

## Transcript: Justin

**Mills-6135317381169152-5543780125425664**

### Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. My name is Karen, and I'm not positive that I'm calling the right number, but, um, I'm hoping so. Um, so I am, um, becoming an, uh, employee of MAU. Mm-hmm. And I don't quite understand the different benefit plans, and I was needing some help understanding those a little better. Okay. Um, so MAU, what's the last four of your Social? 2920. But my onboarding is not complete. Oh, your onboarding is not complete? Okay, just bear with me one second. Let me pull up benefit guide. Okay. 'Cause I have the benefit guide, and that's the part that's actually holding me up from completing onboarding. No worries. Um, so let's see here. And what were your questions? Oh, yeah. Okay, so it looks like there's a few plans available, and I kind of... I could follow the, um, MVP plan, or I'm sorry, the plan... Let me go back up to the top here. The... So, it says this is not major medical insurance. Correct. And it looks like... Let me go down just a little bit. So I haven't had this type of insurance before. Can you kinda give me an overview of how it works? Yeah. Um, so where it says this is not major medical insurance, um, it is a ho- they are hospital indemnity plans. So the insurance carrier pays set dollar amounts to cover things as long as copays have been met, while on major medical plans you have to reach a deductible, uh, before the insurance carrier pays their set percentage. Um, but with these, you just pay the copays of whatever the provider charges and then the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. Okay, and then how, um, how would I access the providers? Um, so there is, uh, the multi... It's under the MultiPlan Network. I can either provide you with their website or their telephone number, whichever would be easier, or I do believe it's- Oh, I have a website this says. Okay. Um- Oh, I think I have it. Multiplan.com. Yes. Okay. Should be on the website, uh, or the benefit guide. Should I see if... Okay. I did find that. So it covers... The things covered of, uh, the hospital indem- uh, on, on this one, um, so it has copays for primary care visits, specialists, urgent cares. Um, and then if there were a hospitalization, where it has 1,000-day max one day, um, is that what I would pay or what it would pay? The insurance carrier would pay. So they would pay \$1,000 for one day? Correct. And then if I was admitted past one day, I would be responsible for the full amount? Correct. Yes, ma'am. Okay. Okay, and then there's another plan that is listed that is considerably higher, which is the MVP Plan. Yes, so that's their only major medical plan. Um, so once that deductible is met, either by the individual or the family, everything would be covered at 100%. Um, urgent care visits, emergency room benefit, um, preventative care, ou- outpatient surgery, stuff like that, would all be covered- Okay. Is this- ... at 100%. Is this a high deduc- Is this a eligible HDHP plan? High Deductible Plan? Um, high deductible plan? Yes, ma'am. So it is an eligible... So I could have an HSA. Okay, and it also has copays listed. So would there be a copay as long as they're in network? Um, yes, ma'am. Okay, and how would I check...

Could you give me the website to check the, uh, providers on that one? Um, yes, it's still under the MV- uh, the MultiPlan Network. Okay. So when I go to their website, I had an issue 'cause I did try to look that up, multiplan.com. It was asking for the network or something. Give me just a second. Yeah, give me one second. I'm more of a, uh, visual person, so let's see. So find a provider. Mm-hmm. And then it's gonna be limited benefit plan, so PHCS Limited Benefit Plan. Okay, so hold on. Find a provider. No, wait. MultiPlan Network Limited Benefit Plan. My apologies. It's okay. Okay, so the, the one... The lower plan, that would be a MultiPlan Limited Benefit? Limited Benefit. Correct. And there's no benefit if I go to someone outside the network, right? Correct, unfortunately. Okay, and then if I were to choose the MVP Plan, which one of the networks would it be? Okay, let's see here. The MultiPlan PPO? Yeah, that's what I'm thinking. Um, I can ask my supervisor real quick. Bear with me one second. Okay. Hello. Are you still there? Yes. Hey, thank you so much for holding. So, I'm, I want to say the PPO plan, that's what my supervisor said, but I want to reach out to my, uh, account manager just to verify. Um, but I would honestly reach out to MultiPlan like personally, like call them just to verify. Um, and I can provide you with their telephone number if need be as well. Okay. Their number is on here. I would just... Would I just let them know it was the MBP plan? Correct. Yes, ma'am. Okay. But the, uh, MultiPlan Limited Benefit Plan, that is for the hospital indemnity plans. I do know that. Okay. And then, um, one more question just so that I know. Do you know when the open enrollment period is for this? Um, for MAU? Yes. Um, so I do know that MAU usually has some... Their, uh, company open enrollment period usually sometime in December. Um, now I do know that they'll usually send out mass text message, uh, all of the, all, to all of their employees usually one to two weeks before the open enrollment period happens to get everyone well aware of it. But I do know- Okay. So really it's January 1st? Correct. Okay. Okay. And I'm currently on COBRA and I know that I need to keep it through, um, to finish a few doctor appointments. Would that count... When I, when that stops, would that count as a qualifying event? Uh, let's see. Yes. So invol- well, involuntary loss of coverage, qualified life events, marriage or divorce, birth or adoption of a child or involuntary loss of coverage. Um, mm, that's also account manager question as well. I can reach out to my account manager and verify, um, and then get back to you on that with a call back number. Okay. That would be helpful. Okay. Just let me know- Yeah. ... when you're ready. And what was your first and last name? Karen Bagwell. Bagwell. And a good telephone number for you? 615-596-1001. So I guess- And just- ... kind of my question is... I'm sorry? And just to confirm the telephone number, I'm sorry to interrupt you, 615-596-1001? Yes. Okay. And what were you gonna say? Yeah. So the, the questions that I have is, since I am currently on COBRA, if I were to keep it, because I don't know exactly when my start date is, but I know when my appointment is. Mm-hmm. Um, if I were to keep the COBRA, um, to ensure that that appointment was covered, would that... and then let it go, would that count as a qualifying life event for me to be able to make my election at that time? Okay. Let's see here. And then, um, I had a second question and I forgot. Oh, one of the questions it asked me during enrollment is if I'm currently covered under other, under other insurance, and I will be until this becomes effective. So do I say yes? Uh, here. Will you repeat that question one more time? I'm sorry. I was writing down the first one. I'm sorry. Um, so on my onboarding, it's, it asks if I am currently covered under another plan. I will be covered under COBRA, I'm just not sure of the period of time 'cause there's probably gonna be an overlap with the way this becomes effective. Um, so my question is, um, would I answer yes, I currently have coverage

on that enrollment? Um, so if you're going through the enrollment process right now, I do know that if you do pick, um, that you do have coverage elsewhere, um, it may not allow you to enroll into the benefits 'cause you do have... that's technically, uh, like a declination 'cause you're advising that you do have coverage elsewhere. Um, so I would click no for now, um, if you're still wanting to enroll into the MBP plan. Um, but I can reach out to my account manager on the, uh, other question that you have. I do know that. But the second one- Okay. Well, once I... Once I find out about the qualifying event- Mm-hmm. ... then, um, that, that can answer that question for me. Okay. Let's see here. So like I said, I'll reach out to my back office and ask them those, those two questions for you. And then once I do receive word back from my back office, I'll give you a call back. Okay, Karen? Okay. Thank you. You're welcome. Is there anything else I could assist you with today? I believe that's everything. Awesome. Well, you have a wonderful day, okay? Thank you. You too. All right. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hi, Justin. My name is Karen, and I'm not positive that I'm calling the right number, but, um, I'm hoping so. Um, so I am, um, becoming an, uh, employee of MAU.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And I don't quite understand the different benefit plans, and I was needing some help understanding those a little better.

Speaker speaker\_0: Okay. Um, so MAU, what's the last four of your Social?

Speaker speaker\_1: 2920. But my onboarding is not complete.

Speaker speaker\_0: Oh, your onboarding is not complete? Okay, just bear with me one second. Let me pull up benefit guide.

Speaker speaker\_1: Okay. 'Cause I have the benefit guide, and that's the part that's actually holding me up from completing onboarding.

Speaker speaker\_0: No worries. Um, so let's see here. And what were your questions?

Speaker speaker\_1: Oh, yeah. Okay, so it looks like there's a few plans available, and I kind of... I could follow the, um, MVP plan, or I'm sorry, the plan... Let me go back up to the top here. The... So, it says this is not major medical insurance.

Speaker speaker\_0: Correct.

Speaker speaker\_1: And it looks like... Let me go down just a little bit. So I haven't had this type of insurance before. Can you kinda give me an overview of how it works?

Speaker speaker\_0: Yeah. Um, so where it says this is not major medical insurance, um, it is a ho- they are hospital indemnity plans. So the insurance carrier pays set dollar amounts to

cover things as long as copays have been met, while on major medical plans you have to reach a deductible, uh, before the insurance carrier pays their set percentage. Um, but with these, you just pay the copays of whatever the provider charges and then the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility.

Speaker speaker\_1: Okay, and then how, um, how would I access the providers?

Speaker speaker\_0: Um, so there is, uh, the multi... It's under the MultiPlan Network. I can either provide you with their website or their telephone number, whichever would be easier, or I do believe it's-

Speaker speaker\_1: Oh, I have a website this says.

Speaker speaker\_0: Okay. Um-

Speaker speaker\_1: Oh, I think I have it. Multiplan.com.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Should be on the website, uh, or the benefit guide.

Speaker speaker\_1: Should I see if... Okay. I did find that. So it covers... The things covered of, uh, the hospital indem- uh, on, on this one, um, so it has copays for primary care visits, specialists, urgent cares. Um, and then if there were a hospitalization, where it has 1,000-day max one day, um, is that what I would pay or what it would pay?

Speaker speaker\_0: The insurance carrier would pay.

Speaker speaker\_1: So they would pay \$1,000 for one day?

Speaker speaker\_0: Correct.

Speaker speaker\_1: And then if I was admitted past one day, I would be responsible for the full amount?

Speaker speaker\_0: Correct. Yes, ma'am.

Speaker speaker\_1: Okay. Okay, and then there's another plan that is listed that is considerably higher, which is the MVP Plan.

Speaker speaker\_0: Yes, so that's their only major medical plan. Um, so once that deductible is met, either by the individual or the family, everything would be covered at 100%. Um, urgent care visits, emergency room benefit, um, preventative care, ou- outpatient surgery, stuff like that, would all be covered-

Speaker speaker\_1: Okay. Is this-

Speaker speaker\_0: ... at 100%.

Speaker speaker\_1: Is this a high deduc- Is this a eligible HDHP plan? High Deductible Plan?

Speaker speaker\_0: Um, high deductible plan? Yes, ma'am.

Speaker speaker\_1: So it is an eligible... So I could have an HSA. Okay, and it also has copays listed. So would there be a copay as long as they're in network?

Speaker speaker\_0: Um, yes, ma'am.

Speaker speaker\_1: Okay, and how would I check... Could you give me the website to check the, uh, providers on that one?

Speaker speaker\_0: Um, yes, it's still under the MV- uh, the MultiPlan Network.

Speaker speaker\_1: Okay. So when I go to their website, I had an issue 'cause I did try to look that up, multiplan.com. It was asking for the network or something. Give me just a second.

Speaker speaker\_0: Yeah, give me one second. I'm more of a, uh, visual person, so let's see. So find a provider.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then it's gonna be limited benefit plan, so PHCS Limited Benefit Plan.

Speaker speaker\_1: Okay, so hold on. Find a provider.

Speaker speaker\_0: No, wait. MultiPlan Network Limited Benefit Plan. My apologies.

Speaker speaker\_1: It's okay. Okay, so the, the one... The lower plan, that would be a MultiPlan Limited Benefit?

Speaker speaker\_0: Limited Benefit. Correct.

Speaker speaker\_1: And there's no benefit if I go to someone outside the network, right?

Speaker speaker\_0: Correct, unfortunately.

Speaker speaker\_1: Okay, and then if I were to choose the MVP Plan, which one of the networks would it be?

Speaker speaker\_0: Okay, let's see here.

Speaker speaker\_1: The MultiPlan PPO?

Speaker speaker\_0: Yeah, that's what I'm thinking. Um, I can ask my supervisor real quick. Bear with me one second.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Hello. Are you still there?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Hey, thank you so much for holding. So, I'm, I want to say the PPO plan, that's what my supervisor said, but I want to reach out to my, uh, account manager just to

verify. Um, but I would honestly reach out to MultiPlan like personally, like call them just to verify. Um, and I can provide you with their telephone number if need be as well.

Speaker speaker\_1: Okay. Their number is on here. I would just... Would I just let them know it was the MBP plan?

Speaker speaker\_0: Correct. Yes, ma'am.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But the, uh, MultiPlan Limited Benefit Plan, that is for the hospital indemnity plans. I do know that.

Speaker speaker\_1: Okay. And then, um, one more question just so that I know. Do you know when the open enrollment period is for this?

Speaker speaker\_0: Um, for MAU?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Um, so I do know that MAU usually has some... Their, uh, company open enrollment period usually sometime in December. Um, now I do know that they'll usually send out mass text message, uh, all of the, all, to all of their employees usually one to two weeks before the open enrollment period happens to get everyone well aware of it. But I do know-

Speaker speaker\_1: Okay. So really it's January 1st?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Okay. And I'm currently on COBRA and I know that I need to keep it through, um, to finish a few doctor appointments. Would that count... When I, when that stops, would that count as a qualifying event?

Speaker speaker\_0: Uh, let's see. Yes. So invo- well, involuntary loss of coverage, qualified life events, marriage or divorce, birth or adoption of a child or involuntary loss of coverage. Um, mm, that's also account manager question as well. I can reach out to my account manager and verify, um, and then get back to you on that with a call back number.

Speaker speaker\_1: Okay. That would be helpful. Okay. Just let me know-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... when you're ready.

Speaker speaker\_0: And what was your first and last name?

Speaker speaker\_1: Karen Bagwell.

Speaker speaker\_0: Bagwell. And a good telephone number for you?

Speaker speaker\_1: 615-596-1001. So I guess-

Speaker speaker\_0: And just-

Speaker speaker\_1: ... kind of my question is... I'm sorry?

Speaker speaker\_0: And just to confirm the telephone number, I'm sorry to interrupt you, 615-596-1001?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And what were you gonna say?

Speaker speaker\_1: Yeah. So the, the questions that I have is, since I am currently on COBRA, if I were to keep it, because I don't know exactly when my start date is, but I know when my appointment is.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, if I were to keep the COBRA, um, to ensure that that appointment was covered, would that... and then let it go, would that count as a qualifying life event for me to be able to make my election at that time?

Speaker speaker\_0: Okay. Let's see here.

Speaker speaker\_1: And then, um, I had a second question and I forgot. Oh, one of the questions it asked me during enrollment is if I'm currently covered under other, under other insurance, and I will be until this becomes effective. So do I say yes?

Speaker speaker\_0: Uh, here. Will you repeat that question one more time? I'm sorry. I was writing down the first one.

Speaker speaker\_1: I'm sorry. Um, so on my onboarding, it's, it asks if I am currently covered under another plan. I will be covered under COBRA, I'm just not sure of the period of time 'cause there's probably gonna be an overlap with the way this becomes effective. Um, so my question is, um, would I answer yes, I currently have coverage on that enrollment?

Speaker speaker\_0: Um, so if you're going through the enrollment process right now, I do know that if you do pick, um, that you do have coverage elsewhere, um, it may not allow you to enroll into the benefits 'cause you do have... that's technically, uh, like a declination 'cause you're advising that you do have coverage elsewhere. Um, so I would click no for now, um, if you're still wanting to enroll into the MBP plan. Um, but I can reach out to my account manager on the, uh, other question that you have. I do know that. But the second one-

Speaker speaker\_1: Okay. Well, once I... Once I find out about the qualifying event-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... then, um, that, that can answer that question for me.

Speaker speaker\_0: Okay. Let's see here. So like I said, I'll reach out to my back office and ask them those, those two questions for you. And then once I do receive word back from my back office, I'll give you a call back. Okay, Karen?

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: You're welcome. Is there anything else I could assist you with today?

Speaker speaker\_1: I believe that's everything.

Speaker speaker\_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_1: Thank you. You too.

Speaker speaker\_0: All right. Bye-bye.

Speaker speaker\_1: Bye.