

Transcript: Chris Sofield

(deactivated)-5385109178990592-5005961289842688

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling BetterLife Health. This is Chris. How can I help you today? Hey, Chris. I got a few questions for you. Mm-hmm. I'm trying to go over my benefits I- about which ones I should choose, and I'm trying to understand the difference. So would you be able to tell me the difference for the medical between the Stay Healthy plan, which is MEC TeleRx, VIP Standard, VIP Plus, and MEC Enhanced? Yes. Uh, first question for you- Mm-hmm. ... uh, what staffing company do you work with so I can make sure I'm looking at the correct benefits? Uh, TRC Staffing. TRC. All right. Mm-hmm. If you'll give me just a few moments to pull up the specifics for their benefits, I should be able to help out. Okay. Sure. Thank you. No problem. All right. So Stay Healthy MEC TeleRx is a preventative care only plan. It's going to... It's gonna cover things like physicals, vaccinations, cancer screenings, colonoscopies, uh, those, those kinds of preventative care services. Mm-hmm. It also includes a membership to the Free Rx prescription program, where if it's, if it is a covered medication under the Free Rx formulary, then it is completely free out of pocket for you. Mm-hmm. Additionally, all covered benefits, um, the all covered benefits under the Stay Healthy, so that's preventative care services and things like that, are, uh, are covered at 100% so long as you're following the MultiPlan network. And this also includes a virtual urgent care benefit as well. Um. Mm-hmm. However, uh, this does not cover any, uh, benefit for, or any services for standard doctor's visits for any sort of sickness or injury. Um, so while you have that virtual urgent care benefit, you, uh, you wouldn't be able to set up a, an appointment at, like, a physical doctor's office or anything like that under the Stay Healthy MEC TeleRx. MEC TeleRx. Um. But you said... But, but wait a minute. Mm-hmm. But, but if I need to get a yearly physical, which is maintenance, is that covered? Ye- yes. Physicals and, and, and pr- Okay. Yeah. And preventative type services are covered by Stay Healthy. Okay. All right. So, uh. So, colonoscopy would be considered? Yes, yes. Those, those preventative type services, yes, sir. Those are covered by that plan. It's just that, like, I think- So if I needed to have... So if a... So if a doctor told me, "Something's wrong. We need to take a look. You need to have a colonoscopy done," so I wouldn't be charged for that? So yeah, for, for colonoscopies and, and other preven- and other related preventative services, correct. Those are... Okay. Those are 100% coverage, uh- Mm-hmm. ... as long... Like I said, as long as you're following the, the MultiPlan network. Got you, got you. Okay. All right. So, um, other than that, uh, then there's the... So next up is the VIP plans. Um. Okay. VIP Standard and VIP Plus are both the same ty- uh, the same medical plan, just different levels of it, with- Okay. ... Plus being the higher level. Um, so let's see here. Uh, both of these will cover those sicknesses. So, like, if you have, like, the flu or you get injured and you need to go to the ER or anything like that. Mm-hmm. Um, VIP will cover those services, um. Mm-hmm. And, uh, v- with VIP Plus being more coverage than VIP Standard as, as is

normal for, like, a higher tier plan. Mm-hmm. However, um, neither of these plans would cover those preventative care services. So while you can- Mm-hmm. ... get those sickness visits done and those injury visits, those physicals and colonoscopies and things like that under VIP are no longer covered. Um. Really? Now, y- yes, it's, uh, it's just how those plans are set up. Um, unfortunately, we're not the insurance carrier, so we're not, we're not involved or have any say in dictating exactly what the plans cover. Um, so that... But that is, that is the case with these plans. Now, uh, you do have the option of combining Stay Healthy TeleRx with VIP if you wish to do so. Or the Stay Healthy MEC Enhanced plan, that is a combination plan on its own. It will cover- Mm-hmm. ... those preventative care services that Stay Healthy TeleRx- Mm-hmm. ... covers, and it will also cover those sickness and injury visits that VIP will cover. Um, it, it even wor... It works a little bit differently as well. Under VIP, um, how that works is that there's no co-pay, there's no deductible. The doctor just bills the insurance company, um, and the- Mm-hmm. ... insurance company pays towards the bill up to a set dollar amount. Once that dollar amount has been met by them, you're just responsible for whatever's left. Whereas under- Mm-hmm. ... Stay Healthy Enhanced, instead, the, uh, the preventative care services are still the same 100% coverage as long as you're following the network. Mm-hmm. But your regular doctor's visits, your primary care visits and things like that... So primary care, you have a \$10 co-pay per visit. Specialists, you have a \$50 co-pay. And urgent care, you have a \$60 co-pay. Uh, now you are limited- And that's on the MEC Standard? No, no, no. That's the e- the Stay Healthy MEC Enhanced. Oh. Oh, okay. So you can still go see your PCP doctor, it just depends on what type of work they want to run on you. As long as it's preventative, it's 100%. Yeah. Uh, for under- Okay. ... Stay Healthy MEC Enhanced, if it's preventative, it's covered 100%. If it's treatment, like you're sick or you're injured or anything like that, it then would- Mm-hmm. Yes. ... fall under one of those co-pays. Ah. Okay, okay, okay. Okay. I think that answers... That helped me make a decision on the plan that I want. Okay. And then what about dental? Uh, dental, fairly straightforward. There's only a single option for dental. Uh, preventative- Mm-hmm. ... services like routine cleanings are covered at 100% with no deductible requirement. Um- Mm-hmm. Basic services are covered at 80% after you have met a \$50 deductible, for example, things like cavity fillings, simple, uh, simple extractions and X-rays. Um- Mm-hmm. However, major services like root canals, crowns, braces, dentures, and sur- surgeries, uh, the dental plan offered does not cover those kinds of services. Okay. So that... So whatever it is, you have to pay that 100% out of pocket? Correct. Yeah, unfortunately, the dental plan that CRC offers just does not cover those major services. So I'm only seeing here the dental... And this would be printed out every week? Is that correct, three for three any week? Yes, sir. So it only covers the cleaning. So that's it, so cleaning. Well- And then you said if you need a filling, it would be a \$50 deductible? Yes, yes. So 100% coverage for things like cleanings, up to 80% coverage after a \$50 deductible for things like cavity fillings and, uh, simple extractions that don't require surgery, X-rays, things like that. Gotcha. All righty. And what about... Now what's the life? Life insurance fair... Uh, very simple. Term life and A- Okay. Term life is accidental, Accidental Death and Dismemberment, employees covered at, uh, his employee is covered at \$20,000. Okay. All right. No worries. That's simple, simple. And what about vision? Vision is, again, very, very simple. Uh, \$10 copay for eye exams, \$25 material copay for any lenses and frames, and \$130 frames allowance. Is there a contact allowance or is that for both? You can use it for either or. Um, that is... That, that 130... Yeah, that 130 is for both frames and contacts as, uh- Okay. ... as far

as we're aware. And, uh, the, uh... If you need a contact fitting appointment, uh, that... There's actually no copay on that. Oh, nice. Okay. Okay, okay. So I think I get that. And what's the critical illness? Uh, so critical illness, if you, uh, suffer from... If you suffer from or have experienced what is considered a critical illness, a covered... One of these covered conditions, um, examples- Mm-hmm. ... being heart attack, uh, major organ failure, invasive cancers, uh, permanent paralysis due to an accidental spinal cord injury, something like that- Okay. ... um, the critical illness benefit will provide, um, will provide, uh, coverage for those services up to an amount of \$5,000. Got you. Okay. And is accident pretty much the same, give or take? Uh, accident is... Uh, accident is... Okay. So if you get involved into any sort of accident that requires the use of one of its covered services, like an ER- Mm-hmm. ... visit, uh, uh, hospital admission, um, ICU stay, emergency dental work, something like that, um- Okay. ... it will, uh... It will cover towards those services, uh, on top of what your medical may already cover. Okay. Got you. And behavioral health? Uh, mental health, therapy and counseling type services. Okay. So what's the limit on that? Back to... Okay. So that- So what, what's the, what's the limitation on that? I'm sorry. Yeah, no, you're fine. So, um, the behavioral health... Let's see here. Let me just make sure I'm getting you all the correct information on that. Oh, no, take your time. I appreciate that. You're fine. All right. So let's see here. All right. Behavioral health, it's, it's a virtual counseling plan. Uh, so you, you would have access... You would, uh, get access to, um, a... Let's see here. You would get access to that program by signing up for this. Mm-hmm. What would happen is you would then give the, uh... Give the team that handles the behavioral health benefits a call, uh, set up your appointment and everything. Um, you have 24/7, 365 access to master's level counselors. You have no copays, no fees, or anything like that. Um, it is... Uh, this is for thing, uh, a- any sort of immediate crisis, a crises or anything like that, and it's 100% follow-up with your original counselor. Um- Okay. ... you can use this for- Mm-hmm. ... uh, issues relating to things like substance abuse, relationships, stress and anxiety, grievance, like- Okay. ... grieving over a, over a loved one's death, anything like that. Okay. Okay. Then- Um, just be aware that this is purely counseling and talk therapy. Uh, the, the, uh... From, from what we understand, the virtual... Uh, the behavioral health, uh, providers under this plan would not be able to prescribe any sort of medications or anything like that. Got you. Okay. That's, that's understandable. And the IDX Social Plus? That is an identity protection policy. Um, it's... Uh, what, what happens with that is that if you sign up for that, the, uh, uh, the company that handles that plan, ID Experts- Mm-hmm. ... um, they put in place, uh, protections on your personally identifiable information, things like your Social- Mm-hmm. ... Security number, any s- any passwords for any social media, things like that, um, monitor- Mm-hmm. ... the dark web to make sure that no one is using your information there. Um, effectively- Mm-hmm. ... just trying to pro- uh, protect your identity and prevent you from falling victim to identity theft and any fraud, uh, any fraudulent actions taken under your name. Um, if something were to get past their protections, then they do offer, they do state that it's a \$1 million insurance policy that they will use- Mm-hmm. ... to try to, uh, pro- recover your identifiable... Uh, your identifiable information and make sure that they better protect it and prevent, you know, protect you any... From any fallout of any fraudulent actions taken under your name. Okay. Got you. And...Um, FreeRx? FreeRx is a prescription benefit program. Um, it is handled by FreeRx, obviously. Um- Oh, okay. If it is a covered medication, under the FreeRx formulary, this is com- it is completely free out of pocket for you. You have no out-of-pocket cost. Um,

and the medications, depending on what the medication is, you can either pick them up at a local pharmacy, or they, or they would be shipped right to your door. Okay, so let me ask you this then real quick, and then I have one more question. So- Mm-hmm. ... going back to the Stay Healthy plan, MEC TelRx, let's say you have high blood pressure medication. Right. Is that covered under that, or no? It, it would depend on the medication itself, I believe. Um... Oh, okay. I can, I could probably go to their website real quick. If you know the name of the medication, I can search it and see- I do. ... uh, to see if it's covered. I do. Okay. Uh, go ahead with that. It's called Losartan. Losartan. I believe that is covered, but- Can you spell it? Okay. I believe that is covered, but let me double-check. Okay. Okay. I show, yes, it is covered, uh, 25 milligrams, 50 milligram, and 100 milligram for the standard Losartan. Mm-hmm. And then... Mm-hmm. Losartan H, HCTZ, if that's what you take, um, it is, that's covered as well. Oh, 100%. Yeah. Okay, that's good to know, and last question is, Virtual Primary Care, is that sort of like a Teladoc? Yes, exactly. Okay. Okay. But you said under the MEC TelRx, you have Teladoc option? So, uh, under... So, the virtual urgent care benefit is included in all medical plans. Okay. Okay. Um, so that, that's for, that's for a, that's for an urgent care type visit. Gotcha. Um, the Virtual Primary Care is a little bit different. It's, um, it's more so like having a, having a PCP, but as, as virtual visits. Okay, okay, okay, okay. Okay, okay. All right. Yeah. So, like- Oh, okay, I'm sorry. Sorry, I got one more question. It's... You're good. I'm sorry. No, no. No, I- I'm getting... You mean, on the Virtual Primary Care, you don't have to explain. I got that. Okay. Okay. So, how will I be able to know if my doctor is under... is in-network for the MEC TelRx? Can I a- can I tell you my doctor's name? Unfortunately, I wouldn't be able to look into that, um, because- Okay. Okay. ... I don't have access to the network information. Uh, but... Gotcha. Okay. ... if you go to multiplan.com, MultiPlan is the name of the network. Um, but if you go- Okay. ... to multiplan.com, um, that you can, uh, you can use the resources on that website to locate your provider. MultiPlan... Okay....com... All right. Yep, MultiPlan account provider. Okay. You have answered all my questions. Thank you so, so much. No problem. Was there anything else I might be able to help with? Uh, no. You were very helpful and very thorough. I appreciate you. Thank you so, so much. No problem. Well, if that's everything, sir, thanks again for calling Benefits in a Card. You have a wonderful day. You too. Bye-bye. Bye, now. All right.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling BetterLife Health. This is Chris. How can I help you today?

Speaker speaker_2: Hey, Chris. I got a few questions for you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm trying to go over my benefits I- about which ones I should choose, and I'm trying to understand the difference. So would you be able to tell me the difference for the medical between the Stay Healthy plan, which is MEC TeleRx, VIP Standard, VIP Plus,

and MEC Enhanced?

Speaker speaker_1: Yes. Uh, first question for you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, what staffing company do you work with so I can make sure I'm looking at the correct benefits?

Speaker speaker_2: Uh, TRC Staffing.

Speaker speaker_1: TRC. All right.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If you'll give me just a few moments to pull up the specifics for their benefits, I should be able to help out.

Speaker speaker_2: Okay. Sure. Thank you.

Speaker speaker_1: No problem. All right. So Stay Healthy MEC TeleRx is a preventative care only plan. It's going to... It's gonna cover things like physicals, vaccinations, cancer screenings, colonoscopies, uh, those, those kinds of preventative care services.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It also includes a membership to the Free Rx prescription program, where if it's, if it is a covered medication under the Free Rx formulary, then it is completely free out of pocket for you.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Additionally, all covered benefits, um, the all covered benefits under the Stay Healthy, so that's preventative care services and things like that, are, uh, are covered at 100% so long as you're following the MultiPlan network. And this also includes a virtual urgent care benefit as well. Um.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, uh, this does not cover any, uh, benefit for, or any services for standard doctor's visits for any sort of sickness or injury. Um, so while you have that virtual urgent care benefit, you, uh, you wouldn't be able to set up a, an appointment at, like, a physical doctor's office or anything like that under the Stay Healthy MEC TeleRx. MEC TeleRx. Um.

Speaker speaker_2: But you said... But, but wait a minute.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But, but if I need to get a yearly physical, which is maintenance, is that covered?

Speaker speaker_1: Ye- yes. Physicals and, and, and pr-

Speaker speaker_2: Okay. Yeah.

Speaker speaker_1: And preventative type services are covered by Stay Healthy.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So, uh.

Speaker speaker_2: So, colonoscopy would be considered?

Speaker speaker_1: Yes, yes. Those, those preventative type services, yes, sir. Those are covered by that plan. It's just that, like, I think-

Speaker speaker_2: So if I needed to have... So if a... So if a doctor told me, "Something's wrong. We need to take a look. You need to have a colonoscopy done," so I wouldn't be charged for that?

Speaker speaker_1: So yeah, for, for colonoscopies and, and other preven- and other related preventative services, correct. Those are...

Speaker speaker_2: Okay.

Speaker speaker_1: Those are 100% coverage, uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... as long... Like I said, as long as you're following the, the MultiPlan network.

Speaker speaker_2: Got you, got you. Okay.

Speaker speaker_1: All right. So, um, other than that, uh, then there's the... So next up is the VIP plans. Um.

Speaker speaker_2: Okay.

Speaker speaker_1: VIP Standard and VIP Plus are both the same ty- uh, the same medical plan, just different levels of it, with-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Plus being the higher level. Um, so let's see here. Uh, both of these will cover those sicknesses. So, like, if you have, like, the flu or you get injured and you need to go to the ER or anything like that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, VIP will cover those services, um.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And, uh, v- with VIP Plus being more coverage than VIP Standard as, as is normal for, like, a higher tier plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, um, neither of these plans would cover those preventative care services. So while you can-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... get those sickness visits done and those injury visits, those physicals and colonoscopies and things like that under VIP are no longer covered. Um.

Speaker speaker_2: Really?

Speaker speaker_1: Now, y- yes, it's, uh, it's just how those plans are set up. Um, unfortunately, we're not the insurance carrier, so we're not, we're not involved or have any say in dictating exactly what the plans cover. Um, so that... But that is, that is the case with these plans. Now, uh, you do have the option of combining Stay Healthy TeleRx with VIP if you wish to do so. Or the Stay Healthy MEC Enhanced plan, that is a combination plan on its own. It will cover-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... those preventative care services that Stay Healthy TeleRx-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... covers, and it will also cover those sickness and injury visits that VIP will cover. Um, it, it even wor... It works a little bit differently as well. Under VIP, um, how that works is that there's no co-pay, there's no deductible. The doctor just bills the insurance company, um, and the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... insurance company pays towards the bill up to a set dollar amount. Once that dollar amount has been met by them, you're just responsible for whatever's left. Whereas under-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... Stay Healthy Enhanced, instead, the, uh, the preventative care services are still the same 100% coverage as long as you're following the network.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But your regular doctor's visits, your primary care visits and things like that... So primary care, you have a \$10 co-pay per visit. Specialists, you have a \$50 co-pay. And urgent care, you have a \$60 co-pay. Uh, now you are limited-

Speaker speaker_2: And that's on the MEC Standard?

Speaker speaker_1: No, no, no. That's the e- the Stay Healthy MEC Enhanced.

Speaker speaker_2: Oh. Oh, okay. So you can still go see your PCP doctor, it just depends on what type of work they want to run on you. As long as it's preventative, it's 100%.

Speaker speaker_1: Yeah. Uh, for under-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Stay Healthy MEC Enhanced, if it's preventative, it's covered 100%. If it's treatment, like you're sick or you're injured or anything like that, it then would-

Speaker speaker_2: Mm-hmm. Yes.

Speaker speaker_1: ... fall under one of those co-pays.

Speaker speaker_2: Ah. Okay, okay, okay. Okay. I think that answers... That helped me make a decision on the plan that I want. Okay. And then what about dental?

Speaker speaker_1: Uh, dental, fairly straightforward. There's only a single option for dental. Uh, preventative-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... services like routine cleanings are covered at 100% with no deductible requirement. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Basic services are covered at 80% after you have met a \$50 deductible, for example, things like cavity fillings, simple, uh, simple extractions and X-rays. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, major services like root canals, crowns, braces, dentures, and sur- surgeries, uh, the dental plan offered does not cover those kinds of services.

Speaker speaker_2: Okay. So that... So whatever it is, you have to pay that 100% out of pocket?

Speaker speaker_1: Correct. Yeah, unfortunately, the dental plan that CRC offers just does not cover those major services.

Speaker speaker_2: So I'm only seeing here the dental... And this would be printed out every week? Is that correct, three for three any week?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: So it only covers the cleaning. So that's it, so cleaning.

Speaker speaker_1: Well-

Speaker speaker_2: And then you said if you need a filling, it would be a \$50 deductible?

Speaker speaker_1: Yes, yes. So 100% coverage for things like cleanings, up to 80% coverage after a \$50 deductible for things like cavity fillings and, uh, simple extractions that don't require surgery, X-rays, things like that.

Speaker speaker_2: Gotcha. All righty. And what about... Now what's the life?

Speaker speaker_1: Life insurance fair... Uh, very simple. Term life and A-

Speaker speaker_2: Okay.

Speaker speaker_1: Term life is accidental, Accidental Death and Dismemberment, employees covered at, uh, his employee is covered at \$20,000.

Speaker speaker_2: Okay. All right. No worries. That's simple, simple. And what about vision?

Speaker speaker_1: Vision is, again, very, very simple. Uh, \$10 copay for eye exams, \$25 material copay for any lenses and frames, and \$130 frames allowance.

Speaker speaker_2: Is there a contact allowance or is that for both? You can use it for either or.

Speaker speaker_1: Um, that is... That, that 130... Yeah, that 130 is for both frames and contacts as, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... as far as we're aware. And, uh, the, uh... If you need a contact fitting appointment, uh, that... There's actually no copay on that.

Speaker speaker_2: Oh, nice. Okay. Okay, okay. So I think I get that. And what's the critical illness?

Speaker speaker_1: Uh, so critical illness, if you, uh, suffer from... If you suffer from or have experienced what is considered a critical illness, a covered... One of these covered conditions, um, examples-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... being heart attack, uh, major organ failure, invasive cancers, uh, permanent paralysis due to an accidental spinal cord injury, something like that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, the critical illness benefit will provide, um, will provide, uh, coverage for those services up to an amount of \$5,000.

Speaker speaker_2: Got you. Okay. And is accident pretty much the same, give or take?

Speaker speaker_1: Uh, accident is... Uh, accident is... Okay. So if you get involved into any sort of accident that requires the use of one of its covered services, like an ER-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... visit, uh, uh, hospital admission, um, ICU stay, emergency dental work, something like that, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it will, uh... It will cover towards those services, uh, on top of what your medical may already cover.

Speaker speaker_2: Okay. Got you. And behavioral health?

Speaker speaker_1: Uh, mental health, therapy and counseling type services.

Speaker speaker_2: Okay. So what's the limit on that? Back to...

Speaker speaker_1: Okay. So that-

Speaker speaker_2: So what, what's the, what's the limitation on that? I'm sorry.

Speaker speaker_1: Yeah, no, you're fine. So, um, the behavioral health... Let's see here. Let me just make sure I'm getting you all the correct information on that.

Speaker speaker_2: Oh, no, take your time. I appreciate that.

Speaker speaker_1: You're fine. All right. So let's see here. All right. Behavioral health, it's, it's a virtual counseling plan. Uh, so you, you would have access... You would, uh, get access to, um, a... Let's see here. You would get access to that program by signing up for this.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: What would happen is you would then give the, uh... Give the team that handles the behavioral health benefits a call, uh, set up your appointment and everything. Um, you have 24/7, 365 access to master's level counselors. You have no copays, no fees, or anything like that. Um, it is... Uh, this is for thing, uh, a- any sort of immediate crisis, a crises or anything like that, and it's 100% follow-up with your original counselor. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you can use this for-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, issues relating to things like substance abuse, relationships, stress and anxiety, grievance, like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... grieving over a, over a loved one's death, anything like that.

Speaker speaker_2: Okay. Okay. Then-

Speaker speaker_1: Um, just be aware that this is purely counseling and talk therapy. Uh, the, the, uh... From, from what we understand, the virtual... Uh, the behavioral health, uh, providers under this plan would not be able to prescribe any sort of medications or anything like that.

Speaker speaker_2: Got you. Okay. That's, that's understandable. And the IDX Social Plus?

Speaker speaker_1: That is an identity protection policy. Um, it's... Uh, what, what happens with that is that if you sign up for that, the, uh, uh, the company that handles that plan, ID Experts-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, they put in place, uh, protections on your personally identifiable information, things like your Social-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... Security number, any s- any passwords for any social media, things like that, um, monitor-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the dark web to make sure that no one is using your information there. Um, effectively-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... just trying to pro- uh, protect your identity and prevent you from falling victim to identity theft and any fraud, uh, any fraudulent actions taken under your name. Um, if something were to get past their protections, then they do offer, they do state that it's a \$1 million insurance policy that they will use-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to try to, uh, pro- recover your identifiable... Uh, your identifiable information and make sure that they better protect it and prevent, you know, protect you any... From any fallout of any fraudulent actions taken under your name.

Speaker speaker_2: Okay. Got you. And...Um, FreeRx?

Speaker speaker_1: FreeRx is a prescription benefit program. Um, it is handled by FreeRx, obviously. Um-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: If it is a covered medication, under the FreeRx formulary, this is com- it is completely free out of pocket for you. You have no out-of-pocket cost. Um, and the medications, depending on what the medication is, you can either pick them up at a local pharmacy, or they, or they would be shipped right to your door.

Speaker speaker_2: Okay, so let me ask you this then real quick, and then I have one more question. So-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... going back to the Stay Healthy plan, MEC TelRx, let's say you have high blood pressure medication.

Speaker speaker_1: Right.

Speaker speaker_2: Is that covered under that, or no?

Speaker speaker_1: It, it would depend on the medication itself, I believe. Um...

Speaker speaker_2: Oh, okay.

Speaker speaker_1: I can, I could probably go to their website real quick. If you know the name of the medication, I can search it and see-

Speaker speaker_2: I do.

Speaker speaker_1: ... uh, to see if it's covered.

Speaker speaker_2: I do.

Speaker speaker_1: Okay. Uh, go ahead with that.

Speaker speaker_2: It's called Losartan.

Speaker speaker_1: Losartan. I believe that is covered, but-

Speaker speaker_2: Can you spell it? Okay.

Speaker speaker_1: I believe that is covered, but let me double-check.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: I show, yes, it is covered, uh, 25 milligrams, 50 milligram, and 100 milligram for the standard Losartan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Losartan H, HCTZ, if that's what you take, um, it is, that's covered as well.

Speaker speaker_2: Oh, 100%. Yeah. Okay, that's good to know, and last question is, Virtual Primary Care, is that sort of like a Teladoc?

Speaker speaker_1: Yes, exactly.

Speaker speaker_2: Okay. Okay. But you said under the MEC TelRx, you have Teladoc option?

Speaker speaker_1: So, uh, under... So, the virtual urgent care benefit is included in all medical plans.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Um, so that, that's for, that's for a, that's for an urgent care type visit.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Um, the Virtual Primary Care is a little bit different. It's, um, it's more so like having a, having a PCP, but as, as virtual visits.

Speaker speaker_2: Okay, okay, okay, okay. Okay, okay. All right.

Speaker speaker_1: Yeah. So, like-

Speaker speaker_2: Oh, okay, I'm sorry. Sorry, I got one more question.

Speaker speaker_1: It's... You're good.

Speaker speaker_2: I'm sorry. No, no.

Speaker speaker_1: No, I-

Speaker speaker_2: I'm getting... You mean, on the Virtual Primary Care, you don't have to explain. I got that.

Speaker speaker_1: Okay. Okay.

Speaker speaker_2: So, how will I be able to know if my doctor is under... is in-network for the MEC TelRx? Can I a- can I tell you my doctor's name?

Speaker speaker_1: Unfortunately, I wouldn't be able to look into that, um, because-

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: ... I don't have access to the network information. Uh, but...

Speaker speaker_2: Gotcha. Okay.

Speaker speaker_1: ... if you go to multiplan.com, MultiPlan is the name of the network. Um, but if you go-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to multiplan.com, um, that you can, uh, you can use the resources on that website to locate your provider.

Speaker speaker_2: MultiPlan... Okay....com... All right. Yep, MultiPlan account provider. Okay. You have answered all my questions. Thank you so, so much.

Speaker speaker_1: No problem. Was there anything else I might be able to help with?

Speaker speaker_2: Uh, no. You were very helpful and very thorough. I appreciate you. Thank you so, so much.

Speaker speaker_1: No problem. Well, if that's everything, sir, thanks again for calling Benefits in a Card. You have a wonderful day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Bye, now.

Speaker speaker_3: All right.