

Transcript: VICTORIA

Taylor-5810855160528896-5040956502917120

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? Um... Uh-oh. He didn't come out. Hold on a minute. I can't pull it in until the trash can comes in. Hello? Hi. Hello? Hi. Sorry. Um... I don't have the key. She gave you the key. Na. Um, sorry. I'm trying to find out about, um, health benefits before, I guess, the 30-day window expires. Okay. And what's the name- I'm an accountant and I work for... I'm sorry, go on. Hello? Uh, what's the name of the agency you work for? Um, Personnel Partners. Would it be Partners Personnel? Oh, yeah. Yeah, I'm sorry. You're fine. And the last four of your Social? 3811. And your first and last name. Irene Holden. Okay. Uh, do you mind verifying your address and date of birth? Um, 613 Lake Shore Drive, Fairfield, California 94534 and 12-18-68. 12-18-68 1868 1868 1868 1868 1868 1868 1868 1868 1868. Okay. And then, um, I'm sorry, what was your date of birth? 12-18-68. Okay. Phone number 386-244-7808. Yes. And then email's gonna be T-I-R-E-N-E-H2-0-4@gmail.com? Yes. Okay. Uh, let's take a look and see. Do you know what you're wanting to enroll into? Well, I was looking at... And I guess I need to understand the plan. Um, it said MEC. Um... Hold on. It said MEC Wellness Plan. So I think it might be- So we have two different, um... Sorry, I was just gonna say we have two different MEC plans. We have the StayHealthy MEC TeleRx and then we have the StayHealthy MEC Enhanced. I think it's the first one. Okay. Um- Because then, I guess, uh, I had a question about the... It's something about a champ plan. So I was trying to understand what that... Is that connected to that or is that for another type of service? I'm not familiar with ch- the... You said it's a champ plan? Yeah, it's called Champion Health Plan. Yeah, that's not, that's not something that we administer. It was on the, um... Well, I don't know which is which, but maybe I need to look. Okay, so I guess for the, the wellness plan, that's the one it says no out-of-pocket to enroll. Is that the one or is this... Or is it something different? I just need to make sure I don't have old information. Yeah, I'm not sure. Uh, that doesn't sound like anything that we offer. Um, so this... Like I said, we do have two MEC plans, but it would cost weekly. So, um, the StayHealthy MEC TeleRx is for, just employee only, \$16.80 a week. And then we have the StayHealthy MEC Enhanced, which is for an employee only \$43.76 a week. Okay, so the... Can you tell me what the lower tier one, um, what is... What does that consist of? Because, I mean, I don't know. It's, it's, it's a little weird. I think the date of some of this information was like 2015 that they gave me so maybe things have changed. I don't know. Okay. And I can also send you some current documentation I'll look over. But yes, um, the StayHealthy MEC TeleRx is basically a preventative medical plan so it only covers your preventative services. Uh, things like your yearly physicals, vaccinations and preventative screenings would be covered at 100% as long as you stay in network. Um, but that's all it covers for medical. It does also come with a, uh, subscription to FreeRx, which is like a

prescription plan. So if it's one of the covered medications it would be free. And then I believe you also get, um... See, let me go back to that screen. So with the MEC TeleRx you also get like, um, virtual care, uh, virtual urgent care with it as well. Can you tell me the list of preventative, um, uh, things that they would do or that would be covered besides the annual physical? Is it... For females would it be OBGYN annual pap or mammograms or anything like that or no? Um, so based off of the information in the benefits guide, some of the screenings they do for women, blood pressure, iron, iron deficiency, breast cancer, cervical cancer, um... There's one thing I don't know how to quite pronounce. Um, there's chlamydia, syphilis, cholesterol, uh, cho- uh, c- excuse me, I can't pronounce some of this stuff. Um- Okay. Colorectal cancer, depression, diabetes, gonorrhea, uh, hepatitis B, hepatitis C, HIV, uh, domestic violence, lung cancer, tuberculosis, unhealthy alcohol use, obesity. Uh, there's another thing that they screen for, I'm not sure how to pronounce, R-H-D and then HPV. So those are the screenings. Okay. Let's see. And all of this is listed- And so- ... in the benefits guide that I can send to you. Okay. And I assume r- whatever blood work is taken, that's covered under it as long as it's referenced in one of these, like, um, cholesterol or that sort of thing? Yeah, I mean, you'll have to verify with the actual insurance company directly. We're just your administrators. Um, so I'm assuming- Okay. ... if it's one of the screenings- Oh. ... that they do, then it would be covered. Okay. Okay. Well, I guess that's the plan that I wanted to do. And you said it's \$14, like you said. How much is it for a paycheck per week? Let me go back to that. So for the MEC TeleRx, it's \$16.80 for employee only. 16.80 per week. Mm-hmm. Okay. Okay. Um, I guess I need to sign up for that one. Okay. Was there anything else you wanted to enroll into? I wanted to find out about dental insurance. Okay. Um, so we only have one dental plan. It is pretty basic, so it's not gonna cover any major services like crowns or orthodontist. Okay. Um, so your preventative dental work is 100% covered. Basic dental work like fillings and extractions would be covered at 80% once you meet the \$50 deductible. Okay. Um, and for employee only, it is \$3.63 a week. Okay. So I want to add that. Okay. Was there anything else? Um, that was it. So what, what happens now? What do I need to do? Yes, so I can go ahead and get you enrolled on my end. Um, for the MEC TeleRx and the dental for employee only, it's a total of \$20.43 a week. So from here- Okay. ... um, it'll take about one to two weeks for the enrollment to be processed through your payroll department. Uh, so you might not see the first- Okay. ... deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then once the coverage- Mm-hmm. ... is actually active, that's when your policy information is being made. So it typically takes about seven to ten business days to get the ID cards, but both will be- Okay. ... uh, mailed to you. Okay. Okay. Um- Okay. Now I do also want to let you know both of these plans are actually under a, um, IRS code of Section 125. Basically that- Okay. ... just allows you to pay your share of the premium with pre-tax dollars. Because of that- Okay. ... they do put stipulations on when you can change or cancel the plans. Um... Okay. So of course you have the remainder of your personal open enrollment period, which ends on the 18th of December. Outside of that, you would have to wait for the company's open enrollment period to start back up, um, or change the plans unless you experience a qualifying life event. Okay, so I have till December 18th to cancel what you just, what you're adding right now? Yeah, and then- Okay. ... once you get past that date of December 18th, you would just have to wait for the company's- Okay. ... open enrollment period to cancel or change it unless you experience- Okay. ... a qualifying life event. Okay. All righty. Well, I guess at this point I'd rather have some

insurance than no insurance. Gotcha. And just so... I went ahead and sent you a copy of the current benefits guide, um, that way- Okay. ... you can look over it. And like I said, if you want to make any changes to the enrollment, you have until the 18th to, to do so, so... Okay. Okay. Yes, ma'am. I'll have to look into this other thing, and I, I don't... since it's not connected to what you guys do, then, um, I'll have to find out what that's all about. Yeah. I, I'm not- Because it seems something on here- ... familiar with any- ... but I guess it's- ... that, unfortunately. Oh, okay. No problem. I'll have to, um, I'll look into it and then I'll, um- Okay. ... uh, I guess, I'm sure there's a number to call, so I'll do that. Now as far as, um, like, looking up, like, the medicines that I may take or anything like that to see if they're, um, cheap, um, not cheap, but, you know, low cost. Mm-hmm. Where is the... Is there a website on..... on the link, on the, uh, PDF you sent me, where I can look up, like, doctors and pharmacies and that sort of thing, and prescriptions? Yes. Um, there is a lot of information, though, on the PDF, so just to kinda let you know. Okay. So, with the medical plan that you chose, there's two ways- Mm-hmm. ... to get medications. Uh- Okay. ... one is through the subscription with FreeRx. Okay. So for that, you can actually go onto the FreeRx website, and- Okay. ... there should be an option to search for medications, and it'll let you know if it's, you know, if it's something they cover, and if it's, um, only eligible for a pharmacy pickup or mail order. Um- Okay. But you also get coverage with Elixir, which, to my knowledge, Elixir only covers preventative medications, but I would still look into it, because I- I'm not sure if the specific medications they cover, um- Okay. And I can give you, um, a phone number for Elixir. Okay. All right. Um, so the phone number for Elixir is 800-771-4648. Okay. And then, if you're just looking for, like, medical providers, there's actually a page- Yes. ... on page number six, where it talks about the MultiPlan Network, there's a phone number and a website link specific to the MEC TeleRX that you can call or go onto to find providers for. Okay. I'm looking at page six, and I don't see it on this one. Um, maybe it's the next page. Hmm. ??? Where it says Medical Benefits, up at the top. I see something that says Medical Benefits, then it says Stay Healthy, MEC TeleRX. Okay, uh- Is that the page you're talking about? Yeah, go down two paragraphs. It'll say MultiPlan Network. Okay, that's on page eight. Okay. So I can, um- That one might be a little bit different. Yeah, um, so the phone number should be, for the MEC TeleRX, it should be 800-844, or, or, I'm sorry, 884-6993. Okay, so it's the other one. 800-884-6993. Okay. Yeah, or you can go onto the MultiPlan website listed there. I think the phone numbers are the only ones that are specific for the plans. It looks like multiplan.com is the same website for all of them, though. Okay. All right. So I can find a provider. Okay. Yep. Okay. Sounds good. I'll look at it and see what I can verify, and, and, before the 18th, to make sure that, you know, everything is... If I can, you know, find what I'm looking for. Okay, perfect. O- okay. Thank you so much for your help. You're welcome. You have a wonderful day. All right, thanks. Bye-bye. Thank you. 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 a Card. This is Victoria. How can I help you?

Speaker speaker_2: Um... Uh-oh. He didn't come out. Hold on a minute. I can't pull it in until the trash can comes in. Hello?

Speaker speaker_1: Hi.

Speaker speaker_2: Hello? Hi. Sorry. Um... I don't have the key.

Speaker speaker_3: She gave you the key.

Speaker speaker_2: Na. Um, sorry. I'm trying to find out about, um, health benefits before, I guess, the 30-day window expires.

Speaker speaker_1: Okay. And what's the name-

Speaker speaker_2: I'm a accountant and I work for... I'm sorry, go on. Hello?

Speaker speaker_1: Uh, what's the name of the agency you work for?

Speaker speaker_2: Um, Personnel Partners.

Speaker speaker_1: Would it be Partners Personnel?

Speaker speaker_2: Oh, yeah. Yeah, I'm sorry.

Speaker speaker_1: You're fine. And the last four of your Social?

Speaker speaker_2: 3811.

Speaker speaker_1: And your first and last name.

Speaker speaker_2: Irene Holden.

Speaker speaker_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_2: Um, 613 Lake Shore Drive, Fairfield, California 94534 and 12-18-68.

Speaker speaker_3: 12-18-68 1868 1868 1868 1868 1868 1868 1868 1868 1868 1868.

Speaker speaker_1: Okay. And then, um, I'm sorry, what was your date of birth?

Speaker speaker_2: 12-18-68.

Speaker speaker_1: Okay. Phone number 386-244-7808.

Speaker speaker_2: Yes.

Speaker speaker_1: And then email's gonna be T-I-R-E-N-E-H2-0-4@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Uh, let's take a look and see. Do you know what you're wanting to enroll into?

Speaker speaker_2: Well, I was looking at... And I guess I need to under- make sure I understand the plan. Um, it said MEC. Um... Hold on. It said MEC Wellness Plan. So I think it might be-

Speaker speaker_1: So we have two different, um... Sorry, I was just gonna say we have two different MEC plans. We have the StayHealthy MEC TeleRx and then we have the StayHealthy MEC Enhanced.

Speaker speaker_2: I think it's the first one.

Speaker speaker_1: Okay. Um-

Speaker speaker_2: Because then, I guess, uh, I had a question about the... It's something about a champ plan. So I was trying to understand what that... Is that connected to that or is that for another type of service?

Speaker speaker_1: I'm not familiar with ch- the... You said it's a champ plan?

Speaker speaker_2: Yeah, it's called Champion Health Plan.

Speaker speaker_1: Yeah, that's not, that's not something that we administer.

Speaker speaker_2: It was on the, um... Well, I don't know which is which, but maybe I need to look. Okay, so I guess for the, the wellness plan, that's the one it says no out-of-pocket to enroll. Is that the one or is this... Or is it something different? I just need to make sure I don't have old information.

Speaker speaker_1: Yeah, I'm not sure. Uh, that doesn't sound like anything that we offer. Um, so this... Like I said, we do have two MEC plans, but it would cost weekly. So, um, the StayHealthy MEC TeleRx is for, just employee only, \$16.80 a week. And then we have the StayHealthy MEC Enhanced, which is for an employee only \$43.76 a week.

Speaker speaker_2: Okay, so the... Can you tell me what the lower tier one, um, what is... What does that consist of? Because, I mean, I don't know. It's, it's, it's a little weird. I think the date of some of this information was like 2015 that they gave me so maybe things have changed. I don't know.

Speaker speaker_1: Okay. And I can also send you some current documentation I'll look over. But yes, um, the StayHealthy MEC TeleRx is basically a preventative medical plan so it only covers your preventative services. Uh, things like your yearly physicals, vaccinations and preventative screenings would be covered at 100% as long as you stay in network. Um, but that's all it covers for medical. It does also come with a, uh, subscription to FreeRx, which is like a prescription plan. So if it's one of the covered medications it would be free. And then I believe you also get, um... See, let me go back to that screen. So with the MEC TeleRx you also get like, um, virtual care, uh, virtual urgent care with it as well.

Speaker speaker_2: Can you tell me the list of preventative, um, uh, things that they would do or that would be covered besides the annual physical? Is it... For females would it be OBGYN annual pap or mammograms or anything like that or no?

Speaker speaker_1: Um, so based off of the information in the benefits guide, some of the screenings they do for women, blood pressure, iron, iron deficiency, breast cancer, cervical cancer, um... There's one thing I don't know how to quite pronounce. Um, there's chlamydia, syphilis, cholesterol, uh, cho- uh, c- excuse me, I can't pronounce some of this stuff. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: Colorectal cancer, depression, diabetes, gonorrhea, uh, hepatitis B, hepatitis C, HIV, uh, domestic violence, lung cancer, tuberculosis, unhealthy alcohol use, obesity. Uh, there's another thing that they screen for, I'm not sure how to pronounce, R-H-D and then HPV. So those are the screenings.

Speaker speaker_2: Okay.

Speaker speaker_1: Let's see. And all of this is listed-

Speaker speaker_2: And so-

Speaker speaker_1: ... in the benefits guide that I can send to you.

Speaker speaker_2: Okay. And I assume r- whatever blood work is taken, that's covered under it as long as it's referenced in one of these, like, um, cholesterol or that sort of thing?

Speaker speaker_1: Yeah, I mean, you'll have to verify with the actual insurance company directly. We're just your administrators. Um, so I'm assuming-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if it's one of the screenings-

Speaker speaker_2: Oh.

Speaker speaker_1: ... that they do, then it would be covered.

Speaker speaker_2: Okay. Okay. Well, I guess that's the plan that I wanted to do. And you said it's \$14, like you said. How much is it for a paycheck per week?

Speaker speaker_1: Let me go back to that. So for the MEC TeleRx, it's \$16.80 for employee only.

Speaker speaker_2: 16.80 per week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Okay . Um, I guess I need to sign up for that one.

Speaker speaker_1: Okay. Was there anything else you wanted to enroll into?

Speaker speaker_2: I wanted to find out about dental insurance.

Speaker speaker_1: Okay. Um, so we only have one dental plan. It is pretty basic, so it's not gonna cover any major services like crowns or orthodontist.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so your preventative dental work is 100% covered. Basic dental work like fillings and extractions would be covered at 80% once you meet the \$50 deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and for employee only, it is \$3.63 a week.

Speaker speaker_2: Okay. So I want to add that.

Speaker speaker_1: Okay. Was there anything else?

Speaker speaker_2: Um, that was it. So what, what happens now? What do I need to do?

Speaker speaker_1: Yes, so I can go ahead and get you enrolled on my end. Um, for the MEC TeleRx and the dental for employee only, it's a total of \$20.43 a week. So from here-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, it'll take about one to two weeks for the enrollment to be processed through your payroll department. Uh, so you might not see the first-

Speaker speaker_2: Okay.

Speaker speaker_1: ... deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then once the coverage-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is actually active, that's when your policy information is being made. So it typically takes about seven to ten business days to get the ID cards, but both will be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... uh, mailed to you.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Um-

Speaker speaker_2: Okay.

Speaker speaker_1: Now I do also want to let you know both of these plans are actually under a, um, IRS code of Section 125. Basically that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... just allows you to pay your share of the premium with pre-tax dollars. Because of that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they do put stipulations on when you can change or cancel the plans. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: So of course you have the remainder of your personal open enrollment period, which ends on the 18th of December. Outside of that, you would have to wait for the company's open enrollment period to start back up, um, or change the plans unless you

experience a qualifying life event.

Speaker speaker_2: Okay, so I have till December 18th to cancel what you just, what you're adding right now?

Speaker speaker_1: Yeah, and then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... once you get past that date of December 18th, you would just have to wait for the company's-

Speaker speaker_2: Okay.

Speaker speaker_1: ... open enrollment period to cancel or change it unless you experience-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a qualifying life event.

Speaker speaker_2: Okay. All righty. Well, I guess at this point I'd rather have some insurance than no insurance.

Speaker speaker_1: Gotcha. And just so... I went ahead and sent you a copy of the current benefits guide, um, that way-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you can look over it. And like I said, if you want to make any changes to the enrollment, you have until the 18th to, to do so, so...

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: I'll have to look into this other thing, and I, I don't... since it's not connected to what you guys do, then, um, I'll have to find out what that's all about.

Speaker speaker_1: Yeah. I, I'm not-

Speaker speaker_2: Because it seems something on here-

Speaker speaker_1: ... familiar with any-

Speaker speaker_2: ... but I guess it's-

Speaker speaker_1: ... that, unfortunately.

Speaker speaker_2: Oh, okay. No problem. I'll have to, um, I'll look into it and then I'll, um-

Speaker speaker_1: Okay.

Speaker speaker_2: ... uh, I guess, I'm sure there's a number to call, so I'll do that. Now as far as, um, like, looking up, like, the medicines that I may take or anything like that to see if they're, um, cheap, um, not cheap, but, you know, low cost.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Where is the... Is there a website on..... on the link, on the, uh, PDF you sent me, where I can look up, like, doctors and pharmacies and that sort of thing, and prescriptions?

Speaker speaker_1: Yes. Um, there is a lot of information, though, on the PDF, so just to kinda let you know.

Speaker speaker_2: Okay.

Speaker speaker_1: So, with the medical plan that you chose, there's two ways-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to get medications. Uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... one is through the subscription with FreeRx.

Speaker speaker_2: Okay.

Speaker speaker_1: So for that, you can actually go onto the FreeRx website, and-

Speaker speaker_2: Okay.

Speaker speaker_1: ... there should be an option to search for medications, and it'll let you know if it's, you know, if it's something they cover, and if it's, um, only eligible for a pharmacy pickup or mail order. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: But you also get coverage with Elixir, which, to my knowledge, Elixir only covers preventative medications, but I would still look into it, because I- I'm not sure if the specific medications they cover, um-

Speaker speaker_2: Okay.

Speaker speaker_1: And I can give you, um, a phone number for Elixir.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: Um, so the phone number for Elixir is 800-771-4648.

Speaker speaker_2: Okay.

Speaker speaker_1: And then, if you're just looking for, like, medical providers, there's actually a page-

Speaker speaker_2: Yes.

Speaker speaker_1: ... on page number six, where it talks about the MultiPlan Network, there's a phone number and a website link specific to the MEC TeleRX that you can call or go

onto to find providers for.

Speaker speaker_2: Okay. I'm looking at page six, and I don't see it on this one. Um, maybe it's the next page. Hmm. ???

Speaker speaker_1: Where it says Medical Benefits, up at the top.

Speaker speaker_2: I see something that says Medical Benefits, then it says Stay Healthy, MEC TeleRX.

Speaker speaker_1: Okay, uh-

Speaker speaker_2: Is that the page you're talking about?

Speaker speaker_1: Yeah, go down two paragraphs. It'll say MultiPlan Network.

Speaker speaker_2: Okay, that's on page eight. Okay. So I can, um-

Speaker speaker_1: That one might be a little bit different. Yeah, um, so the phone number should be, for the MEC TeleRX, it should be 800-844, or, or, I'm sorry, 884-6993.

Speaker speaker_2: Okay, so it's the other one. 800-884-6993. Okay.

Speaker speaker_1: Yeah, or you can go onto the MultiPlan website listed there. I think the phone numbers are the only ones that are specific for the plans. It looks like multiplan.com is the same website for all of them, though.

Speaker speaker_2: Okay. All right. So I can find a provider. Okay.

Speaker speaker_1: Yep.

Speaker speaker_2: Okay. Sounds good. I'll look at it and see what I can verify, and, and, before the 18th, to make sure that, you know, everything is... If I can, you know, find what I'm looking for.

Speaker speaker_1: Okay, perfect.

Speaker speaker_2: O- okay. Thank you so much for your help.

Speaker speaker_1: You're welcome. You have a wonderful day.

Speaker speaker_2: All right, thanks. Bye-bye.

Speaker speaker_1: Thank you. Bye-bye.