

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning, thank you for calling . My name is Pearl. Who do I have the pleasure of speaking with? Uh, yes, this is William Silva. And can I get your system, Mr. Silver, Mr. Sil- Mister Silva? Yeah. Uh, I got a call from you guys on the 6th in regards to my new claims that I just set up recently. Apparently I didn't add my wife's information on the form and I would just like to add her to that, uh, plan. Okay. What's the name of the staff agency you work for? I, I work for MAU. And the last four digits of your Social? 0765. All righty, then if you can confirm your address and date of birth? Um, yes, my address is 313 Woodgate Drive, Cheneca, South Carolina 29678. And, um, date of birth is 11/2/'94. All righty. And I'm sorry what was that city and state? What? Say it again. I'm sorry, can you just confirm the city and state again? Cheneca. Cheneca, South Carolina, 29678. Okay. Can I have- Okay, can I have your phone number as 666-2297? That is correct. Can I have your email address as williamsilva111@gmail.com? That's correct as well. All righty. Let me take a look here what we have. Um... Is it recording yet? No. Okay. Okay, let's go ahead. So your coverage in, your... It's supposed to be for Employee Plus Family? Yes, for the entire family, me, my wife and my children. Okay. Can you- Yeah. A- apparently my kids are on there but not my wife. Um, let me make sure how many children are on here. Yes. So it looks like one of the chil- one of the childs, um, one of the children, I'm sorry, word mistake- Sorry. ... one of the children was put as your spouse, and then your spouse wasn't on the form, um, was on the form as a beneficiary so that's why your spouse wasn't put on the coverage. Um- Makes sense. ... we want to get this updated. Okay. Um, dental, vision and MEC. Dental, vision and MEC. And that's a normal MEC. Can you move to the left please Okay, so your weekly deductions are going to be at \$38.82. Okay. Awesome. Do not Okay. And then, uh, let's go ahead and put your spouse information in. Bear with me. Okay. And what is your spouse's name? Marissa Silva. M-A-R-I-S-S-A? I... Yes, that is correct. Okay. And her full Social? 250-99-0689. All righty. And date of birth? 7/23/'96. All righty. So I went ahead and got that information down. It will take one to two weeks for the staff at your agency to start those deductions. Once you see the first deduction, the following Monday you guys are active. And then later that week, you'll receive all three cards at your- in your mail. Um- Okay. ... all three plans are under a regulation from the IRS called Section 125, meaning if it is COVID, not company open enrollment or you have a qualified life event occur, you cannot cancel or change these three plans. Cards for everybody? Is it the same card for everybody or all three cards per person? Nope, so it's all three cards is for the family. They'll say, "Employee plus family," on them. Oh, okay. Awesome. Thank you. Do you have any questions? Do you know how many, how much like the deductibles are for visits and stuff like that? Uh, do you know what the deductible is for like, um, medical visits and dental and vision? Just wondering. It didn't specify on the paper

looking. Yep, no worries. So your, the plan you have as far as, um, the MEC plan, that is just a preventative health plan. There's no deductibles or copays, um, as long as you see a provider in the network. That plan covers your immunizations, your annual physicals, some STD screenings, some cancer screenings, um, diabetes, blood pressure, those kind of things. Uh, they don't cover you, it doesn't cover you going to the doctor or ER. Um, it's simply preventative health. Gotcha. So- And then we don't have- Is there a plan that does cover that? We do have two medical plans that don't have copays and then we have another plan that is medical and preventative health in one. Um, the plans that don't have copays, those plans cover each service up to a certain dollar amount and then you're responsible for the remainder. And then the plan that does have copays, um, you pay the copay and then the insurance company, uh, is in charge a- is responsible for the remainder of the bill. So one- How much does, um, require the copays that you can go for ERs and to the doctor when you're sick? Um, so with that plan for Employee Plus Family is \$69.24 a week. Okay. So like 70 bucks. K- um, can we do that one instead? Yeah, we, yeah, we need the more coverage. All right. So with that plan as far- ... as paying a copay and then the insur- I'm sorry you guys are breaking up. What was that? Um, I was just wondering if you can do that for just, um, not the children 'cause they also have Medicaid, but for me and my husband? Yeah, of course. I can definitely- And- ... do that. Okay. Does it change the price or no? Yes. For employee plus spouse it is \$48.51 a week. Oh, that's much cheaper. Okay. And that still gives th- the kids the preventative without any extra? Correct. Okay. And, and for that one as w- well, um... Okay. So does that mean dental will be the same and vision will be the same or how does that work? Yep. Dental and vision will stay the same. Um, actually with that, with you choosing that plan with copays, the children aren't able to have preventative health 'cause you can only pick one. You can either pick a plan that has preventative health and medical in one, which is the one that was with the copays, or you can have a preventative health plan, um, which is the one the children were in. Okay. Well, since they have Medicaid, then it really doesn't matter. We, um, it's just mainly mine and his. We don't have medi- any kind of insurance, so that one's better for us. Yeah. Okay. So, um, your, the weekly deductions are gonna change to \$70.08 a week. Okay. And then that plan is also under that r- that restriction with the IRS. Um, as far as the copay and the insurance company paying the remainder, that is for primary care visits, specialty care visits and urgent care visits. Mm-hmm. As far as hospital admission, this plan covers \$1,000 a day for one day. If you're confined to the hospital, it covers \$100 a day for 30 days. Um, if you need hosp- surgery in a hospital, it covers \$500 a day for a day. If you need surgery in a physician's office, it's \$125 a day that they cover for one day. Um, for medical tests, medical imaging tests, they cover \$100 a day for two days. And then for advanced studies or follow-ups, they cover \$25 a day for one day. They do offer an additional \$250 for the emergency room. Um, emergency dental work they offer, uh, \$50. Hospital admission, they offer an additional \$250. Um, for ICU care, they, uh, cover up to \$200. Um, an additional \$100 for medical imaging- Mm-hmm. ... for that plan. Okay. And d- does it cover, like, an eye exam a year and a, a teeth cleaning a year or any kind of, um, like, um... I- I don't know, I guess like if someone has cavities, can we go to the dentist and get that fixed without a copay or is there, like, copays with that too? Or- So with the dental, the preventative visits are covered at 100% once per year. I'm sorry, once per six months, which is your basic cleaning- Okay. ... and checkup. Things like- Okay. ... x-rays, fillings- and non-surgical extractions are covered at 80% once you pay the 50, uh, deductible of \$150 per family. Things like

crowns- Okay. ... and braces are not covered. Okay. And the vision? I'm sorry. For vision, there's a copay for your annual eye exam of \$10. Lenses and frames have a copay of \$25. Um, contacts, lens fittings doesn't have a copay. And then there's an annual frame allowance of \$130. Okay. Thank you. Will that all be in- Mm-hmm. ... the package as well that gets sent out? Just so I know. Um, so the, there's, um, there's no packet that gets out, gets sent out, but I can send a copy of the information to his email. Okay. Thank you so much. Yeah, that'd be great actually. Thank you. Okay. No worries. I'll definitely get that sent out. It's gonna come from info@benefitsinacard.com. It should go to your inbox. Okay. If you don't see it in your inbox, try your spam or junk folder. Okay, I can do that. Thank you. I appreciate all the help you've been today. No problem. Thank you so much for calling. Have a great day. You as well. Bye.

Conversation Format

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

Speaker speaker_1: Good morning, thank you for calling . My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_2: Uh, yes, this is William Silva.

Speaker speaker_1: And can I get your system, Mr. Silver, Mr. Sil- Mister Silva?

Speaker speaker_2: Yeah. Uh, I got a call from you guys on the 6th in regards to my new claims that I just set up recently. Apparently I didn't add my wife's information on the form and I would just like to add her to that, uh, plan.

Speaker speaker_1: Okay. What's the name of the staff agency you work for?

Speaker speaker_2: I, I work for MAU.

Speaker speaker_1: And the last four digits of your Social?

Speaker speaker_2: 0765.

Speaker speaker_1: All righty, then if you can confirm your address and date of birth?

Speaker speaker_2: Um, yes, my address is 313 Woodgate Drive, Cheneca, South Carolina 29678. And, um, date of birth is 11/2/'94.

Speaker speaker_1: All righty. And I'm sorry what was that city and state?

Speaker speaker_3: What?

Speaker speaker_2: Say it again.

Speaker speaker_1: I'm sorry, can you just confirm the city and state again?

Speaker speaker_3: Cheneca.

Speaker speaker_2: Cheneca, South Carolina, 29678.

Speaker speaker_1: Okay. Can I have- Okay, can I have your phone number as 666-2297?

Speaker speaker_2: That is correct.

Speaker speaker_1: Can I have your email address as williamsilva111@gmail.com?

Speaker speaker_2: That's correct as well.

Speaker speaker_1: All righty. Let me take a look here what we have. Um...

Speaker speaker_3: Is it recording yet?

Speaker speaker_2: No.

Speaker speaker_1: Okay. Okay, let's go ahead. So your coverage in, your... It's supposed to be for Employee Plus Family?

Speaker speaker_2: Yes, for the entire family, me, my wife and my children.

Speaker speaker_1: Okay. Can you-

Speaker speaker_2: Yeah. A- apparently my kids are on there but not my wife.

Speaker speaker_1: Um, let me make sure how many children are on here. Yes. So it looks like one of the chil- one of the childs, um, one of the children, I'm sorry, word mistake-

Speaker speaker_2: Sorry.

Speaker speaker_1: ... one of the children was put as your spouse, and then your spouse wasn't on the form, um, was on the form as a beneficiary so that's why your spouse wasn't put on the coverage. Um-

Speaker speaker_2: Makes sense.

Speaker speaker_1: ... we want to get this updated.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, dental, vision and MEC. Dental, vision and MEC. And that's a normal MEC.

Speaker speaker_3: Can you move to the left please

Speaker speaker_4: Okay, so your weekly deductions are going to be at \$38.82.

Speaker speaker_2: Okay. Awesome.

Speaker speaker_4: Do not

Speaker speaker_5: Okay. And then, uh, let's go ahead and put your spouse information in. Bear with me.

Speaker speaker_2: Okay.

Speaker speaker_1: And what is your spouse's name?

Speaker speaker_2: Marissa Silva.

Speaker speaker_1: M-A-R-I-S-S-A?

Speaker speaker_2: I... Yes, that is correct.

Speaker speaker_1: Okay. And her full Social?

Speaker speaker_2: 250-99-0689.

Speaker speaker_1: All righty. And date of birth?

Speaker speaker_2: 7/23/'96.

Speaker speaker_1: All righty. So I went ahead and got that information down. It will take one to two weeks for the staff at your agency to start those deductions. Once you see the first deduction, the following Monday you guys are active. And then later that week, you'll receive all three cards at your- in your mail. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... all three plans are under a regulation from the IRS called Section 125, meaning if it is COVID, not company open enrollment or you have a qualified life event occur, you cannot cancel or change these three plans.

Speaker speaker_5: Cards for everybody?

Speaker speaker_2: Is it the same card for everybody or all three cards per person?

Speaker speaker_1: Nope, so it's all three cards is for the family. They'll say, "Employee plus family," on them.

Speaker speaker_2: Oh, okay. Awesome. Thank you.

Speaker speaker_1: Do you have any questions?

Speaker speaker_5: Do you know how many, how much like the deductibles are for visits and stuff like that?

Speaker speaker_2: Uh, do you know what the deductible is for like, um, medical visits and dental and vision? Just wondering. It didn't specify on the paper looking.

Speaker speaker_1: Yep, no worries. So your, the plan you have as far as, um, the MEC plan, that is just a preventative health plan. There's no deductibles or copays, um, as long as you see a provider in the network. That plan covers your immunizations, your annual physicals, some STD screenings, some cancer screenings, um, diabetes, blood pressure, those kind of things. Uh, they don't cover you, it doesn't cover you going to the doctor or ER. Um, it's simply preventative health.

Speaker speaker_2: Gotcha. So-

Speaker speaker_1: And then we don't have-

Speaker speaker_5: Is there a plan that does cover that?

Speaker speaker_1: We do have two medical plans that don't have copays and then we have another plan that is medical and preventative health in one. Um, the plans that don't have copays, those plans cover each service up to a certain dollar amount and then you're responsible for the remainder. And then the plan that does have copays, um, you pay the copay and then the insurance company, uh, is in charge a- is responsible for the remainder of the bill. So one-

Speaker speaker_5: How much does, um, require the copays that you can go for ERs and to the doctor when you're sick?

Speaker speaker_1: Um, so with that plan for Employee Plus Family is \$69.24 a week.

Speaker speaker_2: Okay. So like 70 bucks.

Speaker speaker_5: K- um, can we do that one instead?

Speaker speaker_2: Yeah, we, yeah, we need the more coverage.

Speaker speaker_1: All right. So with that plan as far- ... as paying a copay and then the insur- I'm sorry you guys are breaking up. What was that?

Speaker speaker_5: Um, I was just wondering if you can do that for just, um, not the children 'cause they also have Medicaid, but for me and my husband?

Speaker speaker_1: Yeah, of course. I can definitely-

Speaker speaker_5: And-

Speaker speaker_1: ... do that.

Speaker speaker_6: Okay.

Speaker speaker_5: Does it change the price or no?

Speaker speaker_1: Yes. For employee plus spouse it is \$48.51 a week.

Speaker speaker_6: Oh, that's much cheaper.

Speaker speaker_5: Okay. And that still gives th- the kids the preventative without any extra?

Speaker speaker_1: Correct.

Speaker speaker_5: Okay. And, and for that one as w- well, um... Okay. So does that mean dental will be the same and vision will be the same or how does that work?

Speaker speaker_1: Yep. Dental and vision will stay the same. Um, actually with that, with you choosing that plan with copays, the children aren't able to have preventative health 'cause you can only pick one. You can either pick a plan that has preventative health and medical in one, which is the one that was with the copays, or you can have a preventative health plan, um, which is the one the children were in.

Speaker speaker_5: Okay. Well, since they have Medicaid, then it really doesn't matter. We, um, it's just mainly mine and his. We don't have medi- any kind of insurance, so that one's

better for us.

Speaker speaker_6: Yeah.

Speaker speaker_1: Okay. So, um, your, the weekly deductions are gonna change to \$70.08 a week.

Speaker speaker_6: Okay.

Speaker speaker_1: And then that plan is also under that r- that restriction with the IRS. Um, as far as the copay and the insurance company paying the remainder, that is for primary care visits, specialty care visits and urgent care visits.

Speaker speaker_6: Mm-hmm.

Speaker speaker_1: As far as hospital admission, this plan covers \$1,000 a day for one day. If you're confined to the hospital, it covers \$100 a day for 30 days. Um, if you need hosp- surgery in a hospital, it covers \$500 a day for a day. If you need surgery in a physician's office, it's \$125 a day that they cover for one day. Um, for medical tests, medical imaging tests, they cover \$100 a day for two days. And then for advanced studies or follow-ups, they cover \$25 a day for one day. They do offer an additional \$250 for the emergency room. Um, emergency dental work they offer, uh, \$50. Hospital admission, they offer an additional \$250. Um, for ICU care, they, uh, cover up to \$200. Um, an additional \$100 for medical imaging-

Speaker speaker_6: Mm-hmm.

Speaker speaker_1: ... for that plan.

Speaker speaker_5: Okay. And d- does it cover, like, an eye exam a year and a, a teeth cleaning a year or any kind of, um, like, um... I- I don't know, I guess like if someone has cavities, can we go to the dentist and get that fixed without a copay or is there, like, copays with that too?

Speaker speaker_6: Or-

Speaker speaker_1: So with the dental, the preventative visits are covered at 100% once per year. I'm sorry, once per six months, which is your basic cleaning-

Speaker speaker_5: Okay.

Speaker speaker_1: ... and checkup. Things like-

Speaker speaker_5: Okay.

Speaker speaker_1: ... x-rays, fillings-

Speaker speaker_5: .

Speaker speaker_1: ... and non-surgical extractions are covered at 80% once you pay the 50, uh, deductible of \$150 per family. Things like crowns-

Speaker speaker_5: Okay.

Speaker speaker_1: ... and braces are not covered.

Speaker speaker_5: Okay. And the vision? I'm sorry.

Speaker speaker_1: For vision, there's a copay for your annual eye exam of \$10. Lenses and frames have a copay of \$25. Um, contacts, lens fittings doesn't have a copay. And then there's an annual frame allowance of \$130.

Speaker speaker_5: Okay. Thank you. Will that all be in-

Speaker speaker_1: Mm-hmm.

Speaker speaker_5: ... the package as well that gets sent out? Just so I know.

Speaker speaker_1: Um, so the, there's, um, there's no packet that gets out, gets sent out, but I can send a copy of the information to his email.

Speaker speaker_5: Okay. Thank you so much.

Speaker speaker_6: Yeah, that'd be great actually. Thank you.

Speaker speaker_1: Okay. No worries. I'll definitely get that sent out. It's gonna come from info@benefitsinacard.com. It should go to your inbox.

Speaker speaker_6: Okay.

Speaker speaker_1: If you don't see it in your inbox, try your spam or junk folder.

Speaker speaker_6: Okay, I can do that. Thank you. I appreciate all the help you've been today.

Speaker speaker_1: No problem. Thank you so much for calling. Have a great day.

Speaker speaker_6: You as well. Bye.