

Transcript: Justin

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Full Transcript

Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hello, Justin. My name is Mr. Lawrence Neesmith. I just, uh, started working with MAU, and this is the, uh, insurance plan book that I got, and I'm looking to get, uh, insurance on me, for medical and, um, and dental and eye, if you can help me. Yeah. So MAU, what's the last four of your Social? It's 2412. And for security purposes, can you verify your home address, including city, state and zip code, Mr. Neesmith? Yes, sir. It's 2900 Alfina Lane, Apartment 32C as in cat, uh, Lasagna, Georgia 338. And your date of birth? Yes, sir. 02/25/1965. And a good valid phone number I have is 518-419-1754? Correct. And the email address is lawrenceneesmith1917@gmail? It's 917@gmail.com. Yep. Okay. So dental and vision. What medical plan did you want? Uh... I want medical because, uh, that's my main priority, my health. I'm diabetic, and, uh, you know, my insulin and stuff, it costs so much money out of pocket. Okay. Um, yeah. I was asking what medical plan you wanted 'cause MAU, they offer four of them. Um, were you aiming at a benefit guide or do you need some explanation of what each medical plan is? Oh, yeah. I need some help. I need some help with it, yes. Yeah. Okay. No worries. That's- 'Cause I'm not understanding. Yes. I totally understand. Um, so one of the medical plans that's offered through MAU is the MEC standalone. Now, that one just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that. That's the \$9.46 a week plan. And then they have two other medical plans, the Ensure Plus plans, the basic and the enhanced. Now, those cover your hospital visits, doctor visits and medication coverage. The only major difference between the basic and the enhanced is how much the insurance carrier pays to cover things, but those range from \$17.39 to \$24.69. And then the last medical plan is the MEC enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week. I think I want to go with that. Okay. So the MEC enhanced? \$23 a-... Yes. Okay. Let's see. And all of this was for employee only, correct? Yes. Just for me. Okay. So the MEC enhanced dental and vision for employee only. Anything else? Uh, no. Um, what about heart and stuff like that? You see the heart doctors and stuff like that. Um, is that included with this medical as well? Um, yes. So you do have preventative services plus hospitals, doctors and medication coverage under that plan. Yes, sir. All right. Uh, yeah. Okay, then I'll go with that. Okay. So doing those three would make your total deductions \$28.79 per week. Do you authorize MAU to make the deduction for you? Yes. Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$27 and... or hold on. Yeah, \$28.79 come off your paycheck. Coverage begins the Monday we receive that deduction from MAU. Good. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Good. However, I do see that MAU is a Section 125 client. So what Section 125 is, it's an IRS code,

which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, Lawrence, is there anything else I can assist you with today? What, what about copay? Um, so copays, let's see here. Let me pull that benefit guide. So in the MEC enhanced, I do know your primary care visits is a-... has a \$10 copay. Specialist care visits like a ears, nose and throat doctor, for example, \$50 copay. And your urgent care, like for emergency room, hospital, is \$60 copay. What can you get that doesn't have... Yeah. W- uh, yeah. Can I get something that don't have no copay? Uh, let's see. So the only one that wouldn't have copays is the MEC standalone, which just covered preventative services. And preventative service being what? Like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. So for example, if you go to a doctor and they prescribe you something, under the MEC- Ah. ... you wouldn't have coverage for that visit because it's nothing preventative. Like, you went to a doctor and they prescribed you something. So that's not considered preventative. Wow. Hmm. How about the cardiology doctor? But unfortunately all of the- What about the cardiology doctor? Um, cardiologist, that's considered a specialist, so that would be a \$50 copay under your MEC enhanced medical plan. Mmm. And that's all you have? And that's it. Yes, sir. That's the best s-... That's, that's the best offer we got there, huh? Well, it's the highest tier that's offered through MAU. Yes, sir. Oh, okay. Well, I want to stick with the one I just, I just said. Okay. All right. Mm-hmm. I'll go ahead and keep everything the same for you. Is there anything else I can assist you with today, Lawrence? No. Oh, so it's \$28, \$10 per medical visit, right? Primary care visits. Yes, sir. \$10 copay. So I can go to my own doctor? It don't have to be one of your doctors? Now, I do know you have to stay in network for the insurance carrier to pay. However, I do have a telephone number to where if you provide them with your ZIP code, they can provide that list of providers and network for you. All right. Hey, baby, what's the name of this insurance? What about MetLife? So MetLife is for your vision, that's for vision. And the "benefits provided by IDx Social Plus," what is that? Um, so ID experts is pretty m-... It's a extra benefit offered through MAU, um, that protects against identity theft, like, uh, online scams, stuff like that. Oh. So it's pretty much extra security for online threats. Okay. What about this Stay Healthy MEC summary sheet? That's not an insurance? Um, the MEC summary? The Stay Healthy- Well, the, the- Yeah. ... the Stay Healthy MEC summary? Um, like I said, that just covered preventative services, so like your physicals, diabetes screenings, vaccinations. And the summary, that's just to show what is covered under that MEC plan. Okay, so... All right. This is what I really need 'cause, you know, um, the... I've got to follow up with, uh, with, uh, my cardiologist. So every time I go there, I gotta give them what, \$60, \$50 you saying? \$50 copay, yes, sir. And what about the medication? I have to pay for that, or the medication is already covered? Um, let me see, for the MEC Enhanced... So for generic prescriptions, there's a \$5 copay. Yeah, that's what I take for the meds. Um, yeah. So there would be a \$5 copay for that medicine or medication. Um, now, I do know for the, your indemnity portion, which is the hospital, doctor and medication coverage of this MEC Enhanced Plan, you do have up to \$30 for prescription coverage for that medical plan. Oh, okay. It cover \$30 worth it, then the rest is out of pocket? Correct. Yes, sir. That's the best insurance you have. Oh, that's what they got. Well, all right, I need to take that. Okay. Well- I'll stick with that. Okay? Okay.

Okay. Well, is there anything else I can assist you with today, Lawrence? No, that's it. Thank you, sir. You're welcome. You have a great day, okay? All right. All right, bye-bye. You can't call him back, honey.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hello, Justin. My name is Mr. Lawrence Neesmith. I just, uh, started working with MAU, and this is the, uh, insurance plan book that I got, and I'm looking to get, uh, insurance on me, for medical and, um, and dental and eye, if you can help me.

Speaker speaker_0: Yeah. So MAU, what's the last four of your Social?

Speaker speaker_1: It's 2412.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state and zip code, Mr. Neesmith?

Speaker speaker_1: Yes, sir. It's 2900 Alfina Lane, Apartment 32C as in cat, uh, Lasagna, Georgia 338.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: Yes, sir. 02/25/1965.

Speaker speaker_0: And a good valid phone number I have is 518-419-1754?

Speaker speaker_1: Correct.

Speaker speaker_0: And the email address is lawrenceneesmith1917@gmail?

Speaker speaker_1: It's 917@gmail.com. Yep.

Speaker speaker_0: Okay. So dental and vision. What medical plan did you want?

Speaker speaker_1: Uh... I want medical because, uh, that's my main priority, my health. I'm diabetic, and, uh, you know, my insulin and stuff, it costs so much money out of pocket.

Speaker speaker_0: Okay. Um, yeah. I was asking what medical plan you wanted 'cause MAU, they offer four of them. Um, were you aiming at a benefit guide or do you need some explanation of what each medical plan is?

Speaker speaker_1: Oh, yeah. I need some help. I need some help with it, yes. Yeah.

Speaker speaker_0: Okay. No worries. That's-

Speaker speaker_1: 'Cause I'm not understanding. Yes.

Speaker speaker_0: I totally understand. Um, so one of the medical plans that's offered through MAU is the MEC standalone. Now, that one just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that. That's the \$9.46 a week plan. And then they have two other medical plans, the Ensure Plus plans, the basic and the enhanced. Now, those cover your hospital visits, doctor visits and medication coverage. The only major difference between the basic and the enhanced is how much the insurance carrier pays to cover things, but those range from \$17.39 to \$24.69. And then the last medical plan is the MEC enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week.

Speaker speaker_1: I think I want to go with that.

Speaker speaker_0: Okay. So the MEC enhanced?

Speaker speaker_1: \$23 a-... Yes.

Speaker speaker_0: Okay. Let's see. And all of this was for employee only, correct?

Speaker speaker_1: Yes. Just for me.

Speaker speaker_0: Okay. So the MEC enhanced dental and vision for employee only. Anything else?

Speaker speaker_1: Uh, no. Um, what about heart and stuff like that? You see the heart doctors and stuff like that. Um, is that included with this medical as well?

Speaker speaker_0: Um, yes. So you do have preventative services plus hospitals, doctors and medication coverage under that plan. Yes, sir.

Speaker speaker_1: All right. Uh, yeah. Okay, then I'll go with that.

Speaker speaker_0: Okay. So doing those three would make your total deductions \$28.79 per week. Do you authorize MAU to make the deduction for you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$27 and... or hold on. Yeah, \$28.79 come off your paycheck. Coverage begins the Monday we receive that deduction from MAU.

Speaker speaker_1: Good.

Speaker speaker_0: Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail.

Speaker speaker_1: Good.

Speaker speaker_0: However, I do see that MAU is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be

considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, Lawrence, is there anything else I can assist you with today?

Speaker speaker_1: What, what about copay?

Speaker speaker_0: Um, so copays, let's see here. Let me pull that benefit guide. So in the MEC enhanced, I do know your primary care visits is a-... has a \$10 copay. Specialist care visits like a ears, nose and throat doctor, for example, \$50 copay. And your urgent care, like for emergency room, hospital, is \$60 copay.

Speaker speaker_2: What can you get that doesn't have...

Speaker speaker_1: Yeah. W- uh, yeah. Can I get something that don't have no copay?

Speaker speaker_0: Uh, let's see. So the only one that wouldn't have copays is the MEC standalone, which just covered preventative services.

Speaker speaker_1: And preventative service being what?

Speaker speaker_0: Like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. So for example, if you go to a doctor and they prescribe you something, under the MEC-

Speaker speaker_1: Ah.

Speaker speaker_0: ... you wouldn't have coverage for that visit because it's nothing preventative. Like, you went to a doctor and they prescribed you something. So that's not considered preventative.

Speaker speaker_1: Wow. Hmm.

Speaker speaker_2: How about the cardiology doctor?

Speaker speaker_0: But unfortunately all of the-

Speaker speaker_1: What about the cardiology doctor?

Speaker speaker_0: Um, cardiologist, that's considered a specialist, so that would be a \$50 copay under your MEC enhanced medical plan.Mmm.

Speaker speaker_3: And that's all you have?

Speaker speaker_1: And that's it.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: That's the best s-... That's, that's the best offer we got there, huh?

Speaker speaker_0: Well, it's the highest tier that's offered through MAU. Yes, sir.

Speaker speaker_1: Oh, okay. Well, I want to stick with the one I just, I just said.

Speaker speaker_0: Okay. All right.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I'll go ahead and keep everything the same for you. Is there anything else I can assist you with today, Lawrence?

Speaker speaker_3: No.

Speaker speaker_1: Oh, so it's \$28, \$10 per medical visit, right?

Speaker speaker_0: Primary care visits. Yes, sir. \$10 copay.

Speaker speaker_1: So I can go to my own doctor? It don't have to be one of your doctors?

Speaker speaker_0: Now, I do know you have to stay in network for the insurance carrier to pay. However, I do have a telephone number to where if you provide them with your ZIP code, they can provide that list of providers and network for you.

Speaker speaker_1: All right.

Speaker speaker_3: Hey, baby, what's the name of this insurance?

Speaker speaker_1: What about MetLife?

Speaker speaker_0: So MetLife is for your vision, that's for vision.

Speaker speaker_1: And the "benefits provided by IDx Social Plus," what is that?

Speaker speaker_0: Um, so ID experts is pretty m-... It's a extra benefit offered through MAU, um, that protects against identity theft, like, uh, online scams, stuff like that.

Speaker speaker_1: Oh.

Speaker speaker_0: So it's pretty much extra security for online threats.

Speaker speaker_1: Okay. What about this Stay Healthy MEC summary sheet? That's not an insurance?

Speaker speaker_0: Um, the MEC summary?

Speaker speaker_1: The Stay Healthy-

Speaker speaker_0: Well, the, the-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... the Stay Healthy MEC summary? Um, like I said, that just covered preventative services, so like your physicals, diabetes screenings, vaccinations. And the summary, that's just to show what is covered under that MEC plan.

Speaker speaker_1: Okay, so... All right. This is what I really need 'cause, you know, um, the... I've got to follow up with, uh, with, uh, my cardiologist. So every time I go there, I gotta give them what, \$60, \$50 you saying?

Speaker speaker_0: \$50 copay, yes, sir.

Speaker speaker_1: And what about the medication? I have to pay for that, or the medication is already covered?

Speaker speaker_0: Um, let me see, for the MEC Enhanced... So for generic prescriptions, there's a \$5 copay.

Speaker speaker_1: Yeah, that's what I take for the meds.

Speaker speaker_0: Um, yeah. So there would be a \$5 copay for that medicine or medication. Um, now, I do know for the, your indemnity portion, which is the hospital, doctor and medication coverage of this MEC Enhanced Plan, you do have up to \$30 for prescription coverage for that medical plan.

Speaker speaker_1: Oh, okay. It cover \$30 worth it, then the rest is out of pocket?

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_3: That's the best insurance you have.

Speaker speaker_1: Oh, that's what they got. Well, all right, I need to take that.

Speaker speaker_0: Okay. Well-

Speaker speaker_1: I'll stick with that. Okay?

Speaker speaker_3: Okay.

Speaker speaker_0: Okay. Well, is there anything else I can assist you with today, Lawrence?

Speaker speaker_1: No, that's it. Thank you, sir.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: All right.

Speaker speaker_0: All right, bye-bye.

Speaker speaker_3: You can't call him back, honey.