

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Um, hi, um, I'm getting ready to go to work for Crown Staffing and they gave me this book about your insurance plan. And I was wondering if, um, there's any deductibles or anything on the, um, MEC, uh, plans? Let's see, the MEC plans? Which one are you referring to? It's, um, the Stay Healthy MEC TeleRx, the VIP Standard and VIP Classic. All right, so there's, there's no deductible on- on those plans because none of these plans are PPO. They're all limited benefits plans. So what that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility. Okay. So, what plan, is there, I mean, where, wh- where's the plan at in here that, you know, where... for, you know, regular insurance? So none of... All of these plans are limited benefits plans. They're all limited benefits plans? Yes, sir. Okay. Um- And do you... They do offer you the, the minimum value plan, the MVP plan. Yeah. But that one, it says, "Available to all employees if they work at least 30 hours weekly." Now, you have to qualify. That plan, you have to qualify for. Okay. It says, it says, "Comprehensive medical and prescription program that offers in and out of network benefits after you meet the applicable, uh, applicable deductions." Okay. Um, what about the, uh, dental? Uh, how good is the dental for this, um, for these plans? For the dental, let's see. There's a \$50 deductible for the dental. Okay. And... Because I, I'll need vision, dental and, uh, behavior health. Those are the three things I need mainly. Right. So vision would be \$2.15. Dental would be \$3.52. And behavior health would be \$1.50 weekly. Okay. Um, do I have to wait until I start to sign up? No, sir. I can go ahead and get you signed... I can go ahead and get you enrolled and then once you start working, it'll, it'll kick in that way. Or you can wait after- Okay. ... whatever you prefer. Okay. You just have 30 days from the date you receive your first paycheck to get enrolled in coverage. Okay. Um, which one of these... Because I want... Because I, I have some medications that I have to take too, so I need something with, um, um, whatcha call it? With- Prescription support? Prescriptions and stuff. Absolutely. Is that free RX? Yeah, the free RX... So the, the MEC TeleRx actually comes with free RX. And it gives you access to preventative services like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services. And that's which one? The MEC TeleRx. It'd be \$15.67 a week. Okay. Um, yeah, that sounds like a pretty good deal. Um, yeah, what information you n- do you need right now to go ahead and sign me up? Okay, what's the last four of your social? Eight, two, six, two. First name? James. Your social doesn't look like you're in the system, so I'm gonna have to add you into the system. Okay. What was your full social? Three, one, zero, seven, eight, eight, two, six, two. And you said Crown, correct? Yeah. You said three, one, zero, seven, eight, eight, two, six, two? Yeah. And you

said James is your first name? Yeah. Arthur's my last name. How do you spell Arthur? A-R-T-H-U-R. Any address? Um, 3040, um, East County Road 200 North. North Vernon, Indiana 47265. You said North Vernon? Yeah. N-O-R-T-H V-E-R-N-O-N. Any date of birth? 12/25/1970. Email? Um, well then let me get my wallet. I have it in my wallet. It is jarthurjunior, uh, period77@gmail.com. You said jarthurjunior. Yeah. Period77@gmail.com? Yeah. All right, and your phone number? 812-767-4096. I give. All right, so you say you want the MEC TeleRx, the dental and the vision and the behavior health? Uh, dental, vision, behavior health and you said the free RX is already included in that, right? In the MEC TeleRx, yes, sir. Okay. So we have that four plan selected, it'll be \$22.84 that will be deducted weekly. Okay. And do you know, um, what behavior health clinics you guys cover in this area? Do you cover Centerstone? So we're actually in South Carolina, I wouldn't be able to tell you. Okay. If it was in your area, you would go to multiplan.com. That would- Mm-hmm. ... tell you what doctor- Okay. ... in the area taking insurance. Okay. Yeah. Let me... Yeah, that, that's pretty much all I need then. Okay? Is there anything else you need? No, sir. So just to let you know, the enrollment process does take one to two weeks. Okay. Once you get that self deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID card are sent one to two weeks from the activation date. Okay. Okay. I appreciate it. Thank you. No problem, Mr. Arthur. Was there anything else I could help you with today? No, sir. All right then. If nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week. Uh, you too, sir. Thank you. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker_1: Um, hi, um, I'm getting ready to go to work for Crown Staffing and they gave me this book about your insurance plan. And I was wondering if, um, there's any deductibles or anything on the, um, MEC, uh, plans?

Speaker speaker_0: Let's see, the MEC plans? Which one are you referring to?

Speaker speaker_1: It's, um, the Stay Healthy MEC TeleRx, the VIP Standard and VIP Classic.

Speaker speaker_0: All right, so there's, there's no deductible on- on those plans because none of these plans are PPO. They're all limited benefits plans. So what that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility.

Speaker speaker_1: Okay. So, what plan, is there, I mean, where, wh- where's the plan at in here that, you know, where... for, you know, regular insurance?

Speaker speaker_0: So none of... All of these plans are limited benefits plans.

Speaker speaker_1: They're all limited benefits plans?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: And do you... They do offer you the, the minimum value plan, the MVP plan.

Speaker speaker_1: Yeah.

Speaker speaker_0: But that one, it says, "Available to all employees if they work at least 30 hours weekly." Now, you have to qualify. That plan, you have to qualify for.

Speaker speaker_1: Okay.

Speaker speaker_0: It says, it says, "Comprehensive medical and prescription program that offers in and out of network benefits after you meet the applicable, uh, applicable deductions."

Speaker speaker_1: Okay. Um, what about the, uh, dental? Uh, how good is the dental for this, um, for these plans?

Speaker speaker_0: For the dental, let's see. There's a \$50 deductible for the dental.

Speaker speaker_1: Okay. And... Because I, I'll need vision, dental and, uh, behavior health. Those are the three things I need mainly.

Speaker speaker_0: Right. So vision would be \$2.15. Dental would be \$3.52. And behavior health would be \$1.50 weekly.

Speaker speaker_1: Okay. Um, do I have to wait until I start to sign up?

Speaker speaker_0: No, sir. I can go ahead and get you signed... I can go ahead and get you enrolled and then once you start working, it'll, it'll kick in that way. Or you can wait after-

Speaker speaker_1: Okay.

Speaker speaker_0: ... whatever you prefer.

Speaker speaker_1: Okay.

Speaker speaker_0: You just have 30 days from the date you receive your first paycheck to get enrolled in coverage.

Speaker speaker_1: Okay. Um, which one of these... Because I want... Because I, I have some medications that I have to take too, so I need something with, um, um, whatcha call it? With-

Speaker speaker_0: Prescription support?

Speaker speaker_1: Prescriptions and stuff.

Speaker speaker_0: Absolutely.

Speaker speaker_1: Is that free RX?

Speaker speaker_0: Yeah, the free RX... So the, the MEC TeleRx actually comes with free RX. And it gives you access to preventative services like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services.

Speaker speaker_1: And that's which one?

Speaker speaker_0: The MEC TeleRx. It'd be \$15.67 a week.

Speaker speaker_1: Okay. Um, yeah, that sounds like a pretty good deal. Um, yeah, what information you n- do you need right now to go ahead and sign me up?

Speaker speaker_0: Okay, what's the last four of your social?

Speaker speaker_1: Eight, two, six, two.

Speaker speaker_0: First name?

Speaker speaker_1: James.

Speaker speaker_0: Your social doesn't look like you're in the system, so I'm gonna have to add you into the system.

Speaker speaker_1: Okay.

Speaker speaker_0: What was your full social?

Speaker speaker_1: Three, one, zero, seven, eight, eight, two, six, two.

Speaker speaker_0: And you said Crown, correct?

Speaker speaker_1: Yeah.

Speaker speaker_0: You said three, one, zero, seven, eight, eight, two, six, two?

Speaker speaker_1: Yeah.

Speaker speaker_0: And you said James is your first name?

Speaker speaker_1: Yeah. Arthur's my last name.

Speaker speaker_0: How do you spell Arthur?

Speaker speaker_1: A-R-T-H-U-R.

Speaker speaker_0: Any address?

Speaker speaker_1: Um, 3040, um, East County Road 200 North. North Vernon, Indiana 47265.

Speaker speaker_0: You said North Vernon?

Speaker speaker_1: Yeah. N-O-R-T-H V-E-R-N-O-N.

Speaker speaker_0: Any date of birth?

Speaker speaker_1: 12/25/1970.

Speaker speaker_0: Email?

Speaker speaker_1: Um, well then let me get my wallet. I have it in my wallet. It is jarthurjunior, uh, period77@gmail.com.

Speaker speaker_0: You said jarthurjunior.

Speaker speaker_1: Yeah.

Speaker speaker_0: Period77@gmail.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right, and your phone number?

Speaker speaker_1: 812-767-4096.

Speaker speaker_0: I give. All right, so you say you want the MEC TeleRx, the dental and the vision and the behavior health?

Speaker speaker_1: Uh, dental, vision, behavior health and you said the free RX is already included in that, right?

Speaker speaker_0: In the MEC TeleRx, yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: So we have that four plan selected, it'll be \$22.84 that will be deducted weekly.

Speaker speaker_1: Okay. And do you know, um, what behavior health clinics you guys cover in this area? Do you cover Centerstone?

Speaker speaker_0: So we're actually in South Carolina, I wouldn't be able to tell you.

Speaker speaker_1: Okay.

Speaker speaker_0: If it was in your area, you would go to multiplan.com. That would-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... tell you what doctor-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in the area taking insurance.

Speaker speaker_1: Okay. Yeah. Let me... Yeah, that, that's pretty much all I need then. Okay? Is there anything else you need?

Speaker speaker_0: No, sir. So just to let you know, the enrollment process does take one to two weeks.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you get that self deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID card are sent one to two weeks from the activation date.

Speaker speaker_1: Okay. Okay. I appreciate it. Thank you.

Speaker speaker_0: No problem, Mr. Arthur. Was there anything else I could help you with today?

Speaker speaker_1: No, sir.

Speaker speaker_0: All right then. If nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week.

Speaker speaker_1: Uh, you too, sir. Thank you.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye.

Speaker speaker_0: Bye.