

## **Transcript: Estefania**

**Acevedo-5645337208766464-5366588647096320**

### **Full Transcript**

Your call may be monitored- Hello. ... or recorded for quality assurance purposes. Good afternoon. I'm calling from Benefits in a Card on behalf of H, H&S;&S.; I'm looking to speak with Tara. Yep. This is Tara. Hey, good afternoon. Um, I'm calling from Benefits in a Card. We're currently processing enrollment forms, and we ran across your enrollment form. You selected plans that can't be combined together, multiple medical plans. So I was just calling to verify which ones you wanted. Um, you can't have both the Stay Healthy. So we have, you selected the Stay Healthy MEC preventative plan as well as the MEC Enhanced, the VIP Standard. Did you want me to explain each plan for you? I could do that now- Yes. ... before you make a selection. Okay, give me one second. And then you'll just let me know which one, um, you would like to be enrolled into, okay? So the first plan- Okay. ... is called the MEC TeleRS. That plan is only services. So what I mean by that is it'll cover one physical visit a year, some vaccinations, some STD screenings, some cancer screening. So it's only for preventative services, the Stay Healthy MEC. Um, it won't cover any doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. So it's only for preventative services. This plan will cover you at 100% as long as you use only their providers. They also include prescription benefits through Alexon and something called Free RS, which gives you access to over 800 of the top per, generic drugs prescribed in the US for a cheaper price. It also includes virtual urgent care, which gives you assistance with medical providers virtually. But like I said, this plan is only for preventative services. So if you were to select the MEC TeleRS for employee only, that would be a weekly deduction of \$15.65. Then there's another medical plan that's called the VIP Standard. So the VIP Standard doesn't cover your preventative care. However, it does cover doctor visits if you get sick, hospital visits, emergency room, urgent care, surgeries. Um, and this one doesn't require you to stay within the network. You could use providers outside of the network or in the network. They also include prescription benefits, but through Pharmacoville, which can pay up to \$10, \$20, \$30 for generic medication, and for the non-generic, they offer a discount. It also includes virtual urgent care, which I had said earlier. It provides medical assistance with medical providers virtually. And then this one actually helps you pay a flat fee towards whatever service you go for. It doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery that you may inquire. However, it does cover a flat fee depending on what service you go for. So for hospital admission benefit, that would be a flat fee of \$500 per day for a max of one day that it'll help you cover. For hospital confinement benefit, it'll help you cover \$50 per day for a max of 30 days. For surgery and hospital, it'll cover a flat fee of \$250 per day for a max of one day. For surgery and physician, it'll cover a flat fee of \$125 per day for a max of two days. For urgent care faculty, it'll cover \$50 per day for a max of two days. For physician office, it'll cover \$50 per day for four days. If you were to select the VIP

Standard for employee only, it would be a weekly deduction of \$16.81. They also offer the Stay Healthy MEC Enhanced, which is the third medical plan. So with this one, this one has preventative care, so it'll cover one physical visit year, shown some cancer or STD screenings. Um, and it also includes hospital admission benefits if you were to get sick and go to the doctor. So it includes both of those benefits, but with the MEC Enhanced, your required copays in the area of primary care visit, which is limited to four visits annually per person or 10 per family, and that copay would be a \$10. For specialty care visit, it's limited to four visits annually per person or 10 per family, and that copay would be a \$50. For urgent care visit, it's limited to four visits annually per person or 10 per family, and the copay in that area would be a \$60. There's also a copay when it comes to your pre- preventative prescriptions. For the pharmacy option, you have a 30-day supply, and that copay would be a \$5. For the pharmacy option, uh, there's a 30-day... I'm sorry, no. For mail-order option, there's a 90-day supply, and the copay for that would be a \$15. You also have prescription benefit through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medication. And for the non-generic ones, they do offer a discount. If you were to select the Stay Healthy MEC Enhanced, that one would require you to stay within the network, and the plan for employee only would be \$42.61. And then there's the additional benefits like vision, term life, dental, ID social plus, behavior health, and it looks like you selected all of the additional ones as well. Um- Yeah. Do you have any questions regarding any of the plans? Um, I guess for the medical part, the v- I think the VIP one would probably be more fitting. Okay. Did you still wanna- Yeah. ... keep the, the preventative plan? Which is the one that would only cover, like, one physical visit a year, some vaccines, some cancer- No. ... screening? No? Okay, so take that one off. Okay. So I have VIP standard. Um, did you still wanna keep your dental plan? The pre- Yes. ... dental and a preventative prescription, a preventative service is covered at 100%. Anything basic, basic restorative, X-rays, that's covered at 80%. Your annual maximum is at \$500 and you would have to give a one-time deductible for, um, that dental plan of \$50, but that's only given once. So you said you did- Yes. ... wanna keep that one? What about, um, short-term disability, term life, vision, critical illness, group accident, behavior help and ID experts? Did you wanna keep those as well? Yes. Okay. And then how about the virtual urgent care? Did you wanna keep that one also? Hmm. No, we can take that one off. Okay. So I'm gonna go over, um, the price with you. Okay? So I have the VIP standard for employee only for \$16.81. I have dental for \$3.38 for employee only. I have short-term disability for \$3.66 for employee only. Term life for \$1.90 per employee. Vision for \$1.99 for employee. Critical illness for \$2.33 for employee only. Group accident for \$1.86 for employee only. Behavior health for \$1.38 for employee only. And then the ID experts, which would be the identity theft plan, for \$1.80. That would come out to be a weekly deduction of \$35.17. Um, do you allow H&SMS; to make that weekly deductions for these selected plans? Yes. Okay. And then, could I also get a beneficiary if something was to happen to you? Who do you want to leave that to? Um, I guess, uh, Rodney Oglesby. Okay. And then, what was that last name again? Oglesby. O-G-L-E-S-B-Y. Okay. Thank you for that. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$35.17 come out of your check, the following Monday is when you have active coverage, and then that first week of your activation week, either that Thursday or Friday, you're gonna get your dental card, vision card, and then that VIP standard card, they normally never mail out to the member, um, but the week of your activation week, you're welcome to give us a call if you do

want us to request a physical one, and we can do that for you. Okay. Okay? Okay. Um, did you have any questions for me? Um, no, not at this time. Okay. If you do, um, we're open from 8:00 AM 8:00 PM Eastern Time, and it would be this number. Okay? Okay. All right. Thank you. Thank you. Have a nice day. You too. Bye-bye. Work, work-related stuff. They need it in business this year.

## Conversation Format

Speaker speaker\_0: Your call may be monitored-

Speaker speaker\_1: Hello.

Speaker speaker\_0: ... or recorded for quality assurance purposes.

Speaker speaker\_1: Good afternoon. I'm calling from Benefits in a Card on behalf of H, H&S;&S.; I'm looking to speak with Tara.

Speaker speaker\_2: Yep. This is Tara.

Speaker speaker\_1: Hey, good afternoon. Um, I'm calling from Benefits in a Card. We're currently processing enrollment forms, and we ran across your enrollment form. You selected plans that can't be combined together, multiple medical plans. So I was just calling to verify which ones you wanted. Um, you can't have both the Stay Healthy. So we have, you selected the Stay Healthy MEC preventative plan as well as the MEC Enhanced, the VIP Standard. Did you want me to explain each plan for you? I could do that now-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... before you make a selection. Okay, give me one second. And then you'll just let me know which one, um, you would like to be enrolled into, okay? So the first plan-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... is called the MEC TeleRS. That plan is only services. So what I mean by that is it'll cover one physical visit a year, some vaccinations, some STD screenings, some cancer screening. So it's only for preventative services, the Stay Healthy MEC. Um, it won't cover any doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. So it's only for preventative services. This plan will cover you at 100% as long as you use only their providers. They also include prescription benefits through Alexon and something called Free RS, which gives you access to over 800 of the top per, generic drugs prescribed in the US for a cheaper price. It also includes virtual urgent care, which gives you assistance with medical providers virtually. But like I said, this plan is only for preventative services. So if you were to select the MEC TeleRS for employee only, that would be a weekly deduction of \$15.65. Then there's another medical plan that's called the VIP Standard. So the VIP Standard doesn't cover your preventative care. However, it does cover doctor visits if you get sick, hospital visits, emergency room, urgent care, surgeries. Um, and this one doesn't require you to stay within the network. You could use providers outside of the network or in

the network. They also include prescription benefits, but through Pharmacoville, which can pay up to \$10, \$20, \$30 for generic medication, and for the non-generic, they offer a discount. It also includes virtual urgent care, which I had said earlier. It provides medical assistance with medical providers virtually. And then this one actually helps you pay a flat fee towards whatever service you go for. It doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery that you may inquire. However, it does cover a flat fee depending on what service you go for. So for hospital admission benefit, that would be a flat fee of \$500 per day for a max of one day that it'll help you cover. For hospital confinement benefit, it'll help you cover \$50 per day for a max of 30 days. For surgery and hospital, it'll cover a flat fee of \$250 per day for a max of one day. For surgery and physician, it'll cover a flat fee of \$125 per day for a max of two days. For urgent care facility, it'll cover \$50 per day for a max of two days. For physician office, it'll cover \$50 per day for four days. If you were to select the VIP Standard for employee only, it would be a weekly deduction of \$16.81. They also offer the Stay Healthy MEC Enhanced, which is the third medical plan. So with this one, this one has preventative care, so it'll cover one physical visit year, shown some cancer or STD screenings. Um, and it also includes hospital admission benefits if you were to get sick and go to the doctor. So it includes both of those benefits, but with the MEC Enhanced, your required copays in the area of primary care visit, which is limited to four visits annually per person or 10 per family, and that copay would be a \$10. For specialty care visit, it's limited to four visits annually per person or 10 per family, and that copay would be a \$50. For urgent care visit, it's limited to four visits annually per person or 10 per family, and the copay in that area would be a \$60. There's also a copay when it comes to your pre-preventative prescriptions. For the pharmacy option, you have a 30-day supply, and that copay would be a \$5. For the pharmacy option, uh, there's a 30-day... I'm sorry, no. For mail-order option, there's a 90-day supply, and the copay for that would be a \$15. You also have prescription benefit through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medication. And for the non-generic ones, they do offer a discount. If you were to select the Stay Healthy MEC Enhanced, that one would require you to stay within the network, and the plan for employee only would be \$42.61. And then there's the additional benefits like vision, term life, dental, ID social plus, behavior health, and it looks like you selected all of the additional ones as well. Um-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Do you have any questions regarding any of the plans?

Speaker speaker\_3: Um, I guess for the medical part, the v- I think the VIP one would probably be more fitting.

Speaker speaker\_1: Okay. Did you still wanna-

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... keep the, the preventative plan? Which is the one that would only cover, like, one physical visit a year, some vaccines, some cancer-

Speaker speaker\_3: No.

Speaker speaker\_1: ... screening? No? Okay, so take that one off. Okay. So I have VIP standard. Um, did you still wanna keep your dental plan? The pre-

Speaker speaker\_3: Yes.

Speaker speaker\_1: ... dental and a preventative prescription, a preventative service is covered at 100%. Anything basic, basic restorative, X-rays, that's covered at 80%. Your annual maximum is at \$500 and you would have to give a one-time deductible for, um, that dental plan of \$50, but that's only given once. So you said you did-

Speaker speaker\_3: Yes.

Speaker speaker\_1: ... wanna keep that one? What about, um, short-term disability, term life, vision, critical illness, group accident, behavior help and ID experts? Did you wanna keep those as well?

Speaker speaker\_3: Yes.

Speaker speaker\_1: Okay. And then how about the virtual urgent care? Did you wanna keep that one also?

Speaker speaker\_3: Hmm. No, we can take that one off.

Speaker speaker\_1: Okay. So I'm gonna go over, um, the price with you. Okay? So I have the VIP standard for employee only for \$16.81. I have dental for \$3.38 for employee only. I have short-term disability for \$3.66 for employee only. Term life for \$1.90 per employee. Vision for \$1.99 for employee. Critical illness for \$2.33 for employee only. Group accident for \$1.86 for employee only. Behavior health for \$1.38 for employee only. And then the ID experts, which would be the identity theft plan, for \$1.80. That would come out to be a weekly deduction of \$35.17. Um, do you allow H&SMS; to make that weekly deductions for these selected plans?

Speaker speaker\_3: Yes.

Speaker speaker\_1: Okay. And then, could I also get a beneficiary if something was to happen to you? Who do you want to leave that to?

Speaker speaker\_3: Um, I guess, uh, Rodney Oglesby.

Speaker speaker\_1: Okay. And then, what was that last name again?

Speaker speaker\_3: Oglesby. O-G-L-E-S-B-Y.

Speaker speaker\_1: Okay. Thank you for that. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$35.17 come out of your check, the following Monday is when you have active coverage, and then that first week of your activation week, either that Thursday or Friday, you're gonna get your dental card, vision card, and then that VIP standard card, they normally never mail out to the member, um, but the week of your activation week, you're welcome to give us a call if you do want us to request a physical one, and we can do that for you.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay?

Speaker speaker\_3: Okay.

Speaker speaker\_1: Um, did you have any questions for me?

Speaker speaker\_3: Um, no, not at this time.

Speaker speaker\_1: Okay. If you do, um, we're open from 8:00 AM 8:00 PM Eastern Time, and it would be this number. Okay?

Speaker speaker\_3: Okay. All right. Thank you.

Speaker speaker\_1: Thank you. Have a nice day.

Speaker speaker\_3: You too. Bye-bye. Work, work-related stuff. They need it in business this year.