

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hey, good morning, Justin. My name is Hilda, and I'm calling on behalf of my husband and he walked away from me right now. Um, he went to a staffing agency that handed him this information, and he said to call in about the MVP, uh, uh, health plan. And I just wanted to know there's... there's no cost or anything. I mean, there's no cost listed on the list here on the Benefit and Cards enrollment. So, can you tell me anything about it or whatever? Um, yeah, what's the staffing agency your husband's working for? Okay. It... it's, uh, let me see. It says up here, Lark LLC, doing businesses on track staffing. Okay. So that's the... Okay, so let's see here. Because there's... I mean, of course it's not major medical, but it's... it's compliant and that covers all medical services, right? Let's see here. The MVP plan. Yeah, so the MVP plan is their major medical plan that has a very high- Mm-hmm. ... deductible. However, after that deductible, everything is covered at 100%. Um, but for employee only, it's \$525 a month, for employee plus spouse, \$1,084 a month. Okay. Can you tell me what the deductible is? Uh. Is it like six, 7,000? So the deductible per participant is \$6,500 for in-network- Okay. And out-of-network is 10 grand. Okay. And it's not an HSA. No. It's actually a... It's still a high deductible plan, but, uh- Correct. So... So, but it's not an HSA. It is one that, like, normal major medical be paid in, uh- Correct. Oh, okay. Um, okay. Okay. That's what I... I was trying to understand all these items they were doing, and that's what I thought this possibly was and whatever. Mm-hmm. So that... that is a month that you're saying the 500, whatever, for the employee only. Um, that's a month so it would be broken down across the year. Uh- Correct. ... 12 divide... 12 divided by 52. Okay. Okay. Okey-dokey then. Okay. That's, um... Is there anything else I could help you out with today? No, there's nothing else with actually medical coverage. It's mainly just... just routes and... for preventive services, right? Uh, hospital indemnity plans, yes. The insurance carrier. Yeah. Yeah. The indemni... Yeah, the indemnity is like Aflac. You know, you're going to pay and then this VIP plan is gonna pay you back later. So... And your prescriptions are, uh, you know, get covered differently, correct? Uh, no, ma'am. These are hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. So, whatever the remaining balances would be responsibility after the insurance carrier pays their set portion. Okay. Okay. Okay. Okay. Okay. I... Okay. I understand that. And there's... there's no deductibles. It says with no copays, coinsurance or deductibles. The indemnity plan, the VIP. Well, the VIP plans, they are copays. Uh, copays are either \$25 for regular doctor's visits or \$50 for specialists. Okay. Any deductibles? Uh, no, ma'am. So it's just copays. Oh. As long as you pay the copay- Okay. ... the insurance carrier pays their set dollar per... uh, amount. Okay, so that's like- And then whatever any amount is, it's your responsibility. ... like the doctor's office, the doctor, provider, whatever- Interrupting. ... doctor,

um, or whatever would then bill us or what the difference between what the insurance will pay. Correct. Okay. Okay. That's what I wanted to understand. I... Th- thank you very much. That's what I wanted to know so we could continue on with trying to get this enrollment done. Okay. You're welcome. Great day, okay? Thanks everybody. Thank you very much for explaining everything. Bye-bye. All right. Bye-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 and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hey, good morning, Justin. My name is Hilda, and I'm calling on behalf of my husband and he walked away from me right now. Um, he went to a staffing agency that handed him this information, and he said to call in about the MVP, uh, uh, health plan. And I just wanted to know there's... there's no cost or anything. I mean, there's no cost listed on the list here on the Benefit and Cards enrollment. So, can you tell me anything about it or whatever?

Speaker speaker_1: Um, yeah, what's the staffing agency your husband's working for?

Speaker speaker_2: Okay. It... it's, uh, let me see. It says up here, Lark LLC, doing businesses on track staffing.

Speaker speaker_1: Okay. So that's the... Okay, so let's see here.

Speaker speaker_2: Because there's... I mean, of course it's not major medical, but it's... it's compliant and that covers all medical services, right?

Speaker speaker_1: Let's see here. The MVP plan. Yeah, so the MVP plan is their major medical plan that has a very high-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... deductible. However, after that deductible, everything is covered at 100%. Um, but for employee only, it's \$525 a month, for employee plus spouse, \$1,084 a month.

Speaker speaker_2: Okay. Can you tell me what the deductible is?

Speaker speaker_1: Uh.

Speaker speaker_2: Is it like six, 7,000?

Speaker speaker_1: So the deductible per participant is \$6,500 for in-network-

Speaker speaker_2: Okay.

Speaker speaker_1: And out-of-network is 10 grand.

Speaker speaker_2: Okay. And it's not an HSA.

Speaker speaker_1: No.

Speaker speaker_2: It's actually a... It's still a high deductible plan, but, uh-

Speaker speaker_1: Correct.

Speaker speaker_2: So... So, but it's not an HSA. It is one that, like, normal major medical be paid in, uh-

Speaker speaker_1: Correct.

Speaker speaker_2: Oh, okay. Um, okay. Okay. That's what I... I was trying to understand all these items they were doing, and that's what I thought this possibly was and whatever.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So that... that is a month that you're saying the 500, whatever, for the employee only. Um, that's a month so it would be broken down across the year. Uh-

Speaker speaker_1: Correct.

Speaker speaker_2: ... 12 divide... 12 divided by 52. Okay. Okay. Okey-dokey then. Okay. That's, um...

Speaker speaker_1: Is there anything else I could help you out with today?

Speaker speaker_2: No, there's nothing else with actually medical coverage. It's mainly just... just routes and... for preventive services, right?

Speaker speaker_1: Uh, hospital indemnity plans, yes. The insurance carrier.

Speaker speaker_2: Yeah. Yeah. The indemni... Yeah, the indemnity is like Aflac. You know, you're going to pay and then this VIP plan is gonna pay you back later. So... And your prescriptions are, uh, you know, get covered differently, correct?

Speaker speaker_1: Uh, no, ma'am. These are hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. So, whatever the remaining balances would be responsibility after the insurance carrier pays their set portion.

Speaker speaker_2: Okay. Okay. Okay. Okay. Okay. I... Okay. I understand that. And there's... there's no deductibles. It says with no copays, coinsurance or deductibles. The indemnity plan, the VIP.

Speaker speaker_1: Well, the VIP plans, they are copays. Uh, copays are either \$25 for regular doctor's visits or \$50 for specialists.

Speaker speaker_2: Okay. Any deductibles?

Speaker speaker_1: Uh, no, ma'am. So it's just copays.

Speaker speaker_2: Oh.

Speaker speaker_1: As long as you pay the copay-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the insurance carrier pays their set dollar per... uh, amount.

Speaker speaker_2: Okay, so that's like-

Speaker speaker_1: And then whatever any amount is, it's your responsibility.

Speaker speaker_2: ... like the doctor's office, the doctor, provider, whatever-

Speaker speaker_1: Interrupting.

Speaker speaker_2: ... doctor, um, or whatever would then bill us or what the difference between what the insurance will pay.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Okay. That's what I wanted to understand. I... Th- thank you very much. That's what I wanted to know so we could continue on with trying to get this enrollment done. Okay.

Speaker speaker_1: You're welcome. Great day, okay?

Speaker speaker_2: Thanks everybody. Thank you very much for explaining everything. Bye-bye.

Speaker speaker_1: All right. Bye-bye.