

Transcript: VICTORIA

Taylor-5940748611534848-5987689819062272

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? Hey, Victoria. My name is Whitney Henry, um, and I, um, was getting y'all's information through my employer and I was just calling to set up a healthcare plan please. Okay. What's the name of the agency you work for? Uh, The Resource. And the last four of your Social? 9816. Okay. Uh, do you mind verifying your address and date of birth? Uh, address is 5111 Morel Road, Winston Salem, 27105, and my date of birth is 12-25-79. And then phone number 919-270-5653? Yes, ma'am. All right. And then email is, uh, carolinawhitney@gmail.com? Yes, ma'am. Okay. Do you know, uh, what you're wanting to enroll into? Um, sure. Uh, so... Um, the VIP Classic, and then, um... Let's see. Uh, I'd like to go ahead and get the dental and the critical illness, um... Yeah, I think that's... I think that's it. Okay, so the VIP Classic, dental, and critical illness. Are you just wanting that for employee only? Uh, yes. Okay, so it looks like it comes out to a total of \$24.26 a week. Mm-hmm. And then, um, from here, it typically takes about one to two weeks for the enrollment to be processed through your payroll. So you might not see the first deduction until two weeks from now. Once you do, uh, the coverage will start the following Monday. And then once the coverage is actually active, that's when all your policy information and ID cards are made and sent to you. Um, so it'll take about seven to 10 business days to get the ID cards. Um, the dental is mailed to you and the, uh, medical ID card is gonna be emailed. Okay. I completely missed this back part. Um... Okay, so you guys offer... I didn't see the Minimum Value Plan. That's the \$520 a month. Okay, is that the one that you're wanting to enroll into instead of the VIP Classic? I mean, okay. So the VIP Classic, will that cover things like basic doctor's appointments and, like, if I have to have a mammogram, or I'm 45, do they schedule colonoscopies starting at 45? Like, does that cover those things or it doesn't cover- So the VIP the VIP plans, whether it's the Basic or the Classic, those are our hospital indemnity plans, so they only cover non-preventative. There is coverage for, um, physician's office, urgent care, emergency room, as well as if you get admitted to, like, the hospital, um, but there's no coverage for the preventative care unfortunately. So, the preventative care would be... Is that the Minimum Value Plan? So, you could either do the MEC TeleRx, the Stay Healthy MEC TeleRx, which just covers your preventative healthcare and it covers that at 100% as long as you stay in-network. It also comes with a subscription to FreeRx, which is like a prescription plan, and then it also comes with virtual urgent care. Um, the Minimum Value Plan does also cover preventative healthcare. However, the Minimum Value Plan works differently than the Stay Healthy and the VIP Plans because there is actually a deductible associated with the Minimum Value Plan. So, just to give you an example, if you get the Minimum Value Plan for yourself and if you stay in-network, the deductible is \$6,500. Everything is subject to that deductible except your preventative care if you stay in-network. The preventative care, um, if

you stay in-network would be 100% covered. But then, like I said, everything else is gonna be subject to that deductible. Okay. So, the VIP Classic and then the Stay Healthy Plan, I don't see the cost for the Stay Healthy Plan. I'm... I guess I'm just not seeing it. So the Stay Healthy MEC TeleRx is \$15.65 a week and the VIP Classic is \$18.55 a week. Okay. So, for hospital coverage I would need the VIP Classic and then for the Stay Healthy I would need that for the preventative? Is that correct? Yeah, I mean, you can do that. Some people do get the Stay Healthy along with the VIP plan, so you have coverage on both ends. Okay, I'll do that. Okay. So let's see. The VIP Classic, the MEC, dental, and the critical illness? Um, yes, please. Okay, so that comes out to a total of \$39.91 a week. Okay. And you said that does automatically sign you up for the FreeRx or the, the, uh, prescription plan as well? Yes. So the Stay Healthy comes with a subscription to FreeRx and then it also comes with, um, Virtual Urgent Care. Okay. All righty. Yes, ma'am. And, um, and so the- Yep. ... the Stay Healthy would cover things like mammogram or physical, that kind of thing? So with me just being the administer, I don't have the specifics of what's covered or not. That's something you'll have to verify with the insurance carrier, but it is a preventative medical plan. So what I know that it covers is like your yearly physicals, your vaccinations, and your preventative screenings. Okay. All righty. I appreciate it. Um, what else do you need from me? Uh, nothing else. I went ahead and submitted the request for the enrollment. So like I said, it'll take about one to two weeks for the enrollment to be processed through your payroll. Once you see that first deduction being made out of your check, the coverage will start the following Monday. Then once the coverage is active, your ID cards and policy information is made, so it will take about seven to 10 business days to, uh, get the ID cards. Um, again, the dental is gonna be mailed to you. The MEC TeleRx ID card is also gonna be mailed to you, but the ID card for the VIP Classic is gonna be emailed. So just keep an eye on your email as well for that. Okay. And then it is also asking for a beneficiary. Um, uh, like, um, if something were to happen to me, a beneficiary, or... Correct. Um, my husband's name is Chris Christopher Smith. All right. You said that's your husband? Yes. Okay. All righty. So it looks like we are all good to go. Did you have any other questions for me? No, I don't think so. All righty. Well, you are all set. Okay, thank you so much. I appreciate it. You have a good day. You too. Bye-bye. Thank you. Mm-hmm. 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: Hey, Victoria. My name is Whitney Henry, um, and I, um, was getting y'all's information through my employer and I was just calling to set up a healthcare plan please.

Speaker speaker_1: Okay. What's the name of the agency you work for?

Speaker speaker_2: Uh, The Resource.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 9816.

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

Speaker speaker_2: Uh, address is 5111 Morel Road, Winston Salem, 27105, and my date of birth is 12-25-79.

Speaker speaker_1: And then phone number 919-270-5653?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. And then email is, uh, carolinawhitney@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Do you know, uh, what you're wanting to enroll into?

Speaker speaker_2: Um, sure. Uh, so... Um, the VIP Classic, and then, um... Let's see. Uh, I'd like to go ahead and get the dental and the critical illness, um... Yeah, I think that's... I think that's it.

Speaker speaker_1: Okay, so the VIP Classic, dental, and critical illness. Are you just wanting that for employee only?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: Okay, so it looks like it comes out to a total of \$24.26 a week.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then, um, from here, it typically takes about one to two weeks for the enrollment to be processed through your payroll. So you might not see the first deduction until two weeks from now. Once you do, uh, the coverage will start the following Monday. And then once the coverage is actually active, that's when all your policy information and ID cards are made and sent to you. Um, so it'll take about seven to 10 business days to get the ID cards. Um, the dental is mailed to you and the, uh, medical ID card is gonna be emailed.

Speaker speaker_2: Okay. I completely missed this back part. Um... Okay, so you guys offer... I didn't see the Minimum Value Plan. That's the \$520 a month.

Speaker speaker_1: Okay, is that the one that you're wanting to enroll into instead of the VIP Classic?

Speaker speaker_2: I mean, okay. So the VIP Classic, will that cover things like basic doctor's appointments and, like, if I have to have a mammogram, or I'm 45, do they schedule colonoscopies starting at 45? Like, does that cover those things or it doesn't cover-

Speaker speaker_1: So the VI- the VIP plans, whether it's the Basic or the Classic, those are our hospital indemnity plans, so they only cover non-preventative. There is coverage for, um, physician's office, urgent care, emergency room, as well as if you get admitted to, like, the hospital, um, but there's no coverage for the preventative care unfortunately.

Speaker speaker_2: So, the preventative care would be... Is that the Minimum Value Plan?

Speaker speaker_1: So, you could either do the MEC TeleRx, the Stay Healthy MEC TeleRx, which just covers your preventative healthcare and it covers that at 100% as long as you stay in-network. It also comes with a subscription to FreeRx, which is like a prescription plan, and then it also comes with virtual urgent care. Um, the Minimum Value Plan does also cover preventative healthcare. However, the Minimum Value Plan works differently than the Stay Healthy and the VIP Plans because there is actually a deductible associated with the Minimum Value Plan. So, just to give you an example, if you get the Minimum Value Plan for yourself and if you stay in-network, the deductible is \$6,500. Everything is subject to that deductible except your preventative care if you stay in-network. The preventative care, um, if you stay in-network would be 100% covered. But then, like I said, everything else is gonna be subject to that deductible.

Speaker speaker_2: Okay. So, the VIP Classic and then the Stay Healthy Plan, I don't see the cost for the Stay Healthy Plan. I'm... I guess I'm just not seeing it.

Speaker speaker_1: So the Stay Healthy MEC TeleRx is \$15.65 a week and the VIP Classic is \$18.55 a week.

Speaker speaker_2: Okay. So, for hospital coverage I would need the VIP Classic and then for the Stay Healthy I would need that for the preventative? Is that correct?

Speaker speaker_1: Yeah, I mean, you can do that. Some people do get the Stay Healthy along with the VIP plan, so you have coverage on both ends.

Speaker speaker_2: Okay, I'll do that.

Speaker speaker_1: Okay. So let's see. The VIP Classic, the MEC, dental, and the critical illness?

Speaker speaker_2: Um, yes, please.

Speaker speaker_1: Okay, so that comes out to a total of \$39.91 a week.

Speaker speaker_2: Okay. And you said that does automatically sign you up for the FreeRx or the, the, uh, prescription plan as well?

Speaker speaker_1: Yes. So the Stay Healthy comes with a subscription to FreeRx and then it also comes with, um, Virtual Urgent Care.

Speaker speaker_2: Okay. All righty.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: And, um, and so the-

Speaker speaker_1: Yep.

Speaker speaker_2: ... the Stay Healthy would cover things like mammogram or physical, that kind of thing?

Speaker speaker_1: So with me just being the administer, I don't have the specifics of what's covered or not. That's something you'll have to verify with the insurance carrier, but it is a preventative medical plan. So what I know that it covers is like your yearly physicals, your vaccinations, and your preventative screenings.

Speaker speaker_2: Okay. All righty. I appreciate it. Um, what else do you need from me?

Speaker speaker_1: Uh, nothing else. I went ahead and submitted the request for the enrollment. So like I said, it'll take about one to two weeks for the enrollment to be processed through your payroll. Once you see that first deduction being made out of your check, the coverage will start the following Monday. Then once the coverage is active, your ID cards and policy information is made, so it will take about seven to 10 business days to, uh, get the ID cards. Um, again, the dental is gonna be mailed to you. The MEC TeleRx ID card is also gonna be mailed to you, but the ID card for the VIP Classic is gonna be emailed. So just keep an eye on your email as well for that.

Speaker speaker_2: Okay.

Speaker speaker_1: And then it is also asking for a beneficiary.

Speaker speaker_2: Um, uh, like, um, if something were to happen to me, a beneficiary, or...

Speaker speaker_1: Correct.

Speaker speaker_2: Um, my husband's name is Chris Christopher Smith.

Speaker speaker_1: All right. You said that's your husband?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All righty. So it looks like we are all good to go. Did you have any other questions for me?

Speaker speaker_2: No, I don't think so.

Speaker speaker_1: All righty. Well, you are all set.

Speaker speaker_2: Okay, thank you so much. I appreciate it. You have a good day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_2: Thank you. Mm-hmm.

Speaker speaker_1: Bye.