

Transcript: VICTORIA

Taylor-5634821915983872-5784720435363840

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Um, I'm an employee with Partners Personnel and I turn 26 tomorrow so I need to be on different insurance from my parents by the end of the month. And I'm looking at this insurance guide that they sent me and I don't understand it. So I was hoping you can help with that. Okay. Um, what is the name of the agency you work for? Um, it is Partners Personnel. And the last four of your Social? 1237. And your first and last name? Kestrel is my first name, K-E-S-T-R-E-L. My last name is Kiegel, K-I-E-G-L. Do you mind verifying your address and date of birth? My address is 216 West 17th Street, Chattanooga, Tennessee 37408. My date of birth is March 8th, 1999. Okay. And then phone number is 505-358-0058? Yep. That's me. And then email is K-E-S, uh, T-R-E-L-K13@gmail.com? Yep. Okay. Um, so there is a couple different plans to choose from. Um, there is the StayHealthy MEC TeleRx, which is basically just for your preventative healthcare so it does cover that at 100% as long as you stay in network. That would be things like your yearly physicals, your vaccinations and your preventative screenings. Now, it does also come with a, uh, subscription to FreeRx, which is like a prescription plan and it also comes with virtual urgent care. Um... Mm-hmm. Then we have our Hospital Indemnity Plans, the VIP Standard, the VIP Plus, uh, and the VIP Prime. None of the VIP plans cover your preventative care, um, but they do provide coverage for non-preventative. So if you were to be admitted to the hospital, uh, there's some surgical benefits, things like the emergency room, urgent care, uh, or a physician's office. Now, because this is not major medical insurance, it is not going to cover a large portion of your medical bills. The insurance will pay us that dollar amount towards the benefit, uh, for a certain amount of days and then you just pay the remainder of the bill. So really, the only difference between the three VIP plans is basically what the insurance will cover for the different benefits. Looks like specifically like hospitalization benefits, um... Mm-hmm. And it looks like in that case, the VIP Prime would pay the most. Um, then we have another medical plan, the StayHealthy MEC Enhance which actually covers your preventative services and your non-preventative services. Now some things under this plan has a copay, um, like your primary care visits, that's \$10 copay, specialist care visits, that's a \$50 copay, urgent care is a \$60 copay. Um, but the remainder of the benefits kind of work similar to the benefits, um, under the VIP plans where the insurance will pay us that dollar amount for a certain amount of days and then you just pay the remainder of the bill. Um, and like I said, the, the StayHealthy MEC Enhance, it does cover preventative and your non-preventative together. Um... Okay. There's one other medical plan that works more like a major medical plan. This plan is the Minimum Value Plan. It is different than all of the other plans I just went over with you on, um, in many ways. But one way is how you pay for it. So this plan you pay for monthly, whereas all the other plans I just reviewed with you, you pay for weekly. Now with-

Mm-hmm. ... the Minimum Value Plan, there is a deductible, whereas all the other plans, there is not a deductible. So let's just say you get the Minimum Value Plan for yourself and you stay in network, the deductible is \$6,900. Everything is subject to that deductible except for your preventative care if you stay in network. That's the only thing that would be, uh, be covered at 100% regardless of the, uh, deductible being met or not. Now, if you go- Mm-hmm. ... out-of-network, it is subject to the deductible. Um, but yeah, that's, that's pretty much the basis of all the different medical plans being offered. Can you tell me what's in network? Because I have several doctors that I use in town that I'm not willing to give up. Yeah, so the name of the network for our medical plans is MultiPlan. Now, I don't have a list of the specific providers, um, but you can either go onto the website multiplan.com or you can call MultiPlan and they can either help you find a provider or verify if a provider is in the network or not. Okay. And, and MultiPlan does all of the ones that you said? Yeah, that's the name of the network for all of our, our medical plans being offered. Okay. And how do I, when I choose a plan, how do I enroll in it? So you would just need to call us back. Now I do see that your personal open enrollment period just ended on the 5th of March, but I know you mentioned you're, you're losing coverage, your previous coverage, correct? Yeah. That's correct. Okay. So at that point, what you would need to do is you would need to submit a qualifying life event, um, which I know involuntary loss of benefits is a life event. Um, so I will send you instructions on how to submit that to your email. Give me one second. Just so you know, um, all we would need for that is a letter of credible coverage or any document showing the start and the end date of the coverage along with the involuntary reason why you're no longer covered from your previous carrier. Why can't you just use my birthday? Like... Okay, that's not my business. Okay. Um, I thought I was told that I had until the end of March last time I called, so I'm not sure why it's suddenly two days ago. Um... Yeah, I mean- I'm really struggling with transition, as you can say. Um, sorry. Yeah, so I'm showing here that the date of your first paycheck was, uh, February 3rd, which 30 days from that would be March 5th. Um, I'm seeing MultiPlan is now Claritin? Is that correct? Let me double check. That, that does sound familiar. Give me one second... I believe that was just recently changed. Yes, it is. Claritin, C-L-A-R-I-T-E-V. And I just have to... I guess, like I don't think I can search until I have a portal, and I don't have a portal until I'm registered, and I'm not gonna register until I search, so I guess I just have to call them? I mean you can even call your provider and ask if they're in the MultiPlan network. Okay. Um, there's this page on additional benefit options. Mm-hmm. Are these all additional to any of the plans? Yes. Okay. And you said the Enhanced was, um, preventative and non-preventative? Yes. The Stay Healthy Enhanced is the one that combines the preventative and non-preventative benefits together. Okay. Thanks for your help. Um, how would I... You did, you said you sent the qualifying life event instructions to my email? Yep. Mm-hmm. And like I said, you just follow the... You just send a response back by email with the documentation that it's asking for. Once you send that to us, it'll be reviewed by our eligibility team, and more than likely I or whoever you speak to, if you c- call back, whoever you speak to last will follow up with you and let you know if it's been approved or not. Perfect. Thank you for your time tonight. I appreciate it. Yes, ma'am. Do you have any other questions for me? I do not. Thanks very much. Bye-bye. You're welcome. 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. Um, I'm an employee with Partners Personnel and I turn 26 tomorrow so I need to be on different insurance from my parents by the end of the month. And I'm looking at this insurance guide that they sent me and I don't understand it. So I was hoping you can help with that.

Speaker speaker_0: Okay. Um, what is the name of the agency you work for?

Speaker speaker_1: Um, it is Partners Personnel.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 1237.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Kestrel is my first name, K-E-S-T-R-E-L. My last name is Kiegel, K-I-E-G-L.

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

Speaker speaker_1: My address is 216 West 17th Street, Chattanooga, Tennessee 37408. My date of birth is March 8th, 1999.

Speaker speaker_0: Okay. And then phone number is 505-358-0058?

Speaker speaker_1: Yep. That's me.

Speaker speaker_0: And then email is K-E-S, uh, T-R-E-L-K13@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. Um, so there is a couple different plans to choose from. Um, there is the StayHealthy MEC TeleRx, which is basically just for your preventative healthcare so it does cover that at 100% as long as you stay in network. That would be things like your yearly physicals, your vaccinations and your preventative screenings. Now, it does also come with a, uh, subscription to FreeRx, which is like a prescription plan and it also comes with virtual urgent care. Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Then we have our Hospital Indemnity Plans, the VIP Standard, the VIP Plus, uh, and the VIP Prime. None of the VIP plans cover your preventative care, um, but they do provide coverage for non-preventative. So if you were to be admitted to the hospital, uh, there's some surgical benefits, things like the emergency room, urgent care, uh, or a physician's office. Now, because this is not major medical insurance, it is not going to cover a large portion of your medical bills. The insurance will pay us that dollar amount towards the benefit, uh, for a certain amount of days and then you just pay the remainder of the bill. So

really, the only difference between the three VIP plans is basically what the insurance will cover for the different benefits. Looks like specifically like hospitalization benefits, um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And it looks like in that case, the VIP Prime would pay the most. Um, then we have another medical plan, the StayHealthy MEC Enhance which actually covers your preventative services and your non-preventative services. Now some things under this plan has a copay, um, like your primary care visits, that's \$10 copay, specialist care visits, that's a \$50 copay, urgent care is a \$60 copay. Um, but the remainder of the benefits kind of work similar to the benefits, um, under the VIP plans where the insurance will pay us that dollar amount for a certain amount of days and then you just pay the remainder of the bill. Um, and like I said, the, the StayHealthy MEC Enhance, it does cover preventative and your non-preventative together. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: There's one other medical plan that works more like a major medical plan. This plan is the Minimum Value Plan. It is different than all of the other plans I just went over with you on, um, in many ways. But one way is how you pay for it. So this plan you pay for monthly, whereas all the other plans I just reviewed with you, you pay for weekly. Now with-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the Minimum Value Plan, there is a deductible, whereas all the other plans, there is not a deductible. So let's just say you get the Minimum Value Plan for yourself and you stay in network, the deductible is \$6,900. Everything is subject to that deductible except for your preventative care if you stay in network. That's the only thing that would be, uh, be covered at 100% regardless of the, uh, deductible being met or not. Now, if you go-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... out-of-network, it is subject to the deductible. Um, but yeah, that's, that's pretty much the basis of all the different medical plans being offered.

Speaker speaker_1: Can you tell me what's in network? Because I have several doctors that I use in town that I'm not willing to give up.

Speaker speaker_0: Yeah, so the name of the network for our medical plans is MultiPlan. Now, I don't have a list of the specific providers, um, but you can either go onto the website multiplan.com or you can call MultiPlan and they can either help you find a provider or verify if a provider is in the network or not.

Speaker speaker_1: Okay. And, and MultiPlan does all of the ones that you said?

Speaker speaker_0: Yeah, that's the name of the network for all of our, our medical plans being offered.

Speaker speaker_1: Okay. And how do I, when I choose a plan, how do I enroll in it?

Speaker speaker_0: So you would just need to call us back. Now I do see that your personal open enrollment period just ended on the 5th of March, but I know you mentioned you're, you're losing coverage, your previous coverage, correct?

Speaker speaker_1: Yeah. That's correct.

Speaker speaker_0: Okay. So at that point, what you would need to do is you would need to submit a qualifying life event, um, which I know involuntary loss of benefits is a life event. Um, so I will send you instructions on how to submit that to your email. Give me one second. Just so you know, um, all we would need for that is a letter of credible coverage or any document showing the start and the end date of the coverage along with the involuntary reason why you're no longer covered from your previous carrier.

Speaker speaker_1: Why can't you just use my birthday? Like... Okay, that's not my business. Okay. Um, I thought I was told that I had until the end of March last time I called, so I'm not sure why it's suddenly two days ago. Um...

Speaker speaker_0: Yeah, I mean-

Speaker speaker_1: I'm really struggling with transition, as you can say. Um, sorry.

Speaker speaker_0: Yeah, so I'm showing here that the date of your first paycheck was, uh, February 3rd, which 30 days from that would be March 5th.

Speaker speaker_1: Um, I'm seeing MultiPlan is now Claritin? Is that correct?

Speaker speaker_0: Let me double check. That, that does sound familiar. Give me one second... I believe that was just recently changed. Yes, it is. Claritin, C-L-A-R-I-T-E-V.

Speaker speaker_1: And I just have to... I guess, like I don't think I can search until I have a portal, and I don't have a portal until I'm registered, and I'm not gonna register until I search, so I guess I just have to call them?

Speaker speaker_0: I mean you can even call your provider and ask if they're in the MultiPlan network.

Speaker speaker_1: Okay. Um, there's this page on additional benefit options.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Are these all additional to any of the plans?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. And you said the Enhanced was, um, preventative and non-preventative?

Speaker speaker_0: Yes. The Stay Healthy Enhanced is the one that combines the preventative and non-preventative benefits together.

Speaker speaker_1: Okay. Thanks for your help. Um, how would I... You did, you said you sent the qualifying life event instructions to my email?

Speaker speaker_0: Yep. Mm-hmm. And like I said, you just follow the... You just send a response back by email with the documentation that it's asking for. Once you send that to us, it'll be reviewed by our eligibility team, and more than likely I or whoever you speak to, if you c-call back, whoever you speak to last will follow up with you and let you know if it's been approved or not.

Speaker speaker_1: Perfect. Thank you for your time tonight. I appreciate it.

Speaker speaker_0: Yes, ma'am. Do you have any other questions for me?

Speaker speaker_1: I do not. Thanks very much. Bye-bye.

Speaker speaker_0: You're welcome. Bye-bye.