

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. This is Health Plan Agency of Florida. This is Pamela speaking. How may I help you? Hi, good afternoon. I just have a question. Um, uh, today is the end of my open enrollment and I've been trying to go over these benefit options for, like, the last week and a half, and I'm just... I don't know if I'm just, like, not getting it, if I'm not reading things correctly. Um, are you able to go over, um, at least the, the information that I retained to see if, if, if I'm comprehending this correctly? I'm sorry. I understand. No, no worries. Um, what's the name of the temp agency you work for? ATC Healthcare. The last four digits of your social? 3466. Your first and last name? Vanessa West. Ms. West, for security reasons and to make sure that I'm in the correct file, can you please verify the complete address and date of birth? Yes, ma'am. 43 Main Gate Street, Apartment 2- 15205. Okay. And what was the date of birth? June 10, '94. Thank you. We have a telephone number on file. It's 275-9449, and you emailed- Yes. ... vanessawest, your first and last name, at gmail.com? Yes, ma'am. All right. So you have the benefit guide in a PDF file? Yes. So if you go to page two, which is the Plan Benefit Summary page. Uh, give me one second. Oh my goodness, where is the information at? Was literally just... There we go. There it is. Good morning. Here is your blue print okay, um, benefit guide. Okay, page two where it says... Well, the one that had, like, a family on the front page. Is that the one you're looking at? Go to page two. Okay, page two? If they... The, all the benefit guide comes with that. Yeah. Um, page two. Okay, so- It should say Plan Benefit Summary. It should say Planned Benefit Numbers? Summaries. Summaries. Oh, Plan Benefit Summary. Um, maybe not that. Okay, I see... No. You... After you see the family, it should be, like, three pages down or two pages down. Okay, so two pages down. Let me go back because... Okay. Okay, yes. The Benefit Summary. That is what I was looking at actually. So, um, these insurance are not like major insurance. Now- Uh-huh. ... the first one that says Stay Healthy, that's a preventive care plan. You see all the way down it says not included, not included? Mm-hmm. Because this one, uh, the way it works is that you are responsible to pay for the doctor's visit and the insurance going to cover the procedures. Let's say if you need to do your cholesterol, diabetes, um- Mm-hmm. ... pap smear, mammogram, that's what that plan covers. Okay. You have to use a participating cov- provider in order for the benefits to be covered. Okay. Okay. Plans that are next to it is the VIP Plus and VIP Prime. Uh-huh. Difference between them two is the amount that the insurance going to cover and the amount that you're going to be paying per paycheck. Now, between them two, see the amount under each plan, that's what the insurance going to cover. For example- Oh. ... if you go down to where the benefits are listed and look for, um, physician's office, like doctor's visits- Mm-hmm. ... the insurance, VIP Plus will cover \$100. You have four visits per year. And the VIP Prime will cover \$150 and you have the same amount of, of visits per year. Okay, but in... But as you see at, in the top, so

none of this is... Like you said, it's not preventative care, so this is really insurance for, like, the event of an emergency? Well, you... The ones that is, uh, non... I'm sorry, the preventive care which is the first one, Stay Healthy, those are the tests that you do, like, once a year. Mm-hmm. Stuff like that. Like your physical. Right. Then the other one you can use them whenever you need it, and you could go to the hospital, it's just that they already have that amount that you see there- Mm-hmm. ... originally paid. Let's say, the visit, you decide to take the VIP Plus that covers \$100 for a visit. And if it's over two hundred, the insurance company are a hundred, and then you will be responsible for the other 200. That's why I said that the amount that you see there, that's what the insurance gonna cover. Okay, and then you'll be responsible for the rest of it? Yes. So I got a question. So for like, um, like you said, I'm not, I'm just understanding this type of plan because I've honestly just never heard of these types of plans. Um, uh, so like I'm a female so, and I do get like checks every six months like I'm supposed to, or I would like to continue or do that or at least once a year. If that is not covered under it, or that would just be considered a doctor's visit and then they'll pay the \$100 and I pay the difference? No. On the VIP Plus- Uh-huh. ... that does not cover 100% like it will be under Stay Healthy. Um... Okay. But remember that on Stay Healthy, you have to pay for the doctor's visit. Mm-hmm. The insurance doesn't cover- Okay. ... the actual procedure. Okay. Now- So the actual pro- If you go down, yeah, if you go down- Uh-huh. ... to the next page, you sh- you should see the, the plan benefit summary for the Stay Healthy Enhanced. Okay. This. So this one- Okay. So is the co-, the \$10 copay, that's not included when I'm paying for the doctor's visit, right? I, I'm gonna get there now so you could understand it. Now- Okay. ... on the first page, um, the Stay Healthy, you are responsible for the doctor's visit if you take the Stay Healthy by itself. Now- Okay. ... the one that I'm going to explain to you now is pretty much like the combination of the Stay Healthy- Mm-hmm. ... and the VIP Plus. Okay. And here all you have to do is pay a \$10 copay instead of paying for the whole visit for your preventive care. Okay. You still have four visits per year. You have a copay for- Okay. ... you know, for the specialty and so on. And you still could use it in the hospital as well. Okay. And you... And this one has a group accident included in the plan, but you don't have to purchase it. Like, let's say if you would like to, you don't have to purchase it separately, because it's- What is that? Let's say you are involved in an accident. Uh-huh. It doesn't have to be on the job, but you are involved in an accident. Uh-huh. This will give you more coverage towards your emergency. Okay. Up to \$15,000. Okay. Okay. And then, like, if you see under each page, that's where the prices are. This will be the pr- the pr-, um, sorry, the plan that will give you most of the coverage. Mm-hmm. Um, with those basic plans that they offer. Now they do offer an MVP plan which is more towards the traditional plan. Mm-hmm. But it does have a high deductible, so you will have to meet- Yes, so that's like the 6,500 one? Yes. You have to- Okay, that's... I'm sorry. I did not mean to cut you off, but that's where I was getting the confusion. I'm like, what the hell? It's like... Sorry. But go ahead. I'm sorry, finish. Yes, I agree. Don't worry, I agree. That's why I always say a high deductible. Okay. So with that one- Okay. ... you have that deductible you have to meet. No- Okay. ... Okay, well, I don't want that one. The one that you said... Where it was like the combination? Okay. Yeah. So... Go ahead, sorry. Now, um, let's see here. Okay, so with the Stay Healthy Enhanced is the one you're going to have more coverage. Okay. When it comes to those benefits. Okay. Because you will have your preventive care and your regular plan that you could use it at the hospital in case that you need something. Okay. So yes. Mm-hmm. Now and then you have the options like

the short-term disability, the dental, the vision, group accident. Yes, those as well. Can you add those on? Yeah, we could do that. Okay. So if you decide to take the Stay Healthy Enhanced- Mm-hmm. ... that would be \$43.81. Uh-huh. And then we have dental and vision as well. So is there a plan where those are included or no? No, unfortunately not. Okay. Okay, then that's fine. If that's what I have to do, then we can do that. So dental and vision. Yeah, total. The total will be \$49.60 per paycheck. Okay, and I have a question. How does that work if I don't really know what my schedule, you know, like how many hours like I would get a week, like? Yeah. So this is how it's gonna go. Um, they will pay us or they will deduct out of your paycheck. If you don't make enough hours to pay for the insurance- Mm-hmm. ... we're not going to receive.... a payment for that week. So these insurance, they pretty much are like a weekly basic insurance. Weekday you pay- Okay. ... weekday you aren't covered. For, for instance, uh, you're already enrolled and you work one day. Uh-huh. And you don't make enough money to pay the insurance. Uh-huh. If you don't want to have a lapse in coverage, because you're going to use the benefit, you can make the direct payment yourself, so that way you don't need coverage. Okay. So it's either going to be coming out of my paycheck every week, or if I don't make enough hours, I have to make that payment? You don't have to if you don't use the benefit. Now, if you're not sure that that week, um, you have an appointment or something like that, um, and then you go to use the benefits and they're not active, because you didn't receive the premium, you're not gonna be covered, but you still could call and make the payment. Okay. And if, if that's the incident I do get a lapse in coverage, would I have to pay the back lapse in the current month? Um, let's say, in order for you to pay, like, let's say if you miss two weeks, you have to- Ah. ... pay both weeks. You just can't pay one and then, you know, like, the week that you used it. You have to pay whatever you missed. Okay. Okay. Um, ATC is under section 125, which is an, uh, ir- IRS regulation. Uh-huh. It allows the insurance to deduct pre-tax, your premium. Now, you are required to stay enrolled in the benefit since your company opened enrollment or a qualified life event. And this is only for your medical plan. Then the vision and dental you can cancel at any time. Okay. And how much are the vision and dental itself? Uh- I mean, it really doesn't matter, but I just want to know, like, if I were to ever have to, like, what ad- minimum amount I have to put. Yeah. The vision is \$2.15 and the dental- Okay. ... is \$3.64. Your major one is the medical, which is \$43.81. Okay. Okay. Well, are you able to add it up? Sure. Okay. Because I believe today is the end of our open enrollment. Mm-hmm. So, um, let's see when the benefits... Sorry. And this is employee only, right? Correct. Okay. So the benefit will start, um, let's see what the system tells me. Okay. So if we receive the first payment next Friday, your benefits- Okay. ... will be active on the 6th of January. But that's gonna- Okay. ... depend when we receive the premium. Okay. Right. So when you see the deduction on your payroll, the following month the benefits should be active. Okay. Okay? ID cards take seven to 10 days to arrive after benefits are active. If you need to use them before they arrive in the mail, you can give us a call. If they are generated in the system, we could send you temporary ones through your email. Okay. And... Oh. Um. Today, yeah, today is the last day to make any changes or anything. Is there anything else I can do for you now? No, ma'am. That'll be all for me. Thank you. Thank you for giving us a call. Have a great rest of the day. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: This is Health Plan Agency of Florida. This is Pamela speaking. How may I help you?

Speaker speaker_2: Hi, good afternoon. I just have a question. Um, uh, today is the end of my open enrollment and I've been trying to go over these benefit options for, like, the last week and a half, and I'm just... I don't know if I'm just, like, not getting it, if I'm not reading things correctly. Um, are you able to go over, um, at least the, the information that I retained to see if, if, if I'm comprehending this correctly? I'm sorry.

Speaker speaker_1: I understand. No, no worries. Um, what's the name of the temp agency you work for?

Speaker speaker_2: ATC Healthcare.

Speaker speaker_1: The last four digits of your social?

Speaker speaker_2: 3466.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Vanessa West.

Speaker speaker_1: Ms. West, for security reasons and to make sure that I'm in the correct file, can you please verify the complete address and date of birth?

Speaker speaker_2: Yes, ma'am. 43 Main Gate Street, Apartment 2- 15205.

Speaker speaker_1: Okay. And what was the date of birth?

Speaker speaker_2: June 10, '94.

Speaker speaker_1: Thank you. We have a telephone number on file. It's 275-9449, and you emailed-

Speaker speaker_2: Yes.

Speaker speaker_1: ... vanessawest, your first and last name, at gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. So you have the benefit guide in a PDF file?

Speaker speaker_2: Yes.

Speaker speaker_1: So if you go to page two, which is the Plan Benefit Summary page.

Speaker speaker_2: Uh, give me one second. Oh my goodness, where is the information at? Was literally just... There we go. There it is. Good morning. Here is your blue print okay, um, benefit guide. Okay, page two where it says... Well, the one that had, like, a family on the front page. Is that the one you're looking at?

Speaker speaker_1: Go to page two.

Speaker speaker_2: Okay, page two?

Speaker speaker_1: If they... The, all the benefit guide comes with that. Yeah. Um, page two.

Speaker speaker_2: Okay, so-

Speaker speaker_1: It should say Plan Benefit Summary.

Speaker speaker_2: It should say Planned Benefit Numbers?

Speaker speaker_1: Summaries. Summaries.

Speaker speaker_2: Oh, Plan Benefit Summary. Um, maybe not that. Okay, I see... No.

Speaker speaker_1: You... After you see the family, it should be, like, three pages down or two pages down.

Speaker speaker_2: Okay, so two pages down. Let me go back because... Okay. Okay, yes. The Benefit Summary. That is what I was looking at actually.

Speaker speaker_1: So, um, these insurance are not like major insurance. Now-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... the first one that says Stay Healthy, that's a preventive care plan. You see all the way down it says not included, not included?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Because this one, uh, the way it works is that you are responsible to pay for the doctor's visit and the insurance going to cover the procedures. Let's say if you need to do your cholesterol, diabetes, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... pap smear, mammogram, that's what that plan covers.

Speaker speaker_2: Okay.

Speaker speaker_1: You have to use a participating cov- provider in order for the benefits to be covered.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Plans that are next to it is the VIP Plus and VIP Prime.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Difference between them two is the amount that the insurance going to cover and the amount that you're going to be paying per paycheck. Now, between them two, see the amount under each plan, that's what the insurance going to cover. For example-

Speaker speaker_2: Oh.

Speaker speaker_1: ... if you go down to where the benefits are listed and look for, um, physician's office, like doctor's visits-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the insurance, VIP Plus will cover \$100. You have four visits per year. And the VIP Prime will cover \$150 and you have the same amount of, of visits per year.

Speaker speaker_2: Okay, but in... But as you see at, in the top, so none of this is... Like you said, it's not preventative care, so this is really insurance for, like, the event of an emergency?

Speaker speaker_1: Well, you... The ones that is, uh, non... I'm sorry, the preventive care which is the first one, Stay Healthy, those are the tests that you do, like, once a year.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Stuff like that. Like your physical.

Speaker speaker_2: Right.

Speaker speaker_1: Then the other one you can use them whenever you need it, and you could go to the hospital, it's just that they already have that amount that you see there-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... originally paid. Let's say, the visit, you decide to take the VIP Plus that covers \$100 for a visit. And if it's over two hundred, the insurance company are a hundred, and then you will be responsible for the other 200. That's why I said that the amount that you see there, that's what the insurance gonna cover.

Speaker speaker_2: Okay, and then you'll be responsible for the rest of it?

Speaker speaker_1: Yes.

Speaker speaker_2: So I got a question. So for like, um, like you said, I'm not, I'm just understanding this type of plan because I've honestly just never heard of these types of plans. Um, uh, so like I'm a female so, and I do get like checks every six months like I'm supposed to, or I would like to continue or do that or at least once a year. If that is not covered under it, or that would just be considered a doctor's visit and then they'll pay the \$100 and I pay the difference?

Speaker speaker_1: No. On the VIP Plus-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... that does not cover 100% like it will be under Stay Healthy. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: But remember that on Stay Healthy, you have to pay for the doctor's visit.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The insurance doesn't cover-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the actual procedure.

Speaker speaker_2: Okay.

Speaker speaker_1: Now-

Speaker speaker_2: So the actual pro-

Speaker speaker_1: If you go down, yeah, if you go down-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... to the next page, you sh- you should see the, the plan benefit summary for the Stay Healthy Enhanced.

Speaker speaker_2: Okay.

Speaker speaker_1: This. So this one-

Speaker speaker_2: Okay. So is the co-, the \$10 copay, that's not included when I'm paying for the doctor's visit, right?

Speaker speaker_1: I, I'm gonna get there now so you could understand it. Now-

Speaker speaker_2: Okay.

Speaker speaker_1: ... on the first page, um, the Stay Healthy, you are responsible for the doctor's visit if you take the Stay Healthy by itself. Now-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the one that I'm going to explain to you now is pretty much like the combination of the Stay Healthy-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and the VIP Plus.

Speaker speaker_2: Okay.

Speaker speaker_1: And here all you have to do is pay a \$10 copay instead of paying for the whole visit for your preventive care.

Speaker speaker_2: Okay.

Speaker speaker_1: You still have four visits per year. You have a copay for-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you know, for the specialty and so on. And you still could use it in the hospital as well.

Speaker speaker_2: Okay.

Speaker speaker_1: And you... And this one has a group accident included in the plan, but you don't have to purchase it. Like, let's say if you would like to, you don't have to purchase it separately, because it's-

Speaker speaker_2: What is that?

Speaker speaker_1: Let's say you are involved in an accident.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: It doesn't have to be on the job, but you are involved in an accident.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: This will give you more coverage towards your emergency.

Speaker speaker_2: Okay.

Speaker speaker_1: Up to \$15,000.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: And then, like, if you see under each page, that's where the prices are. This will be the pr- the pr-, um, sorry, the plan that will give you most of the coverage.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, with those basic plans that they offer. Now they do offer an MVP plan which is more towards the traditional plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But it does have a high deductible, so you will have to meet-

Speaker speaker_2: Yes, so that's like the 6,500 one?

Speaker speaker_1: Yes. You have to-

Speaker speaker_2: Okay, that's... I'm sorry. I did not mean to cut you off, but that's where I was getting the confusion. I'm like, what the hell? It's like... Sorry. But go ahead. I'm sorry, finish.

Speaker speaker_1: Yes, I agree. Don't worry, I agree. That's why I always say a high deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: So with that one-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you have that deductible you have to meet. No-

Speaker speaker_2: Okay.

Speaker speaker_1: ...

Speaker speaker_2: Okay, well, I don't want that one. The one that you said... Where it was like the combination? Okay. Yeah. So... Go ahead, sorry.

Speaker speaker_1: Now, um, let's see here. Okay, so with the Stay Healthy Enhanced is the one you're going to have more coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: When it comes to those benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: Because you will have your preventive care and your regular plan that you could use it at the hospital in case that you need something.

Speaker speaker_2: Okay.

Speaker speaker_1: So yes. Mm-hmm. Now and then you have the options like the short-term disability, the dental, the vision, group accident.

Speaker speaker_2: Yes, those as well. Can you add those on?

Speaker speaker_1: Yeah, we could do that.

Speaker speaker_2: Okay.

Speaker speaker_1: So if you decide to take the Stay Healthy Enhanced-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that would be \$43.81.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And then we have dental and vision as well.

Speaker speaker_2: So is there a plan where those are included or no?

Speaker speaker_1: No, unfortunately not.

Speaker speaker_2: Okay. Okay, then that's fine. If that's what I have to do, then we can do that.

Speaker speaker_1: So dental and vision.

Speaker speaker_2: Yeah, total.

Speaker speaker_1: The total will be \$49.60 per paycheck.

Speaker speaker_2: Okay, and I have a question. How does that work if I don't really know what my schedule, you know, like how many hours like I would get a week, like?

Speaker speaker_1: Yeah. So this is how it's gonna go. Um, they will pay us or they will deduct out of your paycheck. If you don't make enough hours to pay for the insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... we're not going to receive.... a payment for that week. So these insurance, they pretty much are like a weekly basic insurance. Weekday you pay-

Speaker speaker_2: Okay.

Speaker speaker_1: ... weekday you aren't covered. For, for instance, uh, you're already enrolled and you work one day.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And you don't make enough money to pay the insurance.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: If you don't want to have a lapse in coverage, because you're going to use the benefit, you can make the direct payment yourself, so that way you don't need coverage.

Speaker speaker_2: Okay. So it's either going to be coming out of my paycheck every week, or if I don't make enough hours, I have to make that payment?

Speaker speaker_1: You don't have to if you don't use the benefit. Now, if you're not sure that that week, um, you have an appointment or something like that, um, and then you go to use the benefits and they're not active, because you didn't receive the premium, you're not gonna be covered, but you still could call and make the payment.

Speaker speaker_2: Okay. And if, if that's the incident I do get a lapse in coverage, would I have to pay the back lapse in the current month?

Speaker speaker_1: Um, let's say, in order for you to pay, like, let's say if you miss two weeks, you have to-

Speaker speaker_2: Ah.

Speaker speaker_1: ... pay both weeks. You just can't pay one and then, you know, like, the week that you used it. You have to pay whatever you missed.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Um, ATC is under section 125, which is an, uh, ir- IRS regulation.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: It allows the insurance to deduct pre-tax, your premium. Now, you are required to stay enrolled in the benefit since your company opened enrollment or a qualified live event. And this is only for your medical plan. Then the vision and dental you can cancel at any time.

Speaker speaker_2: Okay. And how much are the vision and dental itself?

Speaker speaker_1: Uh-

Speaker speaker_2: I mean, it really doesn't matter, but I just want to know, like, if I were to ever have to, like, what ad- minimum amount I have to put.

Speaker speaker_1: Yeah. The vision is \$2.15 and the dental-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is \$3.64. Your major one is the medical, which is \$43.81.

Speaker speaker_2: Okay. Okay. Well, are you able to add it up?

Speaker speaker_1: Sure.

Speaker speaker_2: Okay. Because I believe today is the end of our open enrollment.

Speaker speaker_1: Mm-hmm. So, um, let's see when the benefits... Sorry. And this is employee only, right?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. So the benefit will start, um, let's see what the system tells me. Okay. So if we receive the first payment next Friday, your benefits-

Speaker speaker_2: Okay.

Speaker speaker_1: ... will be active on the 6th of January. But that's gonna-

Speaker speaker_2: Okay.

Speaker speaker_1: ... depend when we receive the premium.

Speaker speaker_2: Okay.

Speaker speaker_1: Right. So when you see the deduction on your payroll, the following month the benefits should be active.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? ID cards take seven to 10 days to arrive after benefits are active. If you need to use them before they arrive in the mail, you can give us a call. If they are generated in the system, we could send you temporary ones through your email.

Speaker speaker_2: Okay.

Speaker speaker_1: And... Oh. Um. Today, yeah, today is the last day to make any changes or anything. Is there anything else I can do for you now?

Speaker speaker_2: No, ma'am. That'll be all for me. Thank you.

Speaker speaker_1: Thank you for giving us a call. Have a great rest of the day.

Speaker speaker_2: You too. Thank you. Bye-bye.