

Transcript: VICTORIA

Taylor-6134732903464960-4767433420226560

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. My name is Sharon Irwin and I'm going to get enrolled in benefits. Okay. Uh, what's the name of the agency you work for? Moreles Group. And the last four of your Social? 5707. Okay. Do you mind verifying your address and date of birth? 824 West Linden Avenue, Logansport, Indiana 46947, 7/11/1988. And then phone number is 574-702-9556? Correct. Okay. Email's gonna be first and last name 711 at gmail.com? Correct. Do you know what you're wanting to enroll into? Well, I had called in once before and discussed it but I forget the options that you guys have available, and I'll just be straightforward, I've never had to, um, enroll in benefits. I've always had, like, Medicaid, so I don't really understand insurance too well. But I know that I have myself and my two children, if that helps at all. Okay. So I'm not able to suggest a specific plan, um, I can definitely- Can you tell me what the plans offer and what you guys have to offer and what each one entails? Because they didn't give me any paperwork or anything, they just gave me a number to call you guys. Sure. Um, so there's a couple different medical plans to choose from. There is the StayHealthy MEC TeleRx, which, um, just covers your preventative healthcare at 100% as long as you stay in network, so that's like yearly physicals, uh, vaccinations and preventative screenings. It does also come with virtual urgent care, and then it also comes with a subscription to FreeRx, which is like a prescription plan. If it's one of the covered medications it would be free, or discounted just depending on the medication itself. Um, then we have our hospital indemnity plans, the VIP Standard and the VIP Classic, which neither of these will cover, uh, preventative care like the StayHealthy does, but they do provide coverage for, um, like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care or physician's office. Um, the only difference between the VIP Standard and the VIP Classic is the Classic pays a little bit more towards, like, hospitalization. Um, then we have the StayHealthy MEC Enhanced which covers preventative care, but it also provides the non-preventative benefits like being admitted to the hospital or emergency room, so this plan covers both ends. Um- I'm wondering what are the price ranges on those? So you're looking for coverage for employee plus children? Yes. Okay. The StayHealthy MEC TeleRx is \$22.47 a week, the VIP Standard is \$28.30 a week, the VIP Classic is \$31.23 a week, and then the StayHealthy MEC Enhanced is \$72.77 a week. Um... So these, the Tele... the first one you told me? Mm-hmm. That is... That includes urgent care visits? Is there a co-pay or anything? Well, so the ME- the StayHealthy MEC TeleRx, the urgent care visits with that is only through virtual. Um, and let's see, I'm not sure if there's a co-pay associated with that or not. Okay. Yeah, so there's a website that you could go onto, virtualcare.benefitsandcard.com, or you would call them, um, but it doesn't say specifically if there's a co-pay. Okay. Um... Did it have on there what I was thinking about en- enrolling in

before when I called? Does it have any records- I'm sorry? Did they show any records when I was trying to enroll in before? Um... Yeah, I don't see in any of the notes when you called previously any specific plans. Okay. Um... I don't know. Uh... I mean, I can email you a copy of the benefits guide if you want to look over that. The open enrollment is going to last until, um, I believe the 31st of January. Let me double check. Okay. Yeah, I better have you do that just so I can for sure know what I'm doing 'cause just to hear it and then try to remember which is which and what's what is complicated. Okay, give me one...Okay. All righty, thank you. S- can you hear me? Yeah. I'm sorry. My f- m- microphone went on mute. Um- So I was just gonna let you know that, yes, the open enrollment does end on the 31st of January. Okay. Um, so I'm gonna go ahead and email the benefits guide to your, your email. Okay. Um, was there anything else maybe that you had questions on? You guys do offer, uh, uh, dental and vision too, right? Yeah. So our dental plan is pretty basic. Um, it doesn't... Uh, so it's not gonna cover any major dental work like crowns or orthodontists unfortunately, but it does cover your, um, preventative dental work at 100%. Uh, and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. And then for vision, um, it looks like the co-pay for like a annual eye exam is \$10. The co-pay for lenses and frames would be \$25 and then the insurance will pay \$130 towards your, uh, frames. Okay. All right. Now, I know I'll wanna enroll in those, what are those for the family for the day weeks or whatever? Yeah, so um, just to make sure, you're just wanting it for employee plus children? Not a spouse- Yes. ... as well, right? Correct. Okay. Um, so the vision for employee plus children is \$4.94 a week, and then, uh, dental is \$9.79 a week. Okay. All right. Yeah, I will wanna enroll in those, I know, but I've gotta look at the health plan. Okay. All right. Thank you so much. Yes, ma'am. You have a wonderful day. You too, ma'am. Thanks so much. Bye-bye. You too. 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: Hi, Victoria. My name is Sharon Irwin and I'm going to get enrolled in benefits.

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

Speaker speaker_2: Moreles Group.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 5707.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: 824 West Linden Avenue, Logansport, Indiana 46947, 7/11/1988.

Speaker speaker_1: And then phone number is 574-702-9556?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Email's gonna be first and last name 711 at gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Do you know what you're wanting to enroll into?

Speaker speaker_2: Well, I had called in once before and discussed it but I forget the options that you guys have available, and I'll just be straightforward, I've never had to, um, enroll in benefits. I've always had, like, Medicaid, so I don't really understand insurance too well. But I know that I have myself and my two children, if that helps at all.

Speaker speaker_1: Okay. So I'm not able to suggest a specific plan, um, I can definitely-

Speaker speaker_2: Can you tell me what the plans offer and what you guys have to offer and what each one entails? Because they didn't give me any paperwork or anything, they just gave me a number to call you guys.

Speaker speaker_1: Sure. Um, so there's a couple different medical plans to choose from. There is the StayHealthy MEC TeleRx, which, um, just covers your preventative healthcare at 100% as long as you stay in network, so that's like yearly physicals, uh, vaccinations and preventative screenings. It does also come with virtual urgent care, and then it also comes with a subscription to FreeRx, which is like a prescription plan. If it's one of the covered medications it would be free, or discounted just depending on the medication itself. Um, then we have our hospital indemnity plans, the VIP Standard and the VIP Classic, which neither of these will cover, uh, preventative care like the StayHealthy does, but they do provide coverage for, um, like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care or physician's office. Um, the only difference between the VIP Standard and the VIP Classic is the Classic pays a little bit more towards, like, hospitalization. Um, then we have the StayHealthy MEC Enhanced which covers preventative care, but it also provides the non-preventative benefits like being admitted to the hospital or emergency room, so this plan covers both ends. Um-

Speaker speaker_2: I'm wondering what are the price ranges on those?

Speaker speaker_1: So you're looking for coverage for employee plus children?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. The StayHealthy MEC TeleRx is \$22.47 a week, the VIP Standard is \$28.30 a week, the VIP Classic is \$31.23 a week, and then the StayHealthy MEC Enhanced is \$72.77 a week.

Speaker speaker_2: Um... So these, the Tele... the first one you told me? Mm-hmm.

Speaker speaker_1: That is... That includes urgent care visits? Is there a co-pay or anything?

Speaker speaker_2: Well, so the ME- the StayHealthy MEC TeleRx, the urgent care visits with that is only through virtual. Um, and let's see, I'm not sure if there's a co-pay associated with that or not.

Speaker speaker_1: Okay. Yeah, so there's a website that you could go onto, virtualcare.benefitsandcard.com, or you would call them, um, but it doesn't say specifically if there's a co-pay.

Speaker speaker_2: Okay. Um... Did it have on there what I was thinking about en- enrolling in before when I called? Does it have any records-

Speaker speaker_1: I'm sorry?

Speaker speaker_2: Did they show any records when I was trying to enroll in before?

Speaker speaker_1: Um... Yeah, I don't see in any of the notes when you called previously any specific plans.

Speaker speaker_2: Okay. Um... I don't know. Uh...

Speaker speaker_1: I mean, I can email you a copy of the benefits guide if you want to look over that. The open enrollment is going to last until, um, I believe the 31st of January. Let me double check.

Speaker speaker_2: Okay. Yeah, I better have you do that just so I can for sure know what I'm doing 'cause just to hear it and then try to remember which is which and what's what is complicated.

Speaker speaker_1: Okay, give me one...

Speaker speaker_2: Okay.

Speaker speaker_1: All righty, thank you. S- can you hear me?

Speaker speaker_2: Yeah.

Speaker speaker_1: I'm sorry. My f- m- microphone went on mute. Um- So I was just gonna let you know that, yes, the open enrollment does end on the 31st of January.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so I'm gonna go ahead and email the benefits guide to your, your email.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, was there anything else maybe that you had questions on?

Speaker speaker_2: You guys do offer, uh, uh, dental and vision too, right?

Speaker speaker_1: Yeah. So our dental plan is pretty basic. Um, it doesn't... Uh, so it's not gonna cover any major dental work like crowns or orthodontists unfortunately, but it does cover your, um, preventative dental work at 100%. Uh, and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. And then for vision, um, it looks like the co-pay for like a annual eye exam is \$10. The co-pay for lenses and frames would be \$25 and then the insurance will pay \$130 towards your, uh, frames.

Speaker speaker_2: Okay. All right. Now, I know I'll wanna enroll in those, what are those for the family for the day weeks or whatever?

Speaker speaker_1: Yeah, so um, just to make sure, you're just wanting it for employee plus children? Not a spouse-

Speaker speaker_2: Yes.

Speaker speaker_1: ... as well, right?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Um, so the vision for employee plus children is \$4.94 a week, and then, uh, dental is \$9.79 a week.

Speaker speaker_2: Okay. All right. Yeah, I will wanna enroll in those, I know, but I've gotta look at the health plan.

Speaker speaker_1: Okay.

Speaker speaker_2: All right. Thank you so much.

Speaker speaker_1: Yes, ma'am. You have a wonderful day.

Speaker speaker_2: You too, ma'am. Thanks so much. Bye-bye.

Speaker speaker_1: You too. Bye.