

Transcript: Francesca

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Full Transcript

Thank you for calling . My name is Francesca. How can I assist you today? Hi, I was just calling 'cause I'm about to get a job through, uh, through Doherty Staffing Solutions and I'm just kind of needing an explanation or some help on what might be the better option for me as far as choices for selecting benefits. Okay, what are the last four of the social? I'm sorry? Yes, sir. What are the last four digits of your Social Security number? Oh, sorry, um, 1463. And the last name? Michael, M-I-C-H-A-E-L. Okay, and to make sure that I did locate the correct account can you verify your mailing address for me and your date of birth? My date of birth is 12/21/1998 and my address is, um, 1410 Griffin Park Circle. May I pass contact 317-625-7925? Yep. And we have your email down as your first initial period last name 1998@icloud.com? Yep. Okay. So the benefits they offer are PPO limited plans. They're also separately and they're not compact together. So depending on the benefits that you choose as... as well as whether or not you're putting a dependent will depend on how much your policy's gonna come out to be altogether. Okay. What type of benefits were you looking to be enrolled into? Um, well, so I noticed that I can either choose, um, VIP Standard for medical and then obviously, uh, the free Rx and then I don't think I'm gonna need any virtual care, but I do want... I, I'll, I need health, vision and dental for sure. Um, I don't know if I'm gonna do disability or not but I'm kind of just confused whether to do the MEC coverage, MEC Enhanced or do I choose the three individually like vision, health and dental? I- I'm just kind of confused on the difference between those. Okay. So all of their medical plans will come with an urgent care virtual package from them. Um, the one thing I do have to clarify it is that that MEC Enhanced does not cover vision and dental. It is a medical only. Okay. So even if you were to choose that one you will still have to get the selection for the dental and vision, um, plan separately. But the real difference between that MEC Enhanced plan compared to the VIP Standard and the MEC TeleRx is that basically the Enhanced is what the TeleRx and the VIP Standard will be together in the sense that the MEC TeleRx only covers preventative services. It does not cover anything hospital indemnity which are your hospital services such as your doctor's visits, the emergency room or urgent care along with surgeries. That's everything that will be covered on the VIP Standard plan. With selecting to be enrolled into the MEC TeleRx and the VIP Standard I think like together on them, you're basically putting your hospital indemnity plans outside of the network requirement that both MEC plans have if that makes sense. So I probably just wanna do the VIP with dental, vision and all that stuff, select all of those versus MEC? That's probably... Yeah, so if you don't want to be tied down to a network requirement with the medical plan, I will suggest enrolling into the VIP Standard and if you're also looking to have your preventative services covered, you are able to mix that VIP Standard with the MEC TeleRx. That way only your preventative services are going to be under that network requirement because if you were to enroll into the MEC Enhanced both

hospital indemnity and preventative services will be under a network requirement. The only difference would be that with the MEC Enhanced your primary care specialist and urgent care visits are with a copay whereas if you were to enroll into the VIP Standard those three type o-type of visits, sorry, will only be covered for \$50.00 from the bill and then you're responsible for the remainder. Okay. All right, sounds good. Um, well I'm gonna talk to my parents about all this and see what they think is best but... Understood. Did you- Em- Well no M- you said MEC does not include vision and dental? No sir, that would be only medical. Okay so how can he get the vision and dental coverage? Do I just select that separately? Yes, sir. So let's say for example you were to be enrolled into either of the medical plans, you will select your medical plan and then enroll into vision and dental which are sold separately. I can go over the type of coverage that it will provide if you like 'cause they only offer one dental and one vision plan. Medical is the only service that has more than one plan that you can select from but all the other services that they offer is only one plan being offered. Okay. So I would select MEC plus dental and vision? Yes, sir. So if you were let's say to enroll into that MEC Enhanced you would select MEC Enhanced then dental and then vision 'cause all three are sold separately. Okay. All right, and then what about the, the Rx? Um, the Rx and then just very briefly since I have ha- have you on the recorded line is for Michael, you do authorize me to speak on a speaker line with your mother as well, correct? Yeah, my mom's right here. Yeah. All right. So that FreeRx is for the medication as a membership. It does come with that preventative MEC TailorRx but you can also get it separately which will be \$5.99 per week. What that plan is going to essentially do for him is provide him access to about 90% of the generic drugs prescribed in the US which will be free. The only thing to keep in mind is all chronic medications will have to be sent via mail to his home. The only thing that he will be able to pick up at a pharmacy will be AQ medications to be covered under the membership. Okay, but if- if he, if he chooses the MEC coverage, the, the FreeRx was included in that already? Yeah, so if he chooses the TailorRx one, that's preventative only. That one will be the one that costs \$15.70. It's already included in it, but if he chooses the other one, the MEC Enhanced, that's 42.68. That one does not have it. Okay. All right. And then if he's currently taking any medications at this moment, he's able to go into the FreeRx.com website and put in the medication name in there to make sure that those medications are covered under the membership prior to enrolling if he wants to. Okay. Okay. Um, anything... Um. Go ahead. Oh, I apologize. I was just gonna ask, um, by any chance, are you guys looking at the benefits from a form or were you guys provided the benefit guide? We were provided the benefit guide from a app from the staffing agency. Oh, okay. Great. So if you go into page number... If you go by the, the page that's on the actual page mark, page number five- Okay. ... is gonna give you a bit more of information on the most common frequently filled medications from AQ and chronic to kind of give you an idea of what type of medications are covered under the plan. Okay. Awesome. Okay. Okay. Thank you so much for the help. Of course. And then as of right now, you don't have any deadline for enrolling into the benefits. Once you do receive your first paycheck, 30 days from that first paycheck will be when that deadline will start and it will be ending on that third- on that thir- or 30th, sorry, will be the very last day that you have to enroll. Okay. All right. And then if you have any questions or concerns, feel free to give us a call back even if you're not ready to enroll yet. We'll be more than happy to answer any of the questions. When do the benefits kick in? When do the benefits kick in, you said? So when you do pr- start working, it will take one to two weeks for your staffing company to start making the

deductions and then when you see the first deductions following Monday is when they will become effective. So give or take, the whole process might take on average two to three weeks, but due to the fact that we do not have access to the paychecks, there are a couple factors that might hinder that timeline and could make it longer, but we wouldn't be able to tell you what those factors are since we don't really have access to the paycheck. But usually it is three weeks max that it will take for it to be accessed. Okay. Okay. All right, thank you for the help. If we have questions, we can call back. All right. It was a pleasure. I hope you have a wonderful rest of your day. Thank you. You too. Bye-bye. Nice.

Conversation Format

Speaker speaker_0: Thank you for calling . My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi, I was just calling 'cause I'm about to get a job through, uh, through Doherty Staffing Solutions and I'm just kind of needing an explanation or some help on what might be the better option for me as far as choices for selecting benefits.

Speaker speaker_0: Okay, what are the last four of the social?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: Yes, sir. What are the last four digits of your Social Security number?

Speaker speaker_1: Oh, sorry, um, 1463.

Speaker speaker_0: And the last name?

Speaker speaker_1: Michael, M-I-C-H-A-E-L.

Speaker speaker_0: Okay, and to make sure that I did locate the correct account can you verify your mailing address for me and your date of birth?

Speaker speaker_1: My date of birth is 12/21/1998 and my address is, um, 1410 Griffin Park Circle.

Speaker speaker_0: May I pass contact 317-625-7925?

Speaker speaker_1: Yep.

Speaker speaker_0: And we have your email down as your first initial period last name 1998@icloud.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. So the benefits they offer are PPO limited plans. They're also separately and they're not compact together. So depending on the benefits that you choose as... as well as whether or not you're putting a dependent will depend on how much your policy's gonna come out to be altogether.

Speaker speaker_1: Okay.

Speaker speaker_0: What type of benefits were you looking to be enrolled into?

Speaker speaker_1: Um, well, so I noticed that I can either choose, um, VIP Standard for medical and then obviously, uh, the free Rx and then I don't think I'm gonna need any virtual care, but I do want... I, I'll, I need health, vision and dental for sure. Um, I don't know if I'm gonna do disability or not but I'm kind of just confused whether to do the MEC coverage, MEC Enhanced or do I choose the three individually like vision, health and dental? I- I'm just kind of confused on the difference between those.

Speaker speaker_0: Okay. So all of their medical plans will come with an urgent care virtual package from them. Um, the one thing I do have to clarify it is that that MEC Enhanced does not cover vision and dental. It is a medical only.

Speaker speaker_1: Okay.

Speaker speaker_0: So even if you were to choose that one you will still have to get the selection for the dental and vision, um, plan separately. But the real difference between that MEC Enhanced plan compared to the VIP Standard and the MEC TeleRx is that basically the Enhanced is what the TeleRx and the VIP Standard will be together in the sense that the MEC TeleRx only covers preventative services. It does not cover anything hospital indemnity which are your hospital services such as your doctor's visits, the emergency room or urgent care along with surgeries. That's everything that will be covered on the VIP Standard plan. With selecting to be enrolled into the MEC TeleRx and the VIP Standard I think like together on them, you're basically putting your hospital indemnity plans outside of the network requirement that both MEC plans have if that makes sense.

Speaker speaker_1: So I probably just wanna do the VIP with dental, vision and all that stuff, select all of those versus MEC? That's probably...

Speaker speaker_0: Yeah, so if you don't want to be tied down to a network requirement with the medical plan, I will suggest enrolling into the VIP Standard and if you're also looking to have your preventative services covered, you are able to mix that VIP Standard with the MEC TeleRx. That way only your preventative services are going to be under that network requirement because if you were to enroll into the MEC Enhanced both hospital indemnity and preventative services will be under a network requirement. The only difference would be that with the MEC Enhanced your primary care specialist and urgent care visits are with a copay whereas if you were to enroll into the VIP Standard those three type o- type of visits, sorry, will only be covered for \$50.00 from the bill and then you're responsible for the remainder.

Speaker speaker_1: Okay. All right, sounds good. Um, well I'm gonna talk to my parents about all this and see what they think is best but...

Speaker speaker_0: Understood. Did you-

Speaker speaker_1: Em- Well no M- you said MEC does not include vision and dental?

Speaker speaker_0: No sir, that would be only medical.

Speaker speaker_2: Okay so how can he get the vision and dental coverage?

Speaker speaker_1: Do I just select that separately?

Speaker speaker_0: Yes, sir. So let's say for example you were to be enrolled into either of the medical plans, you will select your medical plan and then enroll into vision and dental which are sold separately. I can go over the type of coverage that it will provide if you like 'cause they only offer one dental and one vision plan. Medical is the only service that has more than one plan that you can select from but all the other services that they offer is only one plan being offered.

Speaker speaker_2: Okay.

Speaker speaker_1: So I would select MEC plus dental and vision?

Speaker speaker_0: Yes, sir. So if you were let's say to enroll into that MEC Enhanced you would select MEC Enhanced then dental and then vision 'cause all three are sold separately.

Speaker speaker_3: Okay. All right, and then what about the, the Rx?

Speaker speaker_0: Um, the Rx and then just very briefly since I have ha- have you on the recorded line is for Michael, you do authorize me to speak on a speaker line with your mother as well, correct?

Speaker speaker_4: Yeah, my mom's right here. Yeah.

Speaker speaker_0: All right. So that FreeRx is for the medication as a membership. It does come with that preventative MEC TailorRx but you can also get it separately which will be \$5.99 per week. What that plan is going to essentially do for him is provide him access to about 90% of the generic drugs prescribed in the US which will be free. The only thing to keep in mind is all chronic medications will have to be sent via mail to his home. The only thing that he will be able to pick up at a pharmacy will be AQ medications to be covered under the membership.

Speaker speaker_3: Okay, but if- if he, if he chooses the MEC coverage, the, the FreeRx was included in that already?

Speaker speaker_0: Yeah, so if he chooses the TailorRx one, that's preventative only. That one will be the one that costs \$15.70. It's already included in it, but if he chooses the other one, the MEC Enhanced, that's 42.68. That one does not have it.

Speaker speaker_3: Okay. All right.

Speaker speaker_0: And then if he's currently taking any medications at this moment, he's able to go into the FreeRx.com website and put in the medication name in there to make sure that those medications are covered under the membership prior to enrolling if he wants to.

Speaker speaker_3: Okay. Okay.

Speaker speaker_0: Um, anything...

Speaker speaker_4: Um. Go ahead.

Speaker speaker_0: Oh, I apologize. I was just gonna ask, um, by any chance, are you guys looking at the benefits from a form or were you guys provided the benefit guide?

Speaker speaker_4: We were provided the benefit guide from a app from the staffing agency.

Speaker speaker_0: Oh, okay. Great. So if you go into page number... If you go by the, the page that's on the actual page mark, page number five-

Speaker speaker_4: Okay.

Speaker speaker_0: ... is gonna give you a bit more of information on the most common frequently filled medications from AQ and chronic to kind of give you an idea of what type of medications are covered under the plan.

Speaker speaker_4: Okay. Awesome.

Speaker speaker_0: Okay.

Speaker speaker_4: Okay. Thank you so much for the help.

Speaker speaker_0: Of course. And then as of right now, you don't have any deadline for enrolling into the benefits. Once you do receive your first paycheck, 30 days from that first paycheck will be when that deadline will start and it will be ending on that third- on that thir- or 30th, sorry, will be the very last day that you have to enroll.

Speaker speaker_4: Okay.

Speaker speaker_0: All right. And then if you have any questions or concerns, feel free to give us a call back even if you're not ready to enroll yet. We'll be more than happy to answer any of the questions.

Speaker speaker_3: When do the benefits kick in?

Speaker speaker_4: When do the benefits kick in, you said?

Speaker speaker_0: So when you do pr- start working, it will take one to two weeks for your staffing company to start making the deductions and then when you see the first deductions following Monday is when they will become effective. So give or take, the whole process might take on average two to three weeks, but due to the fact that we do not have access to the paychecks, there are a couple factors that might hinder that timeline and could make it longer, but we wouldn't be able to tell you what those factors are since we don't really have access to the paycheck. But usually it is three weeks max that it will take for it to be accessed.

Speaker speaker_4: Okay.

Speaker speaker_3: Okay.

Speaker speaker_4: All right, thank you for the help. If we have questions, we can call back.

Speaker speaker_0: All right. It was a pleasure. I hope you have a wonderful rest of your day.

Speaker speaker_4: Thank you. You too. Bye-bye.

Speaker speaker_0: Nice.