

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hi, Justin. Um, I just don't understand this package here. For benefits. Um, yeah, I can, uh, assist you with it. What's the staffing agency you work for? Um, Pure Builders at Home. And what's the last four of your Social so I can pull your file for you? Zero, zero, nine, eight. And what was your first and last name? Valerie Smith. And for security purposes, could you verify your home address, including city, state and zip code, Valerie? 5431 Duke Court, Warner, Michigan 48091. And confirm your date of birth. 01/25/64. And a good telephone number I have is 248-752-3660. Correct. And the email I have is vsmith1964@Yahoo! Yep. Okay. So let's see here. Um, you said you had a few questions regarding the benefits? Oh, sure do. Okay. What's that first question? Just through the medical, not the additional stuff. Mm-hmm. So, uh, y- you know, I, I printed out the papers and on, you know, some of the papers in the plans it says, "This is not major medical insurance." What does that mean? Um, yes. So this i- this benefit, or the benefits offered through ATC Healthcare aren't, isn't m- major medical insurance, they're hospital indemnity plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as co-pays have been met, while major medical insurance, you have a deductible, but for the insurance carrier pays their set percentage, like 70 or 80% usually. Mm-hmm. Um, but with these, you just pay the co-pays and then the insurance carrier pays for that set dollar amount, and then whatever the remaining balance is would be your responsibility. Okay, so they only pay a certain amount, and if it's over that amount, then I pay for it? Per... Or, or you're re- responsible for the remaining balance. So say for example, um, under the, one of the VIP plans, um, hospital admission benefit, the insurance carrier will pay \$1,000 a day. So say if your medical bill is \$2,000 for hospital admission, the insurance carrier pays that \$1,000 mark and then you're left with the \$1,000 remaining balance. Okay. And, um, so what is this, um, the Stay Healthy MEC-Health... StayHealthy MEC Enhanced program? What's that? So the StayHealthy MEC TeleRx, that one just covers your preventative healthcare services only. So like your physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy. While the MEC Enhanced, that's like a combination of both preventative healthcare services plus hospital, doctor and medication coverage. Um, then the VIP plans, those cover your hospital, doctors and medications only. So what is my weekly premium would be for any of these? Because like on one page it says like employee deductions 43.81, uh, or \$16, and then there's this one monthly premium that says employee 756.22. Yeah. So that's their, uh, major medical plan. So that has a very high deductible. Um, meaning that everything would be covered at 100% after that deductible is met. Um, but yes, it is, um, \$756.22 per month. Um, but the plans that's offered like the MEC, the VIP plans, um, those are weekly deductions. Um, so whatever you see in the benefit guide

is how much your deduction would be. So say for example, you just wanted the VIP Plus with dental, um, for example, your total d- premium would be \$35.35 per week because the VIP Plus is \$31.71 and dental would be \$3.64. Mm-hmm. So what's the difference between the MVP, the one that's like \$756 a month compared to these other plans? Um, so like I said, the MVP is their major medical plan, um, where everything is covered at 100% after that deductible is met. While the plans, uh, like the MEC or the VIP plans, those are hospital indemnity. So the insurance carrier only pays set dollar amounts to cover things as long as co-pays have been met. But after the- they've reached that set dollar amount, you're responsible for the remaining balance. Do, do you know, do like a lot of, um, doctors and places take those insurances? Um, now I'm not- The hospital indemnity? Yeah. Now honestly, I do know that there is a network, um, that you can, that you have to stay in network with... for the insurance carrier to pay. Um, now- Mm-hmm. ... honestly, I don't have a list on hand, but I have a telephone number to where if you provide them with your zip code, they can provide you that information. Okay. If you could give that to me. Yeah. Just let me know whenever you're ready. I'm ready. Okay. So the company is called MultiPlan.... multi-plan? Correct. Okay. And their telephone number is 800- Uh-huh. ... 457- Uh-huh. ... 1403. 1-403? Correct. 800-457-1403. Correct. So, like, it says in here, like, your premium for employee-only MVP will not exceed 9.02% of your pay. Correct. So it won't, it won't exceed that 9.2% of what your pay is. Per month? Correct. Or year? Or- I'm sorry. Monthly? Month- Month is correct. Okay. So that amount, let's just say I make \$2,000 a month. And 9% of that would be like \$18? So does that mean that amount is what my premium is? Um, no. Honestly, I wouldn't know the answer to that question. Um, it's mainly an insurance carrier question. Um, I can provide you with their telephone number as need be. Is that the 516-750-1600? Uh, which one? Should be for 90 Degree Benefits. Um, which one? Read it out for me one more time. 516-750-1600. Um, no, ma'am. I have a different number for them. Okay. What's the number? Um, 800-833- Uh-huh. ... 4- 4296. And what's the name of the company? 90 Degree Benefits. Okay. All righty. I think that's it for right now. I appreciate your help. You're welcome. You have a great day, okay, Valerie? You too. Bye-bye. 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 on a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. Um, I just don't understand this package here. For benefits.

Speaker speaker_1: Um, yeah, I can, uh, assist you with it. What's the staffing agency you work for?

Speaker speaker_2: Um, Pure Builders at Home.

Speaker speaker_1: And what's the last four of your Social so I can pull your file for you?

Speaker speaker_2: Zero, zero, nine, eight.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Valerie Smith.

Speaker speaker_1: And for security purposes, could you verify your home address, including city, state and zip code, Valerie?

Speaker speaker_2: 5431 Duke Court, Warner, Michigan 48091.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: 01/25/64.

Speaker speaker_1: And a good telephone number I have is 248-752-3660.

Speaker speaker_2: Correct.

Speaker speaker_1: And the email I have is vsmith1964@Yahoo!

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. So let's see here. Um, you said you had a few questions regarding the benefits?

Speaker speaker_2: Oh, sure do.

Speaker speaker_1: Okay. What's that first question?

Speaker speaker_2: Just through the medical, not the additional stuff.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So, uh, y- you know, I, I printed out the papers and on, you know, some of the papers in the plans it says, "This is not major medical insurance." What does that mean?

Speaker speaker_1: Um, yes. So this i- this benefit, or the benefits offered through ATC Healthcare aren't, isn't m- major medical insurance, they're hospital indemnity plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as co-pays have been met, while major medical insurance, you have a deductible, but for the insurance carrier pays their set percentage, like 70 or 80% usually.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, but with these, you just pay the co-pays and then the insurance carrier pays for that set dollar amount, and then whatever the remaining balance is would be your responsibility.

Speaker speaker_2: Okay, so they only pay a certain amount, and if it's over that amount, then I pay for it?

Speaker speaker_1: Per... Or, or you're re- responsible for the remaining balance. So say for example, um, under the, one of the VIP plans, um, hospital admission benefit, the insurance carrier will pay \$1,000 a day. So say if your medical bill is \$2,000 for hospital admission, the

insurance carrier pays that \$1,000 mark and then you're left with the \$1,000 remaining balance.

Speaker speaker_2: Okay. And, um, so what is this, um, the Stay Healthy MEC-Health... StayHealthy MEC Enhanced program? What's that?

Speaker speaker_1: So the StayHealthy MEC TeleRx, that one just covers your preventative healthcare services only. So like your physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy. While the MEC Enhanced, that's like a combination of both preventative healthcare services plus hospital, doctor and medication coverage. Um, then the VIP plans, those cover your hospital, doctors and medications only.

Speaker speaker_2: So what is my weekly premium would be for any of these? Because like on one page it says like employee deductions 43.81, uh, or \$16, and then there's this one monthly premium that says employee 756.22.

Speaker speaker_1: Yeah. So that's their, uh, major medical plan. So that has a very high deductible. Um, meaning that everything would be covered at 100% after that deductible is met. Um, but yes, it is, um, \$756.22 per month. Um, but the plans that's offered like the MEC, the VIP plans, um, those are weekly deductions. Um, so whatever you see in the benefit guide is how much your deduction would be. So say for example, you just wanted the VIP Plus with dental, um, for example, your total d- premium would be \$35.35 per week because the VIP Plus is \$31.71 and dental would be \$3.64.

Speaker speaker_2: Mm-hmm. So what's the difference between the MVP, the one that's like \$756 a month compared to these other plans?

Speaker speaker_1: Um, so like I said, the MVP is their major medical plan, um, where everything is covered at 100% after that deductible is met. While the plans, uh, like the MEC or the VIP plans, those are hospital indemnity. So the insurance carrier only pays set dollar amounts to cover things as long as co-pays have been met. But after the- they've reached that set dollar amount, you're responsible for the remaining balance.

Speaker speaker_2: Do, do you know, do like a lot of, um, doctors and places take those insurances?

Speaker speaker_1: Um, now I'm not-

Speaker speaker_2: The hospital indemnity?

Speaker speaker_1: Yeah. Now honestly, I do know that there is a network, um, that you can, that you have to stay in network with... for the insurance carrier to pay. Um, now-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... honestly, I don't have a list on hand, but I have a telephone number to where if you provide them with your zip code, they can provide you that information.

Speaker speaker_2: Okay. If you could give that to me.

Speaker speaker_1: Yeah. Just let me know whenever you're ready.

Speaker speaker_2: I'm ready.

Speaker speaker_1: Okay. So the company is called MultiPlan.

Speaker speaker_2: ... multi-plan?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay.

Speaker speaker_1: And their telephone number is 800-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... 457-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... 1403.

Speaker speaker_2: 1-403?

Speaker speaker_1: Correct.

Speaker speaker_2: 800-457-1403.

Speaker speaker_1: Correct.

Speaker speaker_2: So, like, it says in here, like, your premium for employee-only MVP will not exceed 9.02% of your pay.

Speaker speaker_1: Correct. So it won't, it won't exceed that 9.2% of what your pay is.

Speaker speaker_2: Per month?

Speaker speaker_1: Correct.

Speaker speaker_2: Or year? Or- I'm sorry. Monthly?

Speaker speaker_1: Month- Month is correct.

Speaker speaker_2: Okay. So that amount, let's just say I make \$2,000 a month. And 9% of that would be like \$18? So does that mean that amount is what my premium is?

Speaker speaker_1: Um, no. Honestly, I wouldn't know the answer to that question. Um, it's mainly an insurance carrier question. Um, I can provide you with their telephone number as need be.

Speaker speaker_2: Is that the 516-750-1600?

Speaker speaker_1: Uh, which one? Should be for 90 Degree Benefits. Um, which one? Read it out for me one more time.

Speaker speaker_2: 516-750-1600.

Speaker speaker_1: Um, no, ma'am. I have a different number for them.

Speaker speaker_2: Okay. What's the number?

Speaker speaker_1: Um, 800-833-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... 4- 4296.

Speaker speaker_2: And what's the name of the company?

Speaker speaker_1: 90 Degree Benefits.

Speaker speaker_2: Okay. All righty. I think that's it for right now. I appreciate your help.

Speaker speaker_1: You're welcome. You have a great day, okay, Valerie?

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Bye-bye.