

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. How are you? Good. Thanks. How are you? I'm good. Um, I was calling... I was trying to go back in on my eChecklist and change the insurance, the... 'Cause I selected no insurance by accident and I can't get back into my onboarding to change it. Is there any way that I can change it with you? Um, what's the name of the agency you work for? Uh, MAU in Newnan- And the last four? ... Georgia. Okay. I'm sorry? What is the last four of your social? It's 0842. And your first and last name? Sharon Chapman. C-H-A-P-M-A-N. Okay. Do you mind verifying your address and date of birth? Okay. It's 8468 Creekwood Road, Palmetto, Georgia, 30268. Birthday 09-24-1972. Phone number 404-487-2236? Yes, ma'am. And email is going to be sharonchapman41@gmail.com. Yes, ma'am. Okay. Um, yeah, I mean, I, I can go ahead and get you enrolled. Do you know what plans you're wanting to enroll into? Um, I'm wanting the medical... I believe it's plan B, which is, like, \$17. Now that will cover doctor visits and if anything else comes up, it's like... Exactly what, uh, company is the c- uh, insurance? Is it like UnitedHealth or, or- So I don't see that we have a plan... Okay. So a couple of things. We don't offer major medical, so it's not gonna be with UnitedHealth or Blue Cross Blue Shield. Um, another thing is, is I don't see a plan B, but I do see an InsurPlus Basics which is the- So that would mean- ... 17.30 per month for employee only. Maybe, maybe that's it. And is there, like, a deductible or how does this insurance work? Can you explain that to me? So the... Yes. So the specific plan that you're referring to, the InsurPlus Basics, this is a hospital indemnity plan. So it covers things like being admitted to the hospital, having to go to the emergency room, a physician's office. There's even coverage for prescriptions. It just does not cover your preventative care. Now how it works is there is no copay and there is no deductible because again, this is not major medical. The insurance will pay a set dollar amount towards the benefits and you pay the remainder of the bill. So just to give you an ex- a couple of examples, if you go to the emergency room, the insurance- Mm-hmm. ... is going to pay \$250 towards that visit and then you pay the remainder. Uh, a regular physician's office visit, they'll cover \$50 of that, uh, visit and then you pay the remainder. Um, s- some, like, of the hospitalization, we do have a daily hospital confinement ben- benefit which, under the InsurPlus Basics, they color- cover \$50 a day. Uh, the intensive care unit would be \$200 a day. The annual first occurrence hospital, they'll cover \$500 of. There is some surgical benefits, um, up to \$1,000 based on the surgical schedule. Anesthesia benefit is going to be 25% of the surgical benefit. Uh, outpatient sickness, they cover \$75 of. Diagnostic testing, they'll cover \$250 of a year. Um, so that's, that's pretty much how it works and then with, like, prescriptions, if it is a covered medication, it would either be covered at \$10, \$20 or \$30 and then you'd pay the remainder. Oh, okay. Okay. Well, I'm gonna go ahead and do the \$17 one and the vision. Okay. Are you just wanting these two plans for employee only? Yes. Okay.

Was there anything else? Uh, no, ma'am. That was it. Okay. So in total, you're looking at \$19.54 a week that will be deducted. Okay. Now both of these plans, I do want to let you know, they're under the IRS code of Section 125. So basically what that does is it allows you to pay your share of the premium with pre-paid dollars. Because of that, the IRS does put stipulations on when you're enrolled, um, to change or cancel... So pretty much when you're enrolled, you're, you're locked in. There are a few exceptions. So with you being a new hire with MAU, you have 30 days from the date of your first check to get enrolled, make any changes or cancellations. Once you're outside of that 30-day window, the only other time you'll be able to change or cancel the medical and vision is during the company's open enrollment period, which of course they do have yearly. Um- Oh, okay. ... unless you experience a qualifying life event. Oh, okay. Um- Okay. ... but as far as the actual enrollment process is concerned, um, it does take about one to two weeks for that to be processed through payroll, so you might not see your first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then ID cards are made and sent to you within seven to ten business days of the coverage being active. Oh, okay. Okay. Now, if, um- Yes, ma'am? ... if, so for instance, if I was to get a different insurance outside of this, and I could, I could ch- uh, cancel it within 30 days after it goes through? Is that correct? Mm. That I'm not too sure of. Um. It- that would have to be something that you could possibly submit a qualifying life event for. Um, let me... Give me one second. So the different life events that would be qualified is a loss of benefits, must be involuntary. Marriage, divorce, death, birth, adoption. Named as legal guardian, qualifying of government assistance, loss of government assistance, and being eligible for new benefits. So being- Oh, okay. ... eligible for new benefits is a life event. However, if you get new coverage or coverage elsewhere, I'm not too sure if that's something that would qualify or not. Um, if anything, at that point, we could definitely send you the qualifying life i- uh, event email, and you would just respond to the email with the documentation that we ask for, and it's something we can run by eligibility. Um- Yes, ma'am. But I know just being eligible for coverage elsewhere is a qualifying life event. I just don't know specifically if you get coverage elsewhere, if that would be considered as well. That's something our eligibility team will have to determine. Oh, okay. Okay. Mm-hmm. 'Cause I j- I just, I've n- I've never had this type of insurance, so I don't know if it's gonna be something that will work for me or if it, you know, I might need different insurance. I just... I'm unsure. Well, like I said, as of right now, you are still considered a new hire, so that's 30 days from the date of your first check. So you still have- Okay. ... that time to make a decision whether or not this is gonna work for you. Um- Oh, okay. ... if you don't qualify for a life event, um, MAU does have a open enrollment period as well every year, which typically takes place around December, January timeframe. Oh, okay. Okay. Mm-hmm. Okay. Well, that'll work then. We'll go with it, uh, and do that. Okay. Um, I believe you are all set on my end. Did you have any other questions for me? No, ma'am, that was it. And I really appreciate your help. Yes, ma'am. You have a wonderful day. You do the same. Thank you, hon. Thank you. Bye-bye. You bye-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. How are you?

Speaker speaker_0: Good. Thanks. How are you?

Speaker speaker_1: I'm good. Um, I was calling... I was trying to go back in on my eChecklist and change the insurance, the... 'Cause I selected no insurance by accident and I can't get back into my onboarding to change it. Is there any way that I can change it with you?

Speaker speaker_0: Um, what's the name of the agency you work for?

Speaker speaker_1: Uh, MAU in Newnan-

Speaker speaker_0: And the last four?

Speaker speaker_1: ... Georgia.

Speaker speaker_0: Okay.

Speaker speaker_1: I'm sorry?

Speaker speaker_0: What is the last four of your social?

Speaker speaker_1: It's 0842.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Sharon Chapman. C-H-A-P-M-A-N.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: Okay. It's 8468 Creekwood Road, Palmetto, Georgia, 30268. Birthday 09-24-1972.

Speaker speaker_0: Phone number 404-487-2236?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And email is going to be sharonchapman41@gmail.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Um, yeah, I mean, I, I can go ahead and get you enrolled. Do you know what plans you're wanting to enroll into?

Speaker speaker_1: Um, I'm wanting the medical... I believe it's plan B, which is, like, \$17. Now that will cover doctor visits and if anything else comes up, it's like... Exactly what, uh, company is the c- uh, insurance? Is it like UnitedHealth or, or-

Speaker speaker_0: So I don't see that we have a plan... Okay. So a couple of things. We don't offer major medical, so it's not gonna be with UnitedHealth or Blue Cross Blue Shield. Um, another thing is, is I don't see a plan B, but I do see an InsurPlus Basics which is the-

Speaker speaker_1: So that would mean-

Speaker speaker_0: ... 17.30 per month for employee only.

Speaker speaker_1: Maybe, maybe that's it. And is there, like, a deductible or how does this insurance work? Can you explain that to me?

Speaker speaker_0: So the... Yes. So the specific plan that you're referring to, the InsurPlus Basics, this is a hospital indemnity plan. So it covers things like being admitted to the hospital, having to go to the emergency room, a physician's office. There's even coverage for prescriptions. It just does not cover your preventative care. Now how it works is there is no copay and there is no deductible because again, this is not major medical. The insurance will pay a set dollar amount towards the benefits and you pay the remainder of the bill. So just to give you an ex- a couple of examples, if you go to the emergency room, the insurance-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is going to pay \$250 towards that visit and then you pay the remainder. Uh, a regular physician's office visit, they'll cover \$50 of that, uh, visit and then you pay the remainder. Um, s- some, like, of the hospitalization, we do have a daily hospital confinement ben- benefit which, under the InsurPlus Basics, they color- cover \$50 a day. Uh, the intensive care unit would be \$200 a day. The annual first occurrence hospital, they'll cover \$500 of. There is some surgical benefits, um, up to \$1,000 based on the surgical schedule. Anesthesia benefit is going to be 25% of the surgical benefit. Uh, outpatient sickness, they cover \$75 of. Diagnostic testing, they'll cover \$250 of a year. Um, so that's, that's pretty much how it works and then with, like, prescriptions, if it is a covered medication, it would either be covered at \$10, \$20 or \$30 and then you'd pay the remainder.

Speaker speaker_1: Oh, okay. Okay. Well, I'm gonna go ahead and do the \$17 one and the vision.

Speaker speaker_0: Okay. Are you just wanting these two plans for employee only?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Was there anything else?

Speaker speaker_1: Uh, no, ma'am. That was it.

Speaker speaker_0: Okay. So in total, you're looking at \$19.54 a week that will be deducted.

Speaker speaker_1: Okay.

Speaker speaker_0: Now both of these plans, I do want to let you know, they're under the IRS code of Section 125. So basically what that does is it allows you to pay your share of the premium with pre-paid dollars. Because of that, the IRS does put stipulations on when you're enrolled, um, to change or cancel... So pretty much when you're enrolled, you're, you're locked in. There are a few exceptions. So with you being a new hire with MAU, you have 30 days from the date of your first check to get enrolled, make any changes or cancellations. Once you're outside of that 30-day window, the only other time you'll be able to change or cancel the medical and vision is during the company's open enrollment period, which of course they

do have yearly. Um-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... unless you experience a qualifying life event.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... but as far as the actual enrollment process is concerned, um, it does take about one to two weeks for that to be processed through payroll, so you might not see your first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then ID cards are made and sent to you within seven to ten business days of the coverage being active.

Speaker speaker_1: Oh, okay. Okay. Now, if, um-

Speaker speaker_0: Yes, ma'am?

Speaker speaker_1: ... if, so for instance, if I was to get a different insurance outside of this, and I could, I could ch- uh, cancel it within 30 days after it goes through? Is that correct?

Speaker speaker_0: Mm. That I'm not too sure of. Um. It- that would have to be something that you could possibly submit a qualifying life event for. Um, let me... Give me one second. So the different life events that would be qualified is a loss of benefits, must be involuntary. Marriage, divorce, death, birth, adoption. Named as legal guardian, qualifying of government assistance, loss of government assistance, and being eligible for new benefits. So being-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... eligible for new benefits is a life event. However, if you get new coverage or coverage elsewhere, I'm not too sure if that's something that would qualify or not. Um, if anything, at that point, we could definitely send you the qualifying life i- uh, event email, and you would just respond to the email with the documentation that we ask for, and it's something we can run by eligibility. Um-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: But I know just being eligible for coverage elsewhere is a qualifying life event. I just don't know specifically if you get coverage elsewhere, if that would be considered as well. That's something our eligibility team will have to determine.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: 'Cause I j- I just, I've n- I've never had this type of insurance, so I don't know if it's gonna be something that will work for me or if it, you know, I might need different insurance. I just... I'm unsure.

Speaker speaker_0: Well, like I said, as of right now, you are still considered a new hire, so that's 30 days from the date of your first check. So you still have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that time to make a decision whether or not this is gonna work for you. Um-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... if you don't qualify for a life event, um, MAU does have a open enrollment period as well every year, which typically takes place around December, January timeframe.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Well, that'll work then. We'll go with it, uh, and do that.

Speaker speaker_0: Okay. Um, I believe you are all set on my end. Did you have any other questions for me?

Speaker speaker_1: No, ma'am, that was it. And I really appreciate your help.

Speaker speaker_0: Yes, ma'am. You have a wonderful day.

Speaker speaker_1: You do the same. Thank you, hon.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: You bye-bye.