

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. This is Christy. I got this from AquaForce, um, Emp- Employments, and I have a few questions about y'all insurance- Yeah, offer? Through them? Okay. Now, I see the VIP+ pays more than the other ones, correct? That's the maximum? Out of the VIP+ plans, yes, ma'am, that would be the highest paying tier. Um, it looks like they pay more towards, uh, specifically, like, hospitalization benefits. Mm-hmm. Okay, now the thing is, so for that VIP plan, uh, I wanna make sure I'm getting this right. It is \$66, right? Oh, I'm, I'm doing, uh, employee and spouse. Sorry. Yeah. For employee plus spouse it would be \$66.76 a week. Now, I see they also have, like, a critical illness with cancer benefits. That is separate from the VIP+? Yeah. The critical, critical illness with cancer benefits would be, like, an additional add-on. Oh, so that's an additional add-on. So all, like, the dental and the vision, that's all add-ons? Yes. Okay. That's what I was wondering. And I see there's no preventive care on the, um, VIP+. That's right. Um, so the only medical plan that covers preventative care is the StayHealthy MEC TeleRx. So some people will get the StayHealthy MEC TeleRx with one of the VIP plans. So you can do that, um, but unfortunately- Oh. ... none of the VIP plans are gonna cover preventative. So you would have to pay for both. Oh. Um... And I'm trying to think of preventive care. It'd be, like, like, mammograms and all that be covered under it? Um, so what I know about the preventative care is, like, yearly physicals, vaccinations and preventative screenings would be covered, um, at 100% as long as you stay within the network. Mm-hmm. But you'd normally stay in the network. Okay. You're an employee, okay. Uh, and then I have 30 days to sign up for this. I know that much. What kind of- Yeah. ... how soon... Okay, I'm... How soon would this... would start, in other words, if I was signed up, say, Monday? So once you enroll, it takes about one to two weeks for that to be processed through payroll. Um, so you might not see the first payroll deduction being made until two weeks after signing up. Whenever you do see that first deduction being made out of your check for the coverage, the coverage will start the following Monday. Okay. Yeah, because see, I have COVID now and I don't want my s- insurance to lapse. That's why I was wondering. Yeah, we wouldn't be able to give you a specific date, unfortunately. It's all dependent on when your employer makes that first deduction out of your check. Mm-hmm. Like I said, once you see the first deduction being made out of your check, the coverage starts the following Monday. Okay, first deduction out of check. Okay. So, uh, again, it's the following Monday of your first payroll deduction. Following Monday. Okay, I'm writing that down. Okay. Um, y'all don't worry about any preexisting ilon- illness? It doesn't matter, right? Uh, to be honest with you, I, I'm not really sure how to answer that question, 'cause we're just your benefits administrators. We're not the actual- Oh. ... insurance carriers. Oh. That might be something that you have to speak to the insurance

carrier about. Okay. All righty. That's what I need to see about. Okay, then. Well, thank you for your help. Yes, ma'am. Uh, did you have- No. ... any other questions for me? No, ma'am, that's it. All righty. You have a wonderful day. All right. Mm-hmm.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hi, Victoria. This is Christy. I got this from AquaForce, um, Emp-Employments, and I have a few questions about y'all insurance-

Speaker speaker_1: Yeah, offer? Through them?

Speaker speaker_2: Okay. Now, I see the VIP+ pays more than the other ones, correct? That's the maximum?

Speaker speaker_1: Out of the VIP+ plans, yes, ma'am, that would be the highest paying tier. Um, it looks like they pay more towards, uh, specifically, like, hospitalization benefits.

Speaker speaker_2: Mm-hmm. Okay, now the thing is, so for that VIP plan, uh, I wanna make sure I'm getting this right. It is \$66, right? Oh, I'm, I'm doing, uh, employee and spouse. Sorry.

Speaker speaker_1: Yeah. For employee plus spouse it would be \$66.76 a week.

Speaker speaker_2: Now, I see they also have, like, a critical illness with cancer benefits. That is separate from the VIP+?

Speaker speaker_1: Yeah. The critical, critical illness with cancer benefits would be, like, an additional add-on.

Speaker speaker_2: Oh, so that's an additional add-on. So all, like, the dental and the vision, that's all add-ons?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. That's what I was wondering. And I see there's no preventive care on the, um, VIP+.

Speaker speaker_1: That's right. Um, so the only medical plan that covers preventative care is the StayHealthy MEC TeleRx. So some people will get the StayHealthy MEC TeleRx with one of the VIP plans. So you can do that, um, but unfortunately-

Speaker speaker_2: Oh.

Speaker speaker_1: ... none of the VIP plans are gonna cover preventative.

Speaker speaker_2: So you would have to pay for both. Oh. Um... And I'm trying to think of preventive care. It'd be, like, like, mammograms and all that be covered under it?

Speaker speaker_1: Um, so what I know about the preventative care is, like, yearly physicals, vaccinations and preventative screenings would be covered, um, at 100% as long as you stay within the network.

Speaker speaker_2: Mm-hmm. But you'd normally stay in the network. Okay. You're an employee, okay. Uh, and then I have 30 days to sign up for this. I know that much. What kind of-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... how soon... Okay, I'm... How soon would this... would start, in other words, if I was signed up, say, Monday?

Speaker speaker_1: So once you enroll, it takes about one to two weeks for that to be processed through payroll. Um, so you might not see the first payroll deduction being made until two weeks after signing up. Whenever you do see that first deduction being made out of your check for the coverage, the coverage will start the following Monday.

Speaker speaker_2: Okay. Yeah, because see, I have COVID now and I don't want my s-insurance to lapse. That's why I was wondering.

Speaker speaker_1: Yeah, we wouldn't be able to give you a specific date, unfortunately. It's all dependent on when your employer makes that first deduction out of your check.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Like I said, once you see the first deduction being made out of your check, the coverage starts the following Monday.

Speaker speaker_2: Okay, first deduction out of check. Okay.

Speaker speaker_1: So, uh, again, it's the following Monday of your first payroll deduction.

Speaker speaker_2: Following Monday. Okay, I'm writing that down. Okay. Um, y'all don't worry about any preexisting ilon- illness? It doesn't matter, right?

Speaker speaker_1: Uh, to be honest with you, I, I'm not really sure how to answer that question, 'cause we're just your benefits administrators. We're not the actual-

Speaker speaker_2: Oh.

Speaker speaker_1: ... insurance carriers.

Speaker speaker_2: Oh.

Speaker speaker_1: That might be something that you have to speak to the insurance carrier about.

Speaker speaker_2: Okay. All righty. That's what I need to see about. Okay, then. Well, thank you for your help.

Speaker speaker_1: Yes, ma'am. Uh, did you have-

Speaker speaker_2: No.

Speaker speaker_1: ... any other questions for me?

Speaker speaker_2: No, ma'am, that's it.

Speaker speaker_1: All righty. You have a wonderful day.

Speaker speaker_2: All right. Mm-hmm.