

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits Center Cards. My name is Stephanie. How can I assist you? Hi. I'm trying to select coverage for a new job, and I'm just wondering what the MVP option is. Yeah. Let me look into your file. Since we do administrate different agencies, different agencies have different prices and plans. Um, what type of agency are you with? Nor. N-O-R. Okay. And then what are the last four of your Social? 0897. And your first and last name? Latoya St. John. Okay, thank you. For security purposes, can you verify your address and date of birth? 1300 Winter Lakes Drive, Apartment 108, Midlothian, Virginia, 23114, 92876. 804-241-2608 is your phone number? Yeah. Okay, thank you. All right. So the MVP, that's the only one that's gonna be a monthly deductible. Um, you do just have to keep in mind that that one does have a high deductible, and you do have to reach it before you're covered. So if you're with an in-network, deductible per participant \$6,500. And then for family in-network, it's \$14,700. Out-of-network is \$10,000 and then- Oh, wow. That's high. ... for participate. And then for family, it would be \$20,000. So if you were to get the employee plan, that would be a monthly deduct- deduction of \$523 with 85 cents. Employee and spouse, \$1,082 with 35 cents. Ugh. Employee and children- Yeah. ... 809 with nine cents. I don't- I don't even- And then the family plan... So that one's- Oh. ... the only one that... Yeah. And then that one still does not cover your dental and vision. So if you did want that coverage, that's a separate deduction. Um- It's a separate deduction? They do have other plans. Yes. Correct. They do have other plans though that are weekly deductions and are less than that. I believe that one's a high deductible because you're covered 100% after deductible if you're in-network, and then out-of-network, it's only 50% after the deductible. But you do have to reach that deductible first and then you're covered. Um, but the other ones... Correct. And then that one is kinda high. Um, but the other ones, like the StayHealthyNEC and the two VIPs, well, the VIP and the ElitePro, those are weekly deductions. So the StayHealthy plan, that one's only preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, so like your annual checkups to see that, that you're up to health. That one is only a preventative plan. It does require you to only use the list of their clinic doctors to receive coverage. So you do have to stay in-network. And prescription benefits through Medimpact, um, which you would get your generic prescriptions through them. It... But it's... Like I said, it's only a preventative plan. Um, if you select this one, it's a weekly deduction of \$14.76. That one's for the employee plan, for your preventative. And then for the two hospital indemnity plans, being the ones that cover your doctor visits, sick, urgent care, emergency room, hospital, um, those cover a flat fee towards those services. Those don't require a network requirement, so you don't have to only use your doctors and clinics. Um, as long as they ap- as long as the provider accepts it, you can u- use that, um, that plan. And then you also receive prescription benefits through Pharmacovill. You can get 10, 20, \$30. Depending on

the generic medication, just depends on how much you have to pay, and for the non-generics they do offer you a discount. These plans also do include virtual urgent care, which offers medical assistance virtually, be it telephone or video call with medical providers without having to step into a, like a doctor's office. And like I said, they do cover a flat fee towards your hospital indemnity service. The VIP Classic, by the looks of it, they don't cover inpatient surgery, general anesthesia benefit, nor minor diagnostics. And then the ElitePro- It sounds like the ElitePro. ... does cover... Okay. Mm-hmm. Sounds like the one. The only thing that that one doesn't cover is preventative surgery and preventative surgery in physician office. Um, that's something that they don't cover that it looks like that the VIP Classic does. Like I said, the VIP Classic- Oh. ... doesn't cover surgery, general anesthesia benefit, nor minor diagnostic while the ElitePro does. Um, and then if you do wanna get preventative and hospital indemnity, you are allowed to choose the StayHealthyNEC and one of the hospital indemnities, if that's... If you're looking to be covered with both services. But like I said, those are two different deductions. So let's say you want... 'Cause I know some people do go for their annual checkups, so that sometimes- Yeah. ... they do want the StayHealthy plan, um, so they get that. And then, of course, they wanna receive medical coverage, like if they go to urgent care or emergency room. So they do get one of the VIPs or the Elite. So you can do that. Um, you're allowed to do that, so. Okay. So then- You wouldn't -... free... Mm-hmm? The Free Rx, is that just for prescriptions and do you need that if the other one- Yeah, so- ... has prescription? So both of, all of the medical plans that they offer, being the preventative and the two hospital indemnity plans, with the preventative you get prescription benefits through the carrier of MedImpact, that's what it's called. And then for VIP Classic and Elite Pro, it's through Pharmacoville. So you do get prescription benefits with your, um, with those plans. And then the Free Rx would just be a membership that you're paying for that gives you access to a list of the top 90% generic drugs prescribed in the U.S.. And I believe some of them can be free, but I don't have the list of the free ones. And then the ones that are not, I believe you just get like a, like a discount. So it's just a membership. Yeah. I'll, I'll pass that one. Okay. Um. Now, so right now I already have, um, a dental and a vision. Can I have two at one time? At the same time? Um- Because I've missed like the cancellation period for the other one. I know you can enroll... This would be through your staffing agency. I'm not sure if... 'Cause I got and asked this before. I'm not sure if you're not allowed to do that. Okay. I'm gonna see- From the state, I'm not really sure. ... and then I'll just cancel the other one. Okay. Okay. Um. And then they do only have, um, they do only have one dental plan. It's just one. They don't have to choose from. Okay, there's no options there. All right. All right, thank you. That was very helpful. I know I will ignore MVP because it's super expensive. Thank you. Yeah, that one's pretty high. And did you want me to give you your deadline just in case you do enroll, um- Uh, no, I'm gonna do it today. Oh, okay. 'Cause I was gonna say, you only get 30 days from the day that you received your first check. And it looks like yours is on the 16th of April. That would be your deadline date if you did want to enroll. Oh, okay. I didn't know. Yeah, 'cause that's not like fully a month. Um, so when does it start? Does it start after they take the first payroll deduction- Yes, so... ... which could be the next paycheck? Yeah, typically they allow... Typically we tell them one or two weeks from the date that you enrolled. Um, it really just depends on your staffing and when they do the first deduction. Just like you said, once you see the first deduction of whatever amount it is that you selected, the following Monday of that first deduction is when your plans become effective. And by that first or second week you

should be getting your cards. And if you have a doctor's appointment once you become active, just contact us and we'll email you. Okay. Hold on, let me... Oh, oh, sorry. All right, that was it. Thank you very much. I appreciate it. You're welcome. Have a nice day. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits Center Cards. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. I'm trying to select coverage for a new job, and I'm just wondering what the MVP option is.

Speaker speaker_0: Yeah. Let me look into your file. Since we do administrate different agencies, different agencies have different prices and plans. Um, what type of agency are you with?

Speaker speaker_1: Nor. N-O-R.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: 0897.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Latoya St. John.

Speaker speaker_0: Okay, thank you. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: 1300 Winter Lakes Drive, Apartment 108, Midlothian, Virginia, 23114, 92876.

Speaker speaker_0: 804-241-2608 is your phone number?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, thank you. All right. So the MVP, that's the only one that's gonna be a monthly deductible. Um, you do just have to keep in mind that that one does have a high deductible, and you do have to reach it before you're covered. So if you're with an in-network, deductible per participant \$6,500. And then for family in-network, it's \$14,700. Out-of-network is \$10,000 and then-

Speaker speaker_1: Oh, wow. That's high.

Speaker speaker_0: ... for participate. And then for family, it would be \$20,000. So if you were to get the employee plan, that would be a monthly deduct- deduction of \$523 with 85 cents. Employee and spouse, \$1,082 with 35 cents. Ugh. Employee and children-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... 809 with nine cents.

Speaker speaker_1: I don't- I don't even-

Speaker speaker_0: And then the family plan... So that one's-

Speaker speaker_1: Oh.

Speaker speaker_0: ... the only one that... Yeah. And then that one still does not cover your dental and vision. So if you did want that coverage, that's a separate deduction. Um-

Speaker speaker_1: It's a separate deduction?

Speaker speaker_0: They do have other plans. Yes. Correct. They do have other plans though that are weekly deductions and are less than that. I believe that one's a high deductible because you're covered 100% after deductible if you're in-network, and then out-of-network, it's only 50% after the deductible. But you do have to reach that deductible first and then you're covered. Um, but the other ones... Correct. And then that one is kinda high. Um, but the other ones, like the StayHealthyNEC and the two VIPs, well, the VIP and the ElitePro, those are weekly deductions. So the StayHealthy plan, that one's only preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, so like your annual checkups to see that, that you're up to health. That one is only a preventative plan. It does require you to only use the list of their clinic doctors to receive coverage. So you do have to stay in-network. And prescription benefits through Medimpact, um, which you would get your generic prescriptions through them. It... But it's... Like I said, it's only a preventative plan. Um, if you select this one, it's a weekly deduction of \$14.76. That one's for the employee plan, for your preventative. And then for the two hospital indemnity plans, being the ones that cover your doctor visits, sick, urgent care, emergency room, hospital, um, those cover a flat fee towards those services. Those don't require a network requirement, so you don't have to only use your doctors and clinics. Um, as long as they ap- as long as the provider accepts it, you can u- use that, um, that plan. And then you also receive prescription benefits through Pharmacovill. You can get 10, 20, \$30. Depending on the generic medication, just depends on how much you have to pay, and for the non-generics they do offer you a discount. These plans also do include virtual urgent care, which offers medical assistance virtually, be it telephone or video call with medical providers without having to step into a, like a doctor's office. And like I said, they do cover a flat fee towards your hospital indemnity service. The VIP Classic, by the looks of it, they don't cover inpatient surgery, general anesthesia benefit, nor minor diagnostics. And then the ElitePro-

Speaker speaker_1: It sounds like the ElitePro.

Speaker speaker_0: ... does cover...

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Sounds like the one.

Speaker speaker_0: The only thing that that one doesn't cover is preventative surgery and preventative surgery in physician office. Um, that's something that they don't cover that it looks like that the VIP Classic does. Like I said, the VIP Classic-

Speaker speaker_1: Oh.

Speaker speaker_0: ... doesn't cover surgery, general anesthesia benefit, nor minor diagnostic while the ElitePro does. Um, and then if you do wanna get preventative and hospital indemnity, you are allowed to choose the StayHealthyNEC and one of the hospital indemnities, if that's... If you're looking to be covered with both services. But like I said, those are two different deductions. So let's say you want... 'Cause I know some people do go for their annual checkups, so that sometimes-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... they do want the StayHealthy plan, um, so they get that. And then, of course, they wanna receive medical coverage, like if they go to urgent care or emergency room. So they do get one of the VIPs or the Elite. So you can do that. Um, you're allowed to do that, so.

Speaker speaker_2: Okay. So then-

Speaker speaker_0: You wouldn't -... free... Mm-hmm? The Free Rx, is that just for prescriptions and do you need that if the other one- Yeah, so-

Speaker speaker_2: ... has prescription?

Speaker speaker_0: So both of, all of the medical plans that they offer, being the preventative and the two hospital indemnity plans, with the preventative you get prescription benefits through the carrier of MedImpact, that's what it's called. And then for VIP Classic and Elite Pro, it's through Pharmacoville. So you do get prescription benefits with your, um, with those plans. And then the Free Rx would just be a membership that you're paying for that gives you access to a list of the top 90% generic drugs prescribed in the U.S.. And I believe some of them can be free, but I don't have the list of the free ones. And then the ones that are not, I believe you just get like a, like a discount. So it's just a membership.

Speaker speaker_2: Yeah. I'll, I'll pass that one. Okay. Um. Now, so right now I already have, um, a dental and a vision. Can I have two at one time? At the same time?

Speaker speaker_0: Um-

Speaker speaker_2: Because I've missed like the cancellation period for the other one.

Speaker speaker_0: I know you can enroll... This would be through your staffing agency. I'm not sure if... 'Cause I got and asked this before. I'm not sure if you're not allowed to do that.

Speaker speaker_2: Okay. I'm gonna see-

Speaker speaker_0: From the state, I'm not really sure.

Speaker speaker_2: ... and then I'll just cancel the other one. Okay.

Speaker speaker_0: Okay.

Speaker speaker_2: Um.

Speaker speaker_0: And then they do only have, um, they do only have one dental plan. It's just one. They don't have to choose from.

Speaker speaker_2: Okay, there's no options there. All right. All right, thank you. That was very helpful. I know I will ignore MVP because it's super expensive. Thank you.

Speaker speaker_0: Yeah, that one's pretty high. And did you want me to give you your deadline just in case you do enroll, um-

Speaker speaker_2: Uh, no, I'm gonna do it today.

Speaker speaker_0: Oh, okay. 'Cause I was gonna say, you only get 30 days from the day that you received your first check. And it looks like yours is on the 16th of April. That would be your deadline date if you did want to enroll.

Speaker speaker_2: Oh, okay. I didn't know. Yeah, 'cause that's not like fully a month. Um, so when does it start? Does it start after they take the first payroll deduction-

Speaker speaker_0: Yes, so...

Speaker speaker_2: ... which could be the next paycheck?

Speaker speaker_0: Yeah, typically they allow... Typically we tell them one or two weeks from the date that you enrolled. Um, it really just depends on your staffing and when they do the first deduction. Just like you said, once you see the first deduction of whatever amount it is that you selected, the following Monday of that first deduction is when your plans become effective. And by that first or second week you should be getting your cards. And if you have a doctor's appointment once you become active, just contact us and we'll email you.

Speaker speaker_2: Okay. Hold on, let me...

Speaker speaker_0: Oh, oh, sorry.

Speaker speaker_2: All right, that was it. Thank you very much. I appreciate it.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_2: You too.