

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits and a Card. This is Victoria. How can I help you? Hi, Victoria. Uh, my name is Spencer Sims. Um, I had just started MAU last week, um, and I need to, uh, set up my, my benefits. Okay. Do you know what's being offered or what specifically you're wanting to enroll into? Yeah. It'd be, um... it'll be m- myself and the, um, kids. Okay. Do you know what specific plan? Um, no, ma'am. Okay. Let me pull up the enrollment guide. While you do that, I'm gonna pull up your file. What's the last four of your social? 5875. And you said first name is Spencer, last name is Sims? Yes, ma'am. Okay. Uh, do you mind verifying your address and date of birth? 7 Alta Crest Drive, May 6th, 1990. And then phone number 864-363-8129? Yes, ma'am. And email is simsdarius@gmail.com? Yes, ma'am. Okay. All right. Um, yeah, just, uh, if you know what the question is that I'm asking. Okay. So I'm guessing... I mean, how, how many different benefit summaries are there? Is it like... 'Cause I'm, I'm looking at one. I think me and my wife talked about one for the family, I guess, is Insure Plus Enhanced. Is that like one, and then is there a different one? So there's four different medical plans, which are on pa- which are explained to you on page two and three of the benefits guide. Okay. And then the additional add-ons like dental and vision would be on page four. Okay. So with the, I guess, Insure Plus Enhanced, what does that cover? Uh, does that cover... Um, I'm seeing, I'm looking at it now. Let me just start from the top because each plan varies and they cover different things. Essentially, they're not, not all of them work the same way. So the Stay Healthy MEC, which is the first plan you'll see, that plan covers your preventative healthcare at 100% as long as you stay in-network. Um, preventative healthcare meaning, like, your yearly physicals, vaccinations and preventative screenings, but that's all that the Stay Healthy MEC is gonna cover. Now, the Insure Plus and the Insure Plus Enhanced are our hospital indemnity plans. So neither one of these plans are gonna cover preventative care like the Stay Healthy does, but they do provide coverage for your non-preventative medical. So, like, if you were to be admitted to the hospital, if you have to go to the emergency room or physician's office. There is also coverage for prescriptions. Now because this is not major medical, there is no, uh, copays or deductibles associated with the plan. Um, the way that the Insure Plus plans work is, uh, the insurance will pay a set dollar amount towards the different benefits, which is what you're gonna see inside that chart. Um, and then... So that's what they'll pay, and then you pay the remainder of the bill. So just to give you an example, for the emergency room they'll cover \$250 of that visit, and then you pay the remainder. Now, the only difference between the Insure Plus and the Insure Plus Enhanced is the Enhanced pays a little bit more towards hospitalization. Then if you go to the next page, it'll show you the Stay Healthy MEC Enhanced, which works different as well. So this plan does cover your preventative care at 100%. You do still have to stay with in-network. Some things have a copay, but there still is not a deductible for the plan. So, like, your primary

care visits are, there's a \$10 copay. Specialist care visits, there's a \$50 copay. Urgent care visits, there's a \$60 copay, and that is per visit. Um, this plan does also come with coverage for hospitalization, uh, prescriptions and if you need to use an emergency room. Thank you. The remainder of the benefits that are associated with this plan work, um, similar to the Insure Plus where the insurance will pay a set dollar amount towards the benefit for a certain amount of days, and then you pay the remainder of the bill. Okay. Okay, so, um, I guess, I don't know, it's just, it's kind of confusing looking at this, this chart here. Um-Basically, in a sense. So if I did the Insure Plus Enhanced, that's, that's \$54.25 for the family. Yeah, and that is weekly. Okay. And is that plus... See, I'm looking there, I guess. Okay, I guess this is page three, plan benefit summaries, and that, at the bottom of that page, it says weekly deduction is \$63.45. Yes, that's for the Stay Healthy MEC Enhanced medical plan. Okay, is, is those two added to, like are they... They're two different plans, or I just get one or the other? You... So all, everything that I just reviewed with you are the four different medical plans. So you can do the MEC with one of the Insure Plus plans if you want. Oh. If you do that, you do have to add the cost of, you know, both plans together. But you cannot combine anything with the MEC Enhanced. Okay, and the MEC Enhanced is how much again? Is that, what, 64- For a family it's 63... It's \$63.45 for a family. Okay. I guess what I'm... And, and the MVP, that's a different plan? That's also a different medical plan, yes, sir. And that would be 63 plus- This medical plan... So- And that would be, if I, if I did MVP and, um, I guess the Stay Healthy for the family, that would be 298.53 plus 63.45 coming out every week? No, no. You can't, you cannot combine the MVP with anything. That's another plan you cannot combine. I, I'm not sure what your, where you're getting that number from. The M- the MVP medical plan, um, is not one that I reviewed with you just yet. Okay. Because this plan works differently than all of those other, those four other plans. This plan works- Oh, okay. ... more like a major medical plan, so there is actually a deductible associated with it. It depends on how much it, how much the deductible is depends on if you do it for just yourself or the family and then also if you stay in network, um, or if you go out of network, it increases. So you know, for family, if you stay in network, the deductible that you would have to meet is \$14,700. Everything is subject to that deductible except for your preventative care, which is 100% covered, only if you stay in network. Um, again, this, uh, unfortunately everything would be subject to that deductible. Now this plan, rather than paying weekly, you pay monthly. So for a family it's \$298.53. Okay. So the different medical plans is the Stay Healthy MEC, the Insure Plus, the Insure Plus Enhanced, the Stay Healthy MEC Enhanced, and then the MVP plans. So you have five different plans to choose from. Now you can, again, you can combine the Stay Healthy MEC with one of the Insure Plus plans if you would like. If you do that- Dada. ... that costs the MEC along with the specific Insure Plus plan together. But those are the only plans you would be able to combine for medical. Okay. All right. And then I will need, what, Social Security card numbers for you? Yeah, we need the full Socials, names and date of births of your dependents. All right. Okay. Okay, I'm gonna get... My, my wife's on the way home from work, so I'm, I'll be getting that information. I'll be getting... I got to call back. Okay. Uh- Thank you so much. Appreciate it. I know they... You're welcome. Go ahead. I know they typically give you 30 days from the date of your first check to get enrolled, so you do have some time. Um, we're typically open Monday through Friday, 8:00 AM to 8:00 PM Eastern Time. Okay. Yes, sir. All right. Thank you so much. You're welcome. Have a nice one.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. Uh, my name is Spencer Sims. Um, I had just started MAU last week, um, and I need to, uh, set up my, my benefits.

Speaker speaker_0: Okay. Do you know what's being offered or what specifically you're wanting to enroll into?

Speaker speaker_1: Yeah. It'd be, um... it'll be m- myself and the, um, kids.

Speaker speaker_0: Okay. Do you know what specific plan?

Speaker speaker_1: Um, no, ma'am.

Speaker speaker_0: Okay.

Speaker speaker_1: Let me pull up the enrollment guide.

Speaker speaker_0: While you do that, I'm gonna pull up your file. What's the last four of your social?

Speaker speaker_1: 5875.

Speaker speaker_0: And you said first name is Spencer, last name is Sims?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_1: 7 Alta Crest Drive, May 6th, 1990.

Speaker speaker_0: And then phone number 864-363-8129?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And email is simsdarius@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. All right. Um, yeah, just, uh, if you know what the question is that I'm asking.

Speaker speaker_1: Okay. So I'm guessing... I mean, how, how many different benefit summaries are there? Is it like... 'Cause I'm, I'm looking at one. I think me and my wife talked about one for the family, I guess, is Insure Plus Enhanced. Is that like one, and then is there a different one?

Speaker speaker_0: So there's four different medical plans, which are on pa- which are explained to you on page two and three of the benefits guide.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the additional add-ons like dental and vision would be on page four.

Speaker speaker_1: Okay. So with the, I guess, Insure Plus Enhanced, what does that cover? Uh, does that cover... Um, I'm seeing, I'm looking at it now.

Speaker speaker_0: Let me just start from the top because each plan varies and they cover different things. Essentially, they're not, not all of them work the same way. So the Stay Healthy MEC, which is the first plan you'll see, that plan covers your preventative healthcare at 100% as long as you stay in-network. Um, preventative healthcare meaning, like, your yearly physicals, vaccinations and preventative screenings, but that's all that the Stay Healthy MEC is gonna cover. Now, the Insure Plus and the Insure Plus Enhanced are our hospital indemnity plans. So neither one of these plans are gonna cover preventative care like the Stay Healthy does, but they do provide coverage for your non-preventative medical. So, like, if you were to be admitted to the hospital, if you have to go to the emergency room or physician's office. There is also coverage for prescriptions. Now because this is not major medical, there is no, uh, copays or deductibles associated with the plan. Um, the way that the Insure Plus plans work is, uh, the insurance will pay a set dollar amount towards the different benefits, which is what you're gonna see inside that chart. Um, and then... So that's what they'll pay, and then you pay the remainder of the bill. So just to give you an example, for the emergency room they'll cover \$250 of that visit, and then you pay the remainder. Now, the only difference between the Insure Plus and the Insure Plus Enhanced is the Enhanced pays a little bit more towards hospitalization. Then if you go to the next page, it'll show you the Stay Healthy MEC Enhanced, which works different as well. So this plan does cover your preventative care at 100%. You do still have to stay with in-network. Some things have a copay, but there still is not a deductible for the plan. So, like, your primary care visits are, there's a \$10 copay. Specialist care visits, there's a \$50 copay. Urgent care visits, there's a \$60 copay, and that is per visit. Um, this plan does also come with coverage for hospitalization, uh, prescriptions and if you need to use an emergency room.

Speaker speaker_1: Thank you.

Speaker speaker_0: The remainder of the benefits that are associated with this plan work, um, similar to the Insure Plus where the insurance will pay a set dollar amount towards the benefit for a certain amount of days, and then you pay the remainder of the bill.

Speaker speaker_1: Okay. Okay, so, um, I guess, I don't know, it's just, it's kind of confusing looking at this, this chart here. Um-Basically, in a sense. So if I did the Insure Plus Enhanced, that's, that's \$54.25 for the family.

Speaker speaker_0: Yeah, and that is weekly.

Speaker speaker_1: Okay. And is that plus... See, I'm looking there, I guess. Okay, I guess this is page three, plan benefit summaries, and that, at the bottom of that page, it says weekly deduction is \$63.45.

Speaker speaker_0: Yes, that's for the Stay Healthy MEC Enhanced medical plan.

Speaker speaker_1: Okay, is, is those two added to, like are they... They're two different plans, or I just get one or the other?

Speaker speaker_0: You... So all, everything that I just reviewed with you are the four different medical plans. So you can do the MEC with one of the Insure Plus plans if you want.

Speaker speaker_1: Oh.

Speaker speaker_0: If you do that, you do have to add the cost of, you know, both plans together. But you cannot combine anything with the MEC Enhanced.

Speaker speaker_1: Okay, and the MEC Enhanced is how much again? Is that, what, 64-

Speaker speaker_0: For a family it's 63... It's \$63.45 for a family.

Speaker speaker_1: Okay. I guess what I'm... And, and the MVP, that's a different plan?

Speaker speaker_0: That's also a different medical plan, yes, sir.

Speaker speaker_1: And that would be 63 plus-

Speaker speaker_0: This medical plan... So-

Speaker speaker_1: And that would be, if I, if I did MVP and, um, I guess the Stay Healthy for the family, that would be 298.53 plus 63.45 coming out every week?

Speaker speaker_0: No, no. You can't, you cannot combine the MVP with anything. That's another plan you cannot combine. I, I'm not sure what your, where you're getting that number from. The M- the MVP medical plan, um, is not one that I reviewed with you just yet.

Speaker speaker_1: Okay.

Speaker speaker_0: Because this plan works differently than all of those other, those four other plans. This plan works-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... more like a major medical plan, so there is actually a deductible associated with it. It depends on how much it, how much the deductible is depends on if you do it for just yourself or the family and then also if you stay in network, um, or if you go out of network, it in- increases. So you know, for family, if you stay in network, the deductible that you would have to meet is \$14,700. Everything is subject to that deductible except for your preventative care, which is 100% covered, only if you stay in network. Um, again, this, uh, unfortunately everything would be subject to that deductible. Now this plan, rather than paying weekly, you pay monthly. So for a family it's \$298.53.

Speaker speaker_1: Okay.

Speaker speaker_0: So the different medical plans is the Stay Healthy MEC, the Insure Plus, the Insure Plus Enhanced, the Stay Healthy MEC Enhanced, and then the MVP plans. So you have five different plans to choose from. Now you can, again, you can combine the Stay Healthy MEC with one of the Insure Plus plans if you would like. If you do that-

Speaker speaker_2: Dada.

Speaker speaker_0: ... that costs the MEC along with the specific Insure Plus plan together. But those are the only plans you would be able to combine for medical.

Speaker speaker_1: Okay. All right. And then I will need, what, Social Security card numbers for you?

Speaker speaker_0: Yeah, we need the full Socials, names and date of births of your dependents.

Speaker speaker_1: All right. Okay. Okay, I'm gonna get... My, my wife's on the way home from work, so I'm, I'll be getting that information. I'll be getting... I got to call back.

Speaker speaker_0: Okay. Uh-

Speaker speaker_1: Thank you so much. Appreciate it.

Speaker speaker_0: I know they... You're welcome.

Speaker speaker_1: Go ahead.

Speaker speaker_0: I know they typically give you 30 days from the date of your first check to get enrolled, so you do have some time. Um, we're typically open Monday through Friday, 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right. Thank you so much.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Have a nice one.