0: Bye-bye.

Speaker speaker_2: Have a wonderful rest of your day.

Speaker speaker_0: Bye.