

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hi, Chris. Um, thanks for picking up. I am new to enrolling in this insurance and, um, I'm a new, I guess, staff member of this organization. So I, I went through and I clicked through what I thought would be appropriate for myself and my family. Okay. So I en- I enrolled, um, in VIP Classic for myself, my family, the prescription, the, the dental, the disability. I pretty much clicked on almost everything. Okay. What I wanted to ask you was the, um, MEC, the Section 125. I Googled it. It looks like this is like an ACA... It says minimum essential coverage. Is, is that... Am I reading that right? Yes, so MEC stands for Minimum Essential Coverage and is the minimum coverage required to be considered compliant by the Affordable Care Act. Um... Mm-hmm. As far as what exactly it covers, it covers, um, preventative care services effectively, so things like physicals, vaccinations, cancer screenings, um, uh, Pap smears, mammograms, birth control, those kinds of services. Hmm. Oh, okay. Um, those, those are not... Those are not covered by VIP, so this is why you're allowed to enroll in the VIP and MEC at the same time, if you feel like you need both. Oh. Got you, got you. Okay, so then if I want these preventative care things, I should, I should choose both. Am I... Am I hearing you correctly? Yeah, if, if you want both, then yes, you would need to choose both. Okay, okay. Got you. I think that, that pretty much... M- may I ask, since I have you on the line, the, um, MEC TeleRx prescri-... I'm assuming that has to do with prescription? Yes, so TeleRx, um, is a... All that is is that's just if you select the MEC TeleRx plan, you also have a membership to the FreeRx prescription plan. Um, it's included in that plan. So if you had selected FreeRx standalone, um, then y-... The MEC TeleRx would kind of override that because that's also giving you FreeRx as well bundled with the, uh, the preventative care services. Oh. Oh, interesting, 'cause I, I went to decline the MEC one. So if I click on the MEC TeleRx, you said that the, the other Rx is gonna... The FreeRx is included in that? Correct. So should I decline the FreeRx, then, and then go back and... I s- I believe... ... you know? If you select... I believe if you select MEC TeleRx, it automatically declines FreeRx standalone because that... Because the system won't even allow that exi-... that enrollment to exist. Oh, I see. So something strange is happening. Maybe I did something wrong. I'm glad... Uh, so I have a... I'm trying to click on the MEC Enhanced, right, based on what you're saying. I, I definitely want the preventative services. I'm trying to do Employee and Family. It's not letting me select it anymore. I wonder if that's... Is it because I signed up for this VIP Classic? Is that possible? Th-... Now, that... Yes, that is correct, so MEC Enhanced is different than MEC TeleRx. Um, MEC TeleRx is preventative only with the FreeRx included. MEC Enhanced is the preventative care services that MEC TeleRx covers, but also the standard medical services that VIP covers, just without FreeRx bundled. Um, so if you select VIP... Okay. Of course. ... you're not allowed to select, uh, MEC

Enhanced and vice versa, because MEC Enhanced... Oh, okay. ... they would cover the same things. Oh, okay. Okay. So the VIP Classic medical. Right. It's, it's only 50.99 for family, um, and then the, the other one, the MEC is actually \$101, but it, it won't let me select both. So should I just go... Should I undo the VIP Classic and do the MEC Enhanced? Will that encapsulate the VIP, whatever that is? Y- yes. So, so in... Okay. And my apologies for maybe misinforming you, um, but that was based off of what I was hearing. Um, how that works is that, um... Because... So MEC TeleRx can be combined with VIP. MEC Enhanced cannot because Enhanced includes the coverages that VIP covers as well. Okay, okay. So MEC... I'm just gonna write this down. I'm sorry. I'm, I'm very con-... So VIP... So the MEC Enhanced includes the VIP. That makes sense 'cause it's like double the price. Okay. That, that makes more sense. So the VIP Classic is under the umbrella of MEC Enhanced. Is that... Do I have that right now? Um, yes and no. It's... Uh, some of it... Like, it's, it's more so that it's not that VI-... that VIP is included under MEC Enhanced. It's more so that MEC Enhanced on its own covers some of the things that VIP covers, w- um... Oh, okay. ... which, which is why you can't enroll in the both of those at the same time. Okay. Okay. So I- I'm thinking because I want as much coverage as possible, I should go with the MEC Enhanced, right? Uh, that is going to sound more like a recommendation which I'm not allowed to provide. Um, I c- yeah. Oh, okay. Yeah, yeah. Like- My prescription. ... the only thing I can really tell you is that, um, again the VIP is going to cover, uh, regular doctor's services but no preventative care. Uh- Oh, yeah. ... and the teleRx is going to cover preventative services but no regular doctor's care. But then MEC Enhanced is... Uh, you can kind of think of it as a combination plan. It does borrow some of the aspects from VIP, but not all of them, and it also borrows some of the aspects from MEC teleRx, but not all of them. Okay. Okay. So... Oh, this is... This is a lot to process. Yeah, I... So what I'm seeing now is that I can select the MEC Enhanced and it won't allow me to do the MEC teleRx. I'm gonna guess because that's... Is that within the MEC Enhanced then? Since they're both- So, so- ... labeled MEC. ... in, in that case, yes. MEC is included in... well, partially included in MEC Enhanced. The only thing that's not included is the free Rx bundle. Um, if you select MEC Enhanced, you will have to select free Rx standalone. Um, but otherwise- Mm-hmm. ... uh, otherwise, there's virtually no difference between MEC Enhanced and MEC teleRx. Okay. Okay, and then the, um... All right, so I, I signed up for the, um, free Rx. Okay, so it's... It doesn't sound like there was any guarantee, but for me, I think I need to go... So, the MEC Enhanced includes some aspects of the VIP Classic, um, but not all of them, and mainly, it's, um, the minimum essential care coverage, like you were saying, preventative care, things like that. But it may or may not, um, cover like the regular care from the doctors. Do I have that right? Uh, so, m- so MEC teleRx, specifically teleRx MEC will not cover standard ser- standard doctor services. Mm-hmm. MEC Enhanced, specifically Enhanced will cover those doc- standard doctor services. Oh, okay. Okay, then we're good. Okay, I- I... That's what I'm going to go with. So, I don't need to click on... It won't let me, but I- I don't need to click on both MEC Enhanced and teleRx because the teleRx is going to be within the Enhanced somewhat? So, s- yeah. So, so if you select MEC Enhanced, the system will not allow you to select either MEC teleRx or any VIP plan because- Uh-huh. ... MEC Enhanced covers what those other plans would cover as well. Okay. Okay, good. So yeah, I want to go with the big- bigger coverage. Okay, thank you so much for all of this. I think I'm finally clear. And then once I click through and, and start the payments and get everything, will you guys s- send me a, uh, whatchamacallit? Um, like paper and cards and all of this stuff?

Uh, so once you enroll into anything, um... Any enrollment takes one to two weeks to fully process. Once processing is complete, you would start seeing the deductions for whatever plan being selected coming out of your checks. Mm-hmm. Policies typically become effective the following Monday after the first deduction is received... uh, is received, uh, with ID cards usually arriving about a week or two after that effective date. Um, any other documentation included with those ID cards, I wouldn't be aware of because we are just the enrollment admin for your employer. We're not the actual insurance company itself. Okay. Um, so I- I- I know that they send ID cards. I don't know if other documentation is included in that. Okay. Okay. I, I guess I'll just have to bug you again if I have another question. All right, I really appreciate it. Thank you so much for all your patience and explaining everything. No problem. Was there anything else I can help you with? Great. I think that's it. Holy moly, it was a lot. Thank you. You're very welcome. Thanks again for calling and have a wonderful day. You too.

## 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 Chris. How can I help you today?

Speaker speaker\_2: Hi, Chris. Um, thanks for picking up. I am new to enrolling in this insurance and, um, I'm a new, I guess, staff member of this organization. So I, I went through and I clicked through what I thought would be appropriate for myself and my family.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So I en- I enrolled, um, in VIP Classic for myself, my family, the prescription, the, the dental, the disability. I pretty much clicked on almost everything.

Speaker speaker\_1: Okay.

Speaker speaker\_2: What I wanted to ask you was the, um, MEC, the Section 125. I Googled it. It looks like this is like an ACA... It says minimum essential coverage. Is, is that... Am I reading that right?

Speaker speaker\_1: Yes, so MEC stands for Minimum Essential Coverage and is the minimum coverage required to be considered compliant by the Affordable Care Act. Um...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: As far as what exactly it covers, it covers, um, preventative care services effectively, so things like physicals, vaccinations, cancer screenings, um, uh, Pap smears, mammograms, birth control, those kinds of services.

Speaker speaker\_2: Hmm. Oh, okay.

Speaker speaker\_1: Um, those, those are not... Those are not covered by VIP, so this is why you're allowed to enroll in the VIP and MEC at the same time, if you feel like you need both.

Speaker speaker\_2: Oh. Got you, got you. Okay, so then if I want these preventative care things, I should, I should choose both. Am I... Am I hearing you correctly?

Speaker speaker\_1: Yeah, if, if you want both, then yes, you would need to choose both.

Speaker speaker\_2: Okay, okay. Got you. I think that, that pretty much... M- may I ask, since I have you on the line, the, um, MEC TeleRx prescri-... I'm assuming that has to do with prescription?

Speaker speaker\_1: Yes, so TeleRx, um, is a... All that is is that's just if you select the MEC TeleRx plan, you also have a membership to the FreeRx prescription plan. Um, it's included in that plan. So if you had selected FreeRx standalone, um, then y-... The MEC TeleRx would kind of override that because that's also giving you FreeRx as well bundled with the, uh, the preventative care services.

Speaker speaker\_2: Oh. Oh, interesting, 'cause I, I went to decline the MEC one. So if I click on the MEC TeleRx, you said that the, the other Rx is gonna... The FreeRx is included in that?

Speaker speaker\_1: Correct.

Speaker speaker\_2: So should I decline the FreeRx, then, and then go back and...

Speaker speaker\_1: I s- I believe...

Speaker speaker\_2: ... you know?

Speaker speaker\_1: If you select... I believe if you select MEC TeleRx, it automatically declines FreeRx standalone because that... Because the system won't even allow that exi-... that enrollment to exist.

Speaker speaker\_2: Oh, I see. So something strange is happening. Maybe I did something wrong. I'm glad... Uh, so I have a... I'm trying to click on the MEC Enhanced, right, based on what you're saying. I, I definitely want the preventative services. I'm trying to do Employee and Family. It's not letting me select it anymore. I wonder if that's... Is it because I signed up for this VIP Classic? Is that possible?

Speaker speaker\_1: Th-... Now, that... Yes, that is correct, so MEC Enhanced is different than MEC TeleRx. Um, MEC TeleRx is preventative only with the FreeRx included. MEC Enhanced is the preventative care services that MEC TeleRx covers, but also the standard medical services that VIP covers, just without FreeRx bundled. Um, so if you select VIP...

Speaker speaker\_2: Okay. Of course.

Speaker speaker\_1: ... you're not allowed to select, uh, MEC Enhanced and vice versa, because MEC Enhanced...

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... they would cover the same things.

Speaker speaker\_2: Oh, okay. Okay. So the VIP Classic medical.

Speaker speaker\_1: Right.

Speaker speaker\_2: It's, it's only 50.99 for family, um, and then the, the other one, the MEC is actually \$101, but it, it won't let me select both. So should I just go... Should I undo the VIP Classic and do the MEC Enhanced? Will that encapsulate the VIP, whatever that is?

Speaker speaker\_1: Y- yes. So, so in...

Speaker speaker\_2: Okay.

Speaker speaker\_1: And my apologies for maybe misinforming you, um, but that was based off of what I was hearing. Um, how that works is that, um... Because... So MEC TeleRx can be combined with VIP. MEC Enhanced cannot because Enhanced includes the coverages that VIP covers as well.

Speaker speaker\_2: Okay, okay. So MEC... I'm just gonna write this down. I'm sorry. I'm, I'm very con-... So VIP... So the MEC Enhanced includes the VIP. That makes sense 'cause it's like double the price. Okay. That, that makes more sense. So the VIP Classic is under the umbrella of MEC Enhanced. Is that... Do I have that right now?

Speaker speaker\_1: Um, yes and no. It's... Uh, some of it... Like, it's, it's more so that it's not that VI-... that VIP is included under MEC Enhanced. It's more so that MEC Enhanced on its own covers some of the things that VIP covers, w- um...

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... which, which is why you can't enroll in the both of those at the same time.

Speaker speaker\_2: Okay. Okay. So I- I'm thinking because I want as much coverage as possible, I should go with the MEC Enhanced, right?

Speaker speaker\_1: Uh, that is going to sound more like a recommendation which I'm not allowed to provide. Um, I c- yeah.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Yeah, yeah. Like-

Speaker speaker\_2: My prescription.

Speaker speaker\_1: ... the only thing I can really tell you is that, um, again the VIP is going to cover, uh, regular doctor's services but no preventative care. Uh-

Speaker speaker\_2: Oh, yeah.

Speaker speaker\_1: ... and the teleRx is going to cover preventative services but no regular doctor's care. But then MEC Enhanced is... Uh, you can kind of think of it as a combination plan. It does borrow some of the aspects from VIP, but not all of them, and it also borrows some of the aspects from MEC teleRx, but not all of them.

Speaker speaker\_2: Okay. Okay. So... Oh, this is... This is a lot to process. Yeah, I... So what I'm seeing now is that I can select the MEC Enhanced and it won't allow me to do the MEC teleRx. I'm gonna guess because that's... Is that within the MEC Enhanced then? Since they're both-

Speaker speaker\_1: So, so-

Speaker speaker\_2: ... labeled MEC.

Speaker speaker\_1: ... in, in that case, yes. MEC is included in... well, partially included in MEC Enhanced. The only thing that's not included is the free Rx bundle. Um, if you select MEC Enhanced, you will have to select free Rx standalone. Um, but otherwise-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... uh, otherwise, there's virtually no difference between MEC Enhanced and MEC teleRx.

Speaker speaker\_2: Okay. Okay, and then the, um... All right, so I, I signed up for the, um, free Rx. Okay, so it's... It doesn't sound like there was any guarantee, but for me, I think I need to go... So, the MEC Enhanced includes some aspects of the VIP Classic, um, but not all of them, and mainly, it's, um, the minimum essential care coverage, like you were saying, preventative care, things like that. But it may or may not, um, cover like the regular care from the doctors. Do I have that right?

Speaker speaker\_1: Uh, so, m- so MEC teleRx, specifically teleRx MEC will not cover standard ser- standard doctor services.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: MEC Enhanced, specifically Enhanced will cover those doc- standard doctor services.

Speaker speaker\_2: Oh, okay. Okay, then we're good. Okay, I- I... That's what I'm going to go with. So, I don't need to click on... It won't let me, but I- I don't need to click on both MEC Enhanced and teleRx because the teleRx is going to be within the Enhanced somewhat?

Speaker speaker\_1: So, s- yeah. So, so if you select MEC Enhanced, the system will not allow you to select either MEC teleRx or any VIP plan because-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... MEC Enhanced covers what those other plans would cover as well.

Speaker speaker\_2: Okay. Okay, good. So yeah, I want to go with the big- bigger coverage . Okay, thank you so much for all of this. I think I'm finally clear. And then once I click through and, and start the payments and get everything, will you guys s- send me a, uh, whatchamacallit? Um, like paper and cards and all of this stuff?

Speaker speaker\_1: Uh, so once you enroll into anything, um... Any enrollment takes one to two weeks to fully process. Once processing is complete, you would start seeing the

deductions for whatever plan being selected coming out of your checks.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Policies typically become effective the following Monday after the first deduction is received... uh, is received, uh, with ID cards usually arriving about a week or two after that effective date. Um, any other documentation included with those ID cards, I wouldn't be aware of because we are just the enrollment admin for your employer. We're not the actual insurance company itself.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so I- I- I know that they send ID cards. I don't know if other documentation is included in that.

Speaker speaker\_2: Okay. Okay. I, I guess I'll just have to bug you again if I have another question. All right, I really appreciate it. Thank you so much for all your patience and explaining everything.

Speaker speaker\_1: No problem. Was there anything else I can help you with? Great.

Speaker speaker\_2: I think that's it. Holy moly, it was a lot . Thank you.

Speaker speaker\_1: You're very welcome. Thanks again for calling and have a wonderful day.

Speaker speaker\_2: You too.