

Transcript: VICTORIA

Taylor-4623244540166144-5482816855261184

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Uh, my name is Latika Hagans and, um, I was trying to register for my benefits but it's saying that it's disabled for the employer and to call this number. Okay. Uh, what's the name of the agency you work for? ManCan. Gotcha. And the last four of your social? 0911. All right. And do you mind verifying your address and date of birth? 316 North Franklin Alliance, Ohio 44641 and 2977. And then phone number is gonna be 678-437-3130? You got it. Okay. And then email is, uh, first and last name at gmail.com? Correct. Okay. Give me one second. Okay. Yeah. Technically, you have until the 30th of May to enroll, so I'm not sure why it's not letting you do it online. Um, do you know the specific plan you wanna enroll into? No, that's the thing. It was, um, it was allowing me for a minute and then I went out and came back in and then it did that. Like, I start, I put my password and all that stuff in. I started the process, but I don't think it... So as far as the plan, I was trying to read through to see which one was gonna be most beneficial. Okay. Um, I can send some information to your email. Um, I'll send the benefits guide which goes over all the plans being offered, what they cover and how much they cost. Okay. And then once you make a decision, you can just call us back. Right. And we can get you enrolled over the phone. Okay. And are you able to answer a few questions before that? Sure. Okay. So I did notice that there was one, the Super Value one, and it had like, it was like tele-doc. Is that... Does that mean you can only visit the tele-doc? You can't go to an actual doctor? What do you mean by Super Value? I'm not familiar with that. That's okay. I'll just wait for you to send the information so I can tell you exactly what I'm talking about. Okay. Okay. Um, 'cause I know that... I don't know if this is what you're referring to, but maybe the StayHealthy MEC TeleRx. Yes. That's what I'm talking about. Okay. Good. So that plan specifically has coverage for... I- is, is specifically designed for your preventative care, so that's yearly physicals, vaccinations and preventative screenings. Mm-hmm. Um, and it is in-person, but it comes with a, uh, virtual urgent care, uh, benefit as well. So there is in-person coverage, but that's only for your preventative services and then you get the virtual urgent care. Oh, okay. Okay. So and then the one that was next to that, 'cause it's just gonna be employee only, so I wanted to get the best value for the employee only, but... So that would be this, the Super Value? Is there a Super Value or am I making that up? Yeah, yeah, I don't, I don't know what Super Value is. Okay. So there's the StayHealthy MEC TeleRx, there's a VIP Standard and then the VIP Classic. Now, the VIP plans, whether it's the Standard or the Classic- Mm-hmm. ... is not necessarily better than the StayHealthy. It covers different things than StayHealthy. Okay. So your StayHealthy covers your preventative services for the most part with the exception of that virtual urgent care. Okay. Now the VIP plans do not cover preventatives like the StayHealthy does, but they cover non-preventative. So like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care or a

regular physician's office for a preexisting condition- Mm-hmm. Uh-huh. ... there's coverage for that under the VIP plans. Oh. Okay. So the VIP will cover if you actually go to a doctor and also urgent care via video. Correct or no? Yeah, I mean, the, the VIP plans do also come with virtual urgent care. So all three of these plans are gonna have the virtual urgent care visit. Okay. The only difference between the StayHealthy and the VIP plans is the StayHealthy is exactly what it sounds like. It's to keep you healthy, so it's covering your preventative services. Okay. Whereas VIP plans are non-preventative. Okay. So that's the only difference between them. Okay. Okay. Thank you so much. Um, I'll look, I'll look for that email. Okay. Awesome. I just sent it to you, so you should get it here in a few seconds. Was there anything else you might need help with? Um... Oh, I got it right here. Um, that's all I can think of. I just wanted to make sure I'm able to visit the doctor, also be able to do tele-doc and then, then you can add on all the other ones, like the dental and the vision, like that, correct? Yeah. Dental and vision are gonna be the, uh, additional benefit options. Okay. So whatever you choose from medical, you can add those on. You can add those two on? Mm-hmm. Okay. And then, oh, I'm sorry. There was another question. I do know that, um, so you can only make changes during open enrollment with this plan as well or can you make changes throughout? Um, so it looks like the ma- well, the majority of all of, all of the plans being offered through your employer- Mm-hmm. ... except for FreeRx has stipulations. So basically like you said, unless you're within the company's open enrollment period or your personal open enrollment period, um, you'll have to have a qualifying life event to either enroll, change or cancel the plans. Okay. So it's pretty much within the open enrollment period. And what... Oh, it's, it's based on ManCan, not you guys, their open enrollment? Yeah. So there's three different... There's a couple different ways. So with you being a new hire, you have 30 days from the date of your first check to get enrolled into benefits. Okay. As well as to make any changes or cancellations. Okay. Now it just so happens that you are a new hire within their company open enrollment period. Oh, okay. So it ends literally on the same day either way for you, because you're a new hire and it's within the company open enrollment period. Oh, okay. So every year, ManCan is gonna have their open enrollment period during this timeframe. Okay. In May. Yeah. Makes sense. Okay. Well, you've been very helpful. Thank you so much and I will probably give you a call back, um, to get enrolled if I'm not able to do it. Okay. That's fine. Okay. All right. You have a wonderful night. You as well. Thank you. Thank you. Bye-bye. Mm-hmm. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. Uh, my name is Latika Hagans and, um, I was trying to register for my benefits but it's saying that it's disabled for the employer and to call this number.

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_1: ManCan.

Speaker speaker_0: Gotcha. And the last four of your social?

Speaker speaker_1: 0911.

Speaker speaker_0: All right. And do you mind verifying your address and date of birth?

Speaker speaker_1: 316 North Franklin Alliance, Ohio 44641 and 2977.

Speaker speaker_0: And then phone number is gonna be 678-437-3130?

Speaker speaker_1: You got it.

Speaker speaker_0: Okay. And then email is, uh, first and last name at gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah. Technically, you have until the 30th of May to enroll, so I'm not sure why it's not letting you do it online. Um, do you know the specific plan you wanna enroll into?

Speaker speaker_1: No, that's the thing. It was, um, it was allowing me for a minute and then I went out and came back in and then it did that. Like, I start, I put my password and all that stuff in. I started the process, but I don't think it... So as far as the plan, I was trying to read through to see which one was gonna be most beneficial.

Speaker speaker_0: Okay. Um, I can send some information to your email. Um, I'll send the benefits guide which goes over all the plans being offered, what they cover and how much they cost.

Speaker speaker_1: Okay.

Speaker speaker_0: And then once you make a decision, you can just call us back.

Speaker speaker_1: Right.

Speaker speaker_0: And we can get you enrolled over the phone.

Speaker speaker_1: Okay. And are you able to answer a few questions before that?

Speaker speaker_0: Sure.

Speaker speaker_1: Okay. So I did notice that there was one, the Super Value one, and it had like, it was like tele-doc. Is that... Does that mean you can only visit the tele-doc? You can't go to an actual doctor?

Speaker speaker_0: What do you mean by Super Value? I'm not familiar with that.

Speaker speaker_1: That's okay. I'll just wait for you to send the information so I can tell you exactly what I'm talking about.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, 'cause I know that... I don't know if this is what you're referring to, but maybe the StayHealthy MEC TeleRx.

Speaker speaker_1: Yes. That's what I'm talking about.

Speaker speaker_0: Okay. Good. So that plan specifically has coverage for... I- is, is specifically designed for your preventative care, so that's yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and it is in-person, but it comes with a, uh, virtual urgent care, uh, benefit as well. So there is in-person coverage, but that's only for your preventative services and then you get the virtual urgent care.

Speaker speaker_1: Oh, okay. Okay. So and then the one that was next to that, 'cause it's just gonna be employee only, so I wanted to get the best value for the employee only, but... So that would be this, the Super Value? Is there a Super Value or am I making that up?

Speaker speaker_0: Yeah, yeah, I don't, I don't know what Super Value is.

Speaker speaker_1: Okay.

Speaker speaker_0: So there's the StayHealthy MEC TeleRx, there's a VIP Standard and then the VIP Classic. Now, the VIP plans, whether it's the Standard or the Classic-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is not necessarily better than the StayHealthy. It covers different things than StayHealthy.

Speaker speaker_1: Okay.

Speaker speaker_0: So your StayHealthy covers your preventative services for the most part with the exception of that virtual urgent care.

Speaker speaker_1: Okay.

Speaker speaker_0: Now the VIP plans do not cover preventatives like the StayHealthy does, but they cover non-preventative. So like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care or a regular physician's office for a preexisting condition-

Speaker speaker_1: Mm-hmm. Uh-huh.

Speaker speaker_0: ... there's coverage for that under the VIP plans.

Speaker speaker_1: Oh. Okay. So the VIP will cover if you actually go to a doctor and also urgent care via video. Correct or no?

Speaker speaker_0: Yeah, I mean, the, the VIP plans do also come with virtual urgent care. So all three of these plans are gonna have the virtual urgent care visit.

Speaker speaker_1: Okay.

Speaker speaker_0: The only difference between the StayHealthy and the VIP plans is the StayHealthy is exactly what it sounds like. It's to keep you healthy, so it's covering your preventative services.

Speaker speaker_1: Okay.

Speaker speaker_0: Whereas VIP plans are non-preventative.

Speaker speaker_1: Okay.

Speaker speaker_0: So that's the only difference between them.

Speaker speaker_1: Okay. Okay. Thank you so much. Um, I'll look, I'll look for that email.

Speaker speaker_0: Okay.

Speaker speaker_1: Awesome.

Speaker speaker_0: I just sent it to you, so you should get it here in a few seconds. Was there anything else you might need help with?

Speaker speaker_1: Um... Oh, I got it right here. Um, that's all I can think of. I just wanted to make sure I'm able to visit the doctor, also be able to do tele-doc and then, then you can add on all the other ones, like the dental and the vision, like that, correct?

Speaker speaker_0: Yeah. Dental and vision are gonna be the, uh, additional benefit options.

Speaker speaker_1: Okay.

Speaker speaker_0: So whatever you choose from medical, you can add those on.

Speaker speaker_1: You can add those two on?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. And then, oh, I'm sorry. There was another question. I do know that, um, so you can only make changes during open enrollment with this plan as well or can you make changes throughout?

Speaker speaker_0: Um, so it looks like the ma- well, the majority of all of, all of the plans being offered through your employer-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... except for FreeRx has stipulations. So basically like you said, unless you're within the company's open enrollment period or your personal open enrollment period, um, you'll have to have a qualifying life event to either enroll, change or cancel the plans.

Speaker speaker_1: Okay.

Speaker speaker_0: So it's pretty much within the open enrollment period.

Speaker speaker_1: And what... Oh, it's, it's based on ManCan, not you guys, their open enrollment?

Speaker speaker_0: Yeah. So there's three different... There's a couple different ways. So with you being a new hire, you have 30 days from the date of your first check to get enrolled into benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: As well as to make any changes or cancellations.

Speaker speaker_1: Okay.

Speaker speaker_0: Now it just so happens that you are a new hire within their company open enrollment period.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So it ends literally on the same day either way for you, because you're a new hire and it's within the company open enrollment period.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So every year, ManCan is gonna have their open enrollment period during this timeframe.

Speaker speaker_1: Okay. In May.

Speaker speaker_0: Yeah.

Speaker speaker_1: Makes sense. Okay. Well, you've been very helpful. Thank you so much and I will probably give you a call back, um, to get enrolled if I'm not able to do it.

Speaker speaker_0: Okay. That's fine.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. You have a wonderful night.

Speaker speaker_1: You as well. Thank you.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Mm-hmm. Bye.