

## Transcript: VICTORIA

Taylor-5020703493505024-4841925748244480

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on Accurate. This is Victoria. How can I help you? How are you doing? I just, uh... I was waiting for open enrollment. I do want to make some changes to the policy. Okay. Uh, what's the name of the agency you work for? MAU. And the last four of your Social? 1606. 1606. And your first and last name. Dez and Vinyl. Okay. Uh, do you mind verifying your address and date of birth? 3837 Shaw Street, uh, June 6th, 1993. And for the address, the city is Columbia, state is South Carolina, zip is 29203? Yep. Phone number 803-844-8378? Yes, ma'am. And then email is last name first name at gmail.com? Yep. Okay. And what changes are you wanting to make? Um, for one, I kind of need to run down which cover... Like, what I have on the account, and then, um, I'm probably going to just n- mix them away as we go. But I just kind of... A little bit confused because I know that, uh... I just kind of found out... I got a big medical bill. I kind of found out that, uh, it was only preventative, so it's not really the coverage that might well be beneficial to me. Um, like a lot of the, uh, services that is in the preventative I w- wouldn't really use because I'm generally healthy and stuff, so... Uh, I think... I'm pretty sure that I called, like, twice before. It's just, uh, preventative, correct? The medical plan. Yes, the medical plan that you have is just for your preventative care. Okay, like there's no actual, like, um, you know, like a traditional health care available? So, what we offer is not going to be comparable to traditional or major medical coverage. Um, now, we do have other medical plans to choose from, but just keep in mind it's not going to pay the majority of the medical bill. Um, so besides what you have already, which just covers the preventative health care, it's the StayHealthy MEC, we do have, um, the... We have two hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhance, which neither of these plans will cover preventative like what you currently have, but they do provide coverage for if you were to be admitted to the hospital, if you have to go to a physician's office or emergency room. Um, the only difference between the Ensure Plus and the Ensure Plus Enhance is the Enhance pays a little bit more toward hospitalization. Um, then we also have a- another plan, it's called the StayHealthy MEC Enhance, which covers your preventative health care, but it also has coverage on some non-preventative benefits, like if you have to go to primary care, specialist care, urgent care, um, if you have to go to the emergency room, and if you have to be admitted to the hospital. There's some hospitalization benefits on that plan. Okay. That's the, uh... Like, the highest tier? Yeah. I mean, it's the onl-... The StayHealthy MEC Enhance is the only plan that's going to cover preventative and non-preventative together. The other plans, it would just... Depending on the plan you choose, they would just cover preventative or the non-preventative. Okay. And would you say it, like, has a bigger coverage or it would be like... It's not 50/50, right? No. Um, I mean, the... I- I can't really say offhand if it's- it's better than the other plans. I would have to go through each individual benefit, um, and see what exactly it

covers. But like I said, the- the benefit to having the StayHealthy MEC Enhance is that you get the preventative care as well as the non-preventative benefits. Yeah, 'cause I- I ran a... I went to urgent care and got a test run, and, um, it just didn't cover that. So, like you said, urgent care and that, so I think that it would cover that, I just don't know if it was, like- Mm. I do, like... Do you know, when, uh... If I do go anywhere, it would be urgent care, so what's the, uh... I think I pay weekly, so what would be the weekly, uh, price on that? For the StayHealthy MEC Enhance, it is \$23.13 for employee only. Oh, geez. Um, when is the, uh, enrollment period over? Let me double-check. It looks like the 31st of January is the last day for the open enrollment. Okay. Um, so not bad pricing. Not bad prices. Uh, but yeah, like, I just gotta... If it- if it was like a smaller... Like, if it was a smaller contribution, I would just rather foot the whole bill because I'm not necessarily, like, sickly, so- But if it's like a high, you know, a benefit, I would do it. I just don't know like what the gauges are. But if, if it's a smaller, like you know, like if I'll be paying most of it, like, uh, I think that I would like just cancel the, uh, thing all, all together. I just don't know like what it looks like or what... Okay. Do you have a copy of the benefits guide? 'Cause that might help, you know, for you to- Yeah. I do have it. ... to look at the benefits guide and... Yeah, I do have it, um. Okay, so... And I, I, I should, I should have went through that first. I have a... No worries. I just got the paper. So... Yeah, I was just going to say. So, um. On the benefits guide, it actually breaks down the specific dollar amount that the insurance will cover for each benefit. Um, so that'll, that'll really help you make a decision. Okay, and I have till the 31st. I know... But I know like one thing I did want to, uh, take off for sure was, uh... I don't think... I don't... Okay, I think dental is a whole different thing, right? Dental and vision- Yeah. ... is a whole separate thing? This is... Yeah. Okay, so, um, this... I'm pretty sure there's behavioral health on there. Yes. Mm-hmm. Oh, and I just haven't utilized that, um, so I was thinking about taking that off. Is there anything else on there other than preventative? So, I see the MEC, uh, medical plan, which is for your preventatives, the dental, vision and behavioral health. And that's it. Well, I, I think the... While I go through all the papers, I'm going to just take the behavioral health off 'cause I ain't gonna use it. Uh, clearly. Um, but yeah, so I think, yeah, I'm gonna take that off and then I'll read through everything else and call back if there are any alterations. Okay, so I- I'm a little confused. Do you want me to go ahead and take off the behavioral health or do you just want to call back? No, no, no. I'm sorry. Sorry. I was just saying I'm sure I want to take the behavioral health off now and then I'm going to read through and see about the medical, um, and call back before, you know, the 31st. But yeah. Okay. But now behavioral health, I'm sure I'm not going to utilize. Okay. I will go ahead and take off the behavioral health, which brings your new weekly deduction of \$15.12. That would be for the MEC, vision and dental for employee only. Now, I will say that any type of change or cancellation you make is not immediate. It does take about one to two weeks to be processed through payroll. Okay. So, you very well may see, um, the behavioral health being deducted from one to two more checks. If you do, of course, that will provide the... Okay. I'm sorry, go ahead. Oh, no, no. It will provide... You can go ahead, sorry. Yeah. So, anytime you make a change or cancellation, it takes about one to two weeks to be processed through payroll. In that time, you may see one to two more payroll deductions. If you do, it will provide the coverage you're paying for until the, the cancellation has been processed through payroll. That's fine. All righty. And then, uh, was there anything else you might need help with? Um, no. I'm just clarifying again, I know that it's probably now preventative, dental, vision, so, um, yeah, like and I... And you said it would take a couple of

weeks to come off, so I just... I knew about that change, but I'm going to get more specifics on the medical side and I'll call back about that before the 31st. And that's it. All righty. Well, thank you. You have a wonderful day. Thank you very much. You too. You too. Merry Christmas. Bye-bye. You too. Bye-bye. All right. All right. Bye-bye.

## 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 Accurate. This is Victoria. How can I help you?

Speaker speaker\_2: How are you doing? I just, uh... I was waiting for open enrollment. I do want to make some changes to the policy.

Speaker speaker\_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker\_2: MAU.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 1606. 1606.

Speaker speaker\_1: And your first and last name.

Speaker speaker\_2: Dez and Vinyl.

Speaker speaker\_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker\_2: 3837 Shaw Street, uh, June 6th, 1993.

Speaker speaker\_1: And for the address, the city is Columbia, state is South Carolina, zip is 29203?

Speaker speaker\_2: Yep.

Speaker speaker\_1: Phone number 803-844-8378?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: And then email is last name first name at gmail.com?

Speaker speaker\_2: Yep.

Speaker speaker\_1: Okay. And what changes are you wanting to make?

Speaker speaker\_2: Um, for one, I kind of need to run down which cover... Like, what I have on the account, and then, um, I'm probably going to just n- mix them away as we go. But I just kind of... A little bit confused because I know that, uh... I just kind of found out... I got a big medical bill. I kind of found out that, uh, it was only preventative, so it's not really the coverage that might well be beneficial to me. Um, like a lot of the, uh, services that is in the preventative

I w- wouldn't really use because I'm generally healthy and stuff, so... Uh, I think... I'm pretty sure that I called, like, twice before. It's just, uh, preventative, correct? The medical plan.

Speaker speaker\_1: Yes, the medical plan that you have is just for your preventative care.

Speaker speaker\_2: Okay, like there's no actual, like, um, you know, like a traditional health care available?

Speaker speaker\_1: So, what we offer is not going to be comparable to traditional or major medical coverage. Um, now, we do have other medical plans to choose from, but just keep in mind it's not going to pay the majority of the medical bill. Um, so besides what you have already, which just covers the preventative health care, it's the StayHealthy MEC, we do have, um, the... We have two hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhance, which neither of these plans will cover preventative like what you currently have, but they do provide coverage for if you were to be admitted to the hospital, if you have to go to a physician's office or emergency room. Um, the only difference between the Ensure Plus and the Ensure Plus Enhance is the Enhance pays a little bit more toward hospitalization. Um, then we also have a- another plan, it's called the StayHealthy MEC Enhance, which covers your preventative health care, but it also has coverage on some non-preventative benefits, like if you have to go to primary care, specialist care, urgent care, um, if you have to go to the emergency room, and if you have to be admitted to the hospital. There's some hospitalization benefits on that plan.

Speaker speaker\_2: Okay. That's the, uh... Like, the highest tier?

Speaker speaker\_1: Yeah. I mean, it's the onl-... The StayHealthy MEC Enhance is the only plan that's going to cover preventative and non-preventative together. The other plans, it would just... Depending on the plan you choose, they would just cover preventative or the non-preventative.

Speaker speaker\_2: Okay. And would you say it, like, has a bigger coverage or it would be like... It's not 50/50, right? No.

Speaker speaker\_1: Um, I mean, the... I- I can't really say offhand if it's- it's better than the other plans. I would have to go through each individual benefit, um, and see what exactly it covers. But like I said, the- the benefit to having the StayHealthy MEC Enhance is that you get the preventative care as well as the non-preventative benefits.

Speaker speaker\_2: Yeah, 'cause I- I ran a... I went to urgent care and got a test run, and, um, it just didn't cover that. So, like you said, urgent care and that, so I think that it would cover that, I just don't know if it was, like-

Speaker speaker\_1: Mm.

Speaker speaker\_2: I do, like... Do you know, when, uh... If I do go anywhere, it would be urgent care, so what's the, uh... I think I pay weekly, so what would be the weekly, uh, price on that?

Speaker speaker\_1: For the StayHealthy MEC Enhance, it is \$23.13 for employee only.

Speaker speaker\_2: Oh, geez. Um, when is the, uh, enrollment period over?

Speaker speaker\_1: Let me double-check. It looks like the 31st of January is the last day for the open enrollment.

Speaker speaker\_2: Okay. Um, so not bad pricing. Not bad prices. Uh, but yeah, like, I just gotta... If it- if it was like a smaller... Like, if it was a smaller contribution, I would just rather foot the whole bill because I'm not necessarily, like, sickly, so-But if it's like a high, you know, a benefit, I would do it. I just don't know like what the gauges are. But if, if it's a smaller, like you know, like if I'll be paying most of it, like, uh, I think that I would like just cancel the, uh, thing all, all together. I just don't know like what it looks like or what...

Speaker speaker\_1: Okay. Do you have a copy of the benefits guide? 'Cause that might help, you know, for you to-

Speaker speaker\_2: Yeah. I do have it.

Speaker speaker\_1: ... to look at the benefits guide and...

Speaker speaker\_2: Yeah, I do have it, um.

Speaker speaker\_1: Okay, so...

Speaker speaker\_2: And I, I, I should, I should have went through that first. I have a...

Speaker speaker\_1: No worries.

Speaker speaker\_2: I just got the paper. So...

Speaker speaker\_1: Yeah, I was just going to say.

Speaker speaker\_2: So, um.

Speaker speaker\_1: On the benefits guide, it actually breaks down the specific dollar amount that the insurance will cover for each benefit. Um, so that'll, that'll really help you make a decision.

Speaker speaker\_2: Okay, and I have till the 31st. I know... But I know like one thing I did want to, uh, take off for sure was, uh... I don't think... I don't... Okay, I think dental is a whole different thing, right? Dental and vision-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... is a whole separate thing? This is...

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay, so, um, this... I'm pretty sure there's behavioral health on there.

Speaker speaker\_1: Yes. Mm-hmm.

Speaker speaker\_2: Oh, and I just haven't utilized that, um, so I was thinking about taking that off. Is there anything else on there other than preventative?

Speaker speaker\_1: So, I see the MEC, uh, medical plan, which is for your preventatives, the dental, vision and behavioral health. And that's it.

Speaker speaker\_2: Well, I, I think the... While I go through all the papers, I'm going to just take the behavioral health off 'cause I ain't gonna use it. Uh, clearly. Um, but yeah, so I think, yeah, I'm gonna take that off and then I'll read through everything else and call back if there are any alterations.

Speaker speaker\_1: Okay, so I- I'm a little confused. Do you want me to go ahead and take off the behavioral health or do you just want to call back?

Speaker speaker\_2: No, no, no. I'm sorry. Sorry. I was just saying I'm sure I want to take the behavioral health off now and then I'm going to read through and see about the medical, um, and call back before, you know, the 31st. But yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_2: But now behavioral health, I'm sure I'm not going to utilize.

Speaker speaker\_1: Okay. I will go ahead and take off the behavioral health, which brings your new weekly deduction of \$15.12. That would be for the MEC, vision and dental for employee only. Now, I will say that any type of change or cancellation you make is not immediate. It does take about one to two weeks to be processed through payroll.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, you very well may see, um, the behavioral health being deducted from one to two more checks. If you do, of course, that will provide the...

Speaker speaker\_2: Okay.

Speaker speaker\_1: I'm sorry, go ahead.

Speaker speaker\_2: Oh, no, no. It will provide... You can go ahead, sorry.

Speaker speaker\_1: Yeah. So, anytime you make a change or cancellation, it takes about one to two weeks to be processed through payroll. In that time, you may see one to two more payroll deductions. If you do, it will provide the coverage you're paying for until the, the cancellation has been processed through payroll.

Speaker speaker\_2: That's fine.

Speaker speaker\_1: All righty. And then, uh, was there anything else you might need help with?

Speaker speaker\_2: Um, no. I'm just clarifying again, I know that it's probably now preventative, dental, vision, so, um, yeah, like and I... And you said it would take a couple of weeks to come off, so I just... I knew about that change, but I'm going to get more specifics on the medical side and I'll call back about that before the 31st. And that's it.

Speaker speaker\_1: All righty.

Speaker speaker\_2: Well, thank you.

Speaker speaker\_1: You have a wonderful day.

Speaker speaker\_2: Thank you very much. You too.

Speaker speaker\_1: You too.

Speaker speaker\_2: Merry Christmas.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_2: You too. Bye-bye. All right.

Speaker speaker\_1: All right.

Speaker speaker\_2: Bye-bye.