

Transcript: Pearl

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Full Transcript

Hello. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... Say it again. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... who has you speaking with? Rodney Justice. And how can I assist you? I was wanting to enroll. Okay. And what is the name of the staffing agency you work for? MAU. And the last four digits of your social? 5823. Okay. Bear with me one moment. All righty, then. 5823 with MAU. And can you confirm your address and date of birth for me? It's, uh, 2/9/1972. And the address is 177 County Road 34715, Paris, Texas 75460. I have a different address on file. Did you recently move or give a different one to the staffing? Yeah. I, um, just bought a house. Okay. What was your previous address? Let me see. 2022 East Polk Street, Paris, Texas. Okay. Repeat your updated one for me. 177 County Road 34715. All righty. And I have your phone number as 817-842-7959? Yes. And I have your email address as kelleyjustice922@gmail.com? Yes. All righty. And what are you wanting to enroll in today? Which one is it? Okay, 782... It's the best one that y'all got is what I really want. The minimum value plan though is ridiculous at \$112 a week. We want- So with the, with the MEC plan, it's monthly deductions. Do what? With the minimum value plan, that's a monthly deduction. That one is not weekly. Oh, okay. Well, that's the one that's got the better coverage for the... Is that the one that's got the better coverage for the medicine and everything? That's what I'm thinking. Um, it's the one that, it's the one that covers your services 100% after you reach that deductible. So depending on who you're covering, you have to reach that deductible first. Then your services are covered at 100%. No. Uh, do the... Hold on. The MEC Enhanced. Yeah. Okay. Is it coverage for just yourself? Yes. Okay. Did you want to do anything else? No. Wait. Three points. What, what else is there? They offer dental, vision, short term disability, life insurance, critical illness, group accident, behavioral and mental health and identity theft protection. No. Okay. So your weekly deductions are going to be \$23.13. Okay. And he will take one medication. It will- How does that cover the medication? Um, so with that plan, it does have two separate types of, um, types of prescription coverage. The, through the Pharmerville, they cover on the \$10, \$20 and \$30 level, for generic versions, uh, generic prescriptions. Okay. And then through Elixir... Give me one second. Um, then with, like, I know Elixir, Eliaxor, uh, has more prescription coverage, um, included. I just don't know how that one works, that one. Um... But that doesn't- That one has prescription coverage as well. MAU... Oh, give me one second. MAU does offer free RX with the preventative health plan. Oh, give me one second, give me one second. Sorry about that. Let's see, it should be... Mm. Okay, so they don't offer... So there's, there's, with the plan that you chose, the MEC Enhanced, that one has Pharmerville prescriptions, which covers on the \$10, \$20 and \$30 generic level. And then it has Elixir as, um, as well. That is a little more prescription coverage with it. Okay. What about doctor visits? The doc- the primary care visits, they have a \$10 copay, with four visits a year. After you pay your \$10

copay, the remainder of the bill is covered by the insurance company. Okay. That's it? What about specialists? Specialist visits have a \$50 copay and four visits a year as well. And then after you pay the \$50 copay, the insurance company carry, uh, covers the rest of the bill. Urgent care visits have a \$60 copay, but after you pay that the insurance company takes care of the rest of the bill. Okay. This plan is under an IRS regulation called Section 125. Meaning if it is not under, if it is not company open enrollment, or you have a qualified life event occur, you cannot cancel or change this plan. Okay. Do you have any questions? When does the coverage start? It takes one to two weeks for the staffing agency to start making your deductions. Once they make the first deduction, the next Monday you become active. And then later that week, you'll receive your preventive health card in the mail, and your medical will go to your email. I think you should have it by... So when should I see it then? When will they make the first deduction? It should be between, it should be between one to two weeks, but that just depends on the staffing agency. I mean, we actually have a presentation on this- Until March. ... middle of February. Yeah, middle of February, March. They're supposed to pay for your prescriptions out of pocket. All right. Do you have any other questions? No, ma'am. Thank you so much for calling. You have a great day. Thank you.

Conversation Format

Speaker speaker_0: Hello. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ...

Speaker speaker_1: Say it again.

Speaker speaker_0: Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... who has you speaking with?

Speaker speaker_1: Rodney Justice.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: I was wanting to enroll.

Speaker speaker_0: Okay. And what is the name of the staffing agency you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: 5823.

Speaker speaker_0: Okay. Bear with me one moment. All righty, then. 5823 with MAU. And can you confirm your address and date of birth for me?

Speaker speaker_1: It's, uh, 2/9/1972. And the address is 177 County Road 34715, Paris, Texas 75460.

Speaker speaker_0: I have a different address on file. Did you recently move or give a different one to the staffing?

Speaker speaker_1: Yeah. I, um, just bought a house.

Speaker speaker_0: Okay. What was your previous address?

Speaker speaker_2: Let me see.

Speaker speaker_1: 2022 East Polk Street, Paris, Texas.

Speaker speaker_0: Okay. Repeat your updated one for me.

Speaker speaker_1: 177 County Road 34715.

Speaker speaker_0: All righty. And I have your phone number as 817-842-7959?

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email address as kelleyjustice922@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All righty. And what are you wanting to enroll in today?

Speaker speaker_1: Which one is it?

Speaker speaker_2: Okay, 782...

Speaker speaker_1: It's the best one that y'all got is what I really want.

Speaker speaker_2: The minimum value plan though is ridiculous at \$112 a week. We want-

Speaker speaker_0: So with the, with the MEC plan, it's monthly deductions.

Speaker speaker_1: Do what?

Speaker speaker_0: With the minimum value plan, that's a monthly deduction. That one is not weekly.

Speaker speaker_2: Oh, okay. Well, that's the one that's got the better coverage for the...

Speaker speaker_1: Is that the one that's got the better coverage for the medicine and everything?

Speaker speaker_2: That's what I'm thinking.

Speaker speaker_0: Um, it's the one that, it's the one that covers your services 100% after you reach that deductible. So depending on who you're covering, you have to reach that deductible first. Then your services are covered at 100%.

Speaker speaker_1: No. Uh, do the... Hold on. The MEC Enhanced.

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. Is it coverage for just yourself?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Did you want to do anything else?

Speaker speaker_1: No.

Speaker speaker_2: Wait. Three points.

Speaker speaker_1: What, what else is there?

Speaker speaker_0: They offer dental, vision, short term disability, life insurance, critical illness, group accident, behavioral and mental health and identity theft protection.

Speaker speaker_1: No.

Speaker speaker_0: Okay. So your weekly deductions are going to be \$23.13.

Speaker speaker_1: Okay.

Speaker speaker_2: And he will take one medication.

Speaker speaker_0: It will-

Speaker speaker_1: How does that cover the medication?

Speaker speaker_0: Um, so with that plan, it does have two separate types of, um, types of prescription coverage. The, through the Pharmerville, they cover on the \$10, \$20 and \$30 level, for generic versions, uh, generic prescriptions.

Speaker speaker_1: Okay.

Speaker speaker_0: And then through Elixir... Give me one second. Um, then with, like, I know Elixir, Eliaxor, uh, has more prescription coverage, um, included. I just don't know how that one works, that one. Um...

Speaker speaker_2: But that doesn't-

Speaker speaker_0: That one has prescription coverage as well. MAU... Oh, give me one second. MAU does offer free RX with the preventative health plan. Oh, give me one second, give me one second. Sorry about that. Let's see, it should be... Mm. Okay, so they don't offer... So there's, there's, with the plan that you chose, the MEC Enhanced, that one has Pharmerville prescriptions, which covers on the \$10, \$20 and \$30 generic level. And then it has Elixir as, um, as well. That is a little more prescription coverage with it.

Speaker speaker_1: Okay. What about doctor visits?

Speaker speaker_0: The doc- the primary care visits, they have a \$10 copay, with four visits a year. After you pay your \$10 copay, the remainder of the bill is covered by the insurance company.

Speaker speaker_1: Okay.

Speaker speaker_2: That's it?

Speaker speaker_1: What about specialists?

Speaker speaker_0: Specialist visits have a \$50 copay and four visits a year as well. And then after you pay the \$50 copay, the insurance company carry, uh, covers the rest of the bill. Urgent care visits have a \$60 copay, but after you pay that the insurance company takes care of the rest of the bill.

Speaker speaker_1: Okay.

Speaker speaker_0: This plan is under an IRS regulation called Section 125. Meaning if it is not under, if it is not company open enrollment, or you have a qualified life event occur, you cannot cancel or change this plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: When does the coverage start?

Speaker speaker_0: It takes one to two weeks for the staffing agency to start making your deductions. Once they make the first deduction, the next Monday you become active. And then later that week, you'll receive your preventive health card in the mail, and your medical will go to your email.

Speaker speaker_2: I think you should have it by...

Speaker speaker_1: So when should I see it then? When will they make the first deduction?

Speaker speaker_0: It should be between, it should be between one to two weeks, but that just depends on the staffing agency.

Speaker speaker_2: I mean, we actually have a presentation on this-

Speaker speaker_1: Until March.

Speaker speaker_2: ... middle of February.

Speaker speaker_1: Yeah, middle of February, March.

Speaker speaker_2: They're supposed to pay for your prescriptions out of pocket.

Speaker speaker_1: All right.

Speaker speaker_0: Do you have any other questions?

Speaker speaker_1: No, ma'am.

Speaker speaker_0: Thank you so much for calling. You have a great day.

Speaker speaker_1: Thank you.