

Transcript: VICTORIA

Taylor-6690087459405824-6172613827674112

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Victoria. How can I help you? Hello, Ms. Victoria. How you doing today? Good. How are you? I'm fine. Listen, my name is, um, Jarvis Folks, and I work for, um, Tesla, but I'm still with MAU, and I'm looking for, um, insurance bu- bu- for my eyes. Oh, okay. Um, let me pull up your file. What's the last four of your social? 8083. Okay. And I'm sorry, your first and last name again? It's, um, Jarvis Folks. Gotcha. Do you mind verifying your address and date of birth? Yes. Um, 3204 Marstrand Court, and my date of birth is 4/24/1996. Okay. Phone number is 706-910-7151? Uh, 550-5043. Oh, okay. Let me change it. Uh... So still 706 and then 550-5043? Yes, ma'am. Okay. And then email is first and last name 24 at Gmail? That's right. Okay. Um, so the vision policy that we offer is going to be through MetLife. Um, with vision, there is a \$10 copay for the annual eye exam. There is a \$25 copay for, uh, lens and frames, and then the insurance will pay \$130 towards the frames. Okay. Um... And are you, are you just looking to get it for yourself? Yes. Okay. Uh, for employee only, it would be \$2.15 a week. Okay. Uh, is that all you're wanting to enroll into? Yes, ma'am. Okay. Now, I do want to let you know before I get you enrolled, that plan is under, uh, section 125, which... that is basically a IRS code that allows you to pay your share of the premium with pre-tax dollars. Uh, because of that, the IRS puts stipulations on when you're able to change or cancel the plan once you're enrolled. Um, so you do have the remainder of the open enrollment period, which, uh, for your employer, MAU, that ends on the 31st of this month. So, you have until the 31st to make any changes or cancellations to your enrollment. Um, outside of that, the only time you would be able to cancel or change the plan is during the next company's open enrollment period, which w- more than likely will be around the same timeframe next year, unless you experience a qualifying life event. Okay. Um, but as far as the actual enrollment is concerned, it does take about one to two weeks to be processed through payroll, so you might not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then, uh, once the coverage is active, that's when your ID card and policy info is made, um, and sent to you within seven to ten business days. Okay. Uh, was there anything else maybe you had questions on? Oh, yeah. Um, and about Medicare, I think I got it, but could you tell me how that works if I got it with you guys? So, we offer a couple different medical plans. Um, we offer, uh, well, one of the plans we offer is probably the easiest to explain first, it's gonna be the StayHealthy MEC. Um, this plan is specifically designed for, like, your preventative healthcare, so things like, uh, yearly physicals, vaccinations, um, and preventative screenings. It covers that at 100% as long as you stay within the network. Um, that's pretty much all that the StayHealthy is gonna cover is your preventative services. It does cover, um, medications, but to my knowledge those would be preventative medications. Um... And then we have two other plans. We have the

EnsurePlus and the EnsurePlus Enhanced. Neither one of these plans are gonna cover preventative like the StayHealthy does, but they do provide coverage, um, for things like if you were to be admitted to the hospital, if you have to go to the emergency room, um, or just a regular physician's office, there's coverage for that. Uh, the only difference between the EnsurePlus versus the EnsurePlus Enhanced is the Enhanced pays a little bit more towards hospitalization. Okay. Um, and I don't know if I mentioned this already, but for prescriptions under the EnsurePlus plans, there is coverage for prescriptions. Um, if it's a covered medication, it would be covered either at \$10, \$20, or \$30. It's just all dependent on the medication. Um... Okay. And we have one other medical plan, uh, it's called the StayHealthy MEC Enhanced, which this medical plan actually covers preventative and non-preventative together. Um, so like, all your preventative services would be covered at 100% and then it does have the non-preventative benefits like, um, if you were to be admitted to the hospital, if you have to go to the emergency room or a physician's office. But it also comes with, um, like, primary care visits, specialist care, and urgent care visits. Oh, okay. Yeah, so those are the, the different medical plans. All right. Thank you for explaining them. Yes, sir. Uh, was there anything else maybe you needed help with? Uh, no, that's it. If, um, I need anything, I'll be sure to, um, give them another call. Alrighty. And just keep in mind, like I said, the open enrollment will end on the 31st of this month. So, if you do, you know, want to add on to the enrollment or make any changes, you have until then to do so. Oh, okay. Um, and you said my information would be sent through the mail, right? Yes, sir. Mm-hmm. Once the coverage is active, you'll get that ID card within seven to ten business days. All right. All right, thank you. You're welcome. You have a wonderful day. You too, Ms. Victoria. Thank you. Bye-bye. 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 in a Card, this is Victoria. How can I help you?

Speaker speaker_2: Hello, Ms. Victoria. How you doing today?

Speaker speaker_1: Good. How are you?

Speaker speaker_2: I'm fine. Listen, my name is, um, Jarvis Folks, and I work for, um, Tesla, but I'm still with MAU, and I'm looking for, um, insurance bu- bu- for my eyes.

Speaker speaker_1: Oh, okay. Um, let me pull up your file. What's the last four of your social?

Speaker speaker_2: 8083.

Speaker speaker_1: Okay. And I'm sorry, your first and last name again?

Speaker speaker_2: It's, um, Jarvis Folks.

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

Speaker speaker_2: Yes. Um, 3204 Marstrand Court, and my date of birth is 4/24/1996.

Speaker speaker_1: Okay. Phone number is 706-910-7151?

Speaker speaker_2: Uh, 550-5043.

Speaker speaker_1: Oh, okay. Let me change it. Uh... So still 706 and then 550-5043?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And then email is first and last name 24 at Gmail?

Speaker speaker_2: That's right.

Speaker speaker_1: Okay. Um, so the vision policy that we offer is going to be through MetLife. Um, with vision, there is a \$10 copay for the annual eye exam. There is a \$25 copay for, uh, lens and frames, and then the insurance will pay \$130 towards the frames.

Speaker speaker_2: Okay.

Speaker speaker_1: Um... And are you, are you just looking to get it for yourself?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Uh, for employee only, it would be \$2.15 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, is that all you're wanting to enroll into?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Now, I do want to let you know before I get you enrolled, that plan is under, uh, section 125, which... that is basically a IRS code that allows you to pay your share of the premium with pre-tax dollars. Uh, because of that, the IRS puts stipulations on when you're able to change or cancel the plan once you're enrolled. Um, so you do have the remainder of the open enrollment period, which, uh, for your employer, MAU, that ends on the 31st of this month. So, you have until the 31st to make any changes or cancellations to your enrollment. Um, outside of that, the only time you would be able to cancel or change the plan is during the next company's open enrollment period, which w- more than likely will be around the same timeframe next year, unless you experience a qualifying life event.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but as far as the actual enrollment is concerned, it does take about one to two weeks to be processed through payroll, so you might not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then, uh, once the coverage is active, that's when your ID card and policy info is made, um, and sent to you within seven to ten business days.

Speaker speaker_2: Okay.

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

Speaker speaker_2: Oh, yeah. Um, and about Medicare, I think I got it, but could you tell me how that works if I got it with you guys?

Speaker speaker_1: So, we offer a couple different medical plans. Um, we offer, uh, well, one of the plans we offer is probably the easiest to explain first, it's gonna be the StayHealthy MEC. Um, this plan is specifically designed for, like, your preventative healthcare, so things like, uh, yearly physicals, vaccinations, um, and preventative screenings. It covers that at 100% as long as you stay within the network. Um, that's pretty much all that the StayHealthy is gonna cover is your preventative services. It does cover, um, medications, but to my knowledge those would be preventative medications. Um... And then we have two other plans. We have the EnsurePlus and the EnsurePlus Enhanced. Neither one of these plans are gonna cover preventative like the StayHealthy does, but they do provide coverage, um, for things like if you were to be admitted to the hospital, if you have to go to the emergency room, um, or just a regular physician's office, there's coverage for that. Uh, the only difference between the EnsurePlus versus the EnsurePlus Enhanced is the Enhanced pays a little bit more towards hospitalization.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and I don't know if I mentioned this already, but for prescriptions under the EnsurePlus plans, there is coverage for prescriptions. Um, if it's a covered medication, it would be covered either at \$10, \$20, or \$30. It's just all dependent on the medication. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: And we have one other medical plan, uh, it's called the StayHealthy MEC Enhanced, which this medical plan actually covers preventative and non-preventative together. Um, so like, all your preventative services would be covered at 100% and then it does have the non-preventative benefits like, um, if you were to be admitted to the hospital, if you have to go to the emergency room or a physician's office. But it also comes with, um, like, primary care visits, specialist care, and urgent care visits.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah, so those are the, the different medical plans.

Speaker speaker_2: All right. Thank you for explaining them.

Speaker speaker_1: Yes, sir. Uh, was there anything else maybe you needed help with?

Speaker speaker_2: Uh, no, that's it. If, um, I need anything, I'll be sure to, um, give them another call.

Speaker speaker_1: Alrighty. And just keep in mind, like I said, the open enrollment will end on the 31st of this month. So, if you do, you know, want to add on to the enrollment or make any changes, you have until then to do so.

Speaker speaker_2: Oh, okay. Um, and you said my information would be sent through the mail, right?

Speaker speaker_1: Yes, sir. Mm-hmm. Once the coverage is active, you'll get that ID card within seven to ten business days.

Speaker speaker_2: All right. All right, thank you.

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

Speaker speaker_2: You too, Ms. Victoria.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_2: Bye-bye.