

## **Transcript: Francesca**

**Baez-5669920867139584-5544170935599104**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-0-4. My name is Francesca. How can I assist you? Hi. I'm calling to double-check, uh, my weekly, uh, payment amount that I should make and what actual plan do I have. What Southland Company do you work with? Um, Crown. What are the last four of your Social? 6175. What is your last name? Lewis-Thomas. And you said... Excuse me. Last four was 6175? Mm-hmm. Did you just recently started working with them, ma'am? No. Oh, I see why it wasn't showing up. Can you please verify your mailing address and date of birth? Um, 2905 Rockaway Drive, Louisville, Kentucky 40216. Date of birth, 4/27/'97. I show a best phone number to reach you, 502-310-2160? Mm-hmm. Can I show your email down as your first name MyIA- MyA- ...@email.com? Mm-hmm. It shows that you have the Medical M-E-C Enhanced, Dental, and Behavior Health as the plan policy. Okay. What is the weekly amount that I'm paying? \$47.78 per paycheck. Okay. Uh, can... I- is, am I able to change it back to what it was before? Bare with me one moment. Because when I changed it over, and I tried to get medications, I had so much problems with getting medications through that FreeRx. I'm not gonna want to pay seven- \$47 if I'm going to have all these problems. I can only... I can go back to my 20. Mm, 'cause you don't have FreeRx at the moment. The old policy was the one that had it. So what is, what is under the policy that I have now then? Is that Medical M-E-C Enhanced plan, the Behavior Health virtual only, and the dental plan. Exactly. So I'm asking what's under... what's covered under that? Bare with me one moment. So the dental will cover... The dental services are limited. Preventative services are covered 100%. Basic services, basic restorative, and radiographs at 80%. And the annual maximum it will cover for services will be \$500 with a \$50 deductible. The medical plan that you're currently on is full hospital and dentary and preventative, so we'll cover four visits for primary care with a \$10 copay per year, four visits for a specialist care with a \$50 copay per year, four urgent care visits with a \$60 copay. It does have a network requirement. It does not include any out-of-network services. You have two prescriptions plans, one of them with Elixir for preventative medications only. There's a \$5 copay for the pharmacy 30-day supply benefit, uh, for the prescription, and then there's a \$15 copay for a 90-day supply mailed generic preventative medications only. And then the secondary prev- prescription, sorry, plan will run up to \$10, \$20, or \$30 for a generic. Depending on where your generic prescription falls, that will be what you pay out of pocket, and then there is a discount for non-generic prescriptions. It includes an urgent care virtual care package. It will cover your hospital admission at \$8,000 per year. It will cover hospital confinements at \$300 per day 30 days a year past. Surgeries in a hospital, outpatient facility, or a freestanding surgery center will cover it at \$500 once a year. Surgery in the physician's office will be covered at \$125 once a year. Medical imaging tests are covered at \$100 per day twice a year. Advanced study to follow-up tests are covered at

\$25 once per year as well. It comes with a group accident package which will cover your hospital emergency room up to \$150, physician's office at \$50, emergency dental work at \$50, hospital admission at \$250, daily hospital confinements at \$100, intensive care unit at \$200. It has an accidental dismemberment which will cover you up to \$15,000. The ambulance by ground or air is covered at \$250, and medical images are covered at \$100. All of those dollars amounts will be what the medical plan will cover, and then you're responsible for the remainder. Okay. So going back to the medications, you said Elixir. That only covers preventative medications? Yes, ma'am. They are generic. It doesn't cover any brand medication. Okay. So what about any, like, um, any other, like, antibiotics or anything like that? What is the coverage for those? You will have to speak with both of the prescription carriers. We're only the account administrators, so we're limited to the information we have. Coverage-specific questions only they will be able to answer. I apologize. Okay. But you said there's something about a discount for... What type of medications under the Elixir? Preventative generic prescriptions. Right. But then you said there was an... there was another discount for some... another type of prescription. Those would need... do with the carrier or PharmaVal. You have two carriers on that plan. There is Elixir for medical preventative, and then there is..... for hospital indemnity. Then it will cover some of the medications. The generics are the ones that fall on that tier system that I mentioned of the 10, 20 or 30 and then the non-generics will be the ones that get a discount under that carrier. Um, 400 primary specialist for this tier. Um, okay. Can you tell me what kind of providers are in network for this? You'll have to call the MultiPlan network, they are the providers that have that list. I can give you their phone number if you would like. Yes. I'm ready. All right. 800- Uh-huh. ... 457- Mm-hmm. ... 1403. Okay, and then can you see the coverage that I had previously? Previously before that medical plan, you were enrolled into the MEC 10RX which is the medical preventative care plan. That plan only runs with the Elixire carrier for the prescriptions which will be the ones that are only for the generic preventative prescriptions that wouldn't cover any of the other medications. And then you also- But first of all, I don't have anything preventative that I need anything for. That's why I'm confused because I have such a problem with just getting basic antibiotics, which, which is insane. Um, but like what type of care, like what type of visits does that other one, um, cover? Like how many services- The one that you had before? Yes. So the one that you had before will only have covered preventative services. Those type of services will be those that you get to make sure you're up to health. Um, for example, your blood pressure screenings, iron deficiency, um, the counseling for a healthy diet or avoiding the UV exposures from the sun, along with your preventative immunizations, influenza shot, tetanus, pertussis and it also does run into the preventative medications that would be statins, vitamins, FDA approved contraceptive methods and such. It did also bring that urgent care package virtual only and it did have the free RX membership on it. Okay. Well, I want to go back to the other one 'cause I don't even need all these visits. Okay, I'll have to take... send a request out to the front office to see if they're able to swing you over to the MEC preventative. They should be getting back to me within 24 to 48 business hours. Okay, thank you. Of course. Aside from that, was there anything else that we can assist you with today? No. Thank you. Of course, it was my pleasure and Ms. Lewis, I should be getting back to you within that 24 to 48 hours. In the event that I'm unable to get a hold of you, I'll make sure to leave a message if I'm able to and send you an email. Okay, great. Of course. I do hope you have a wonderful rest of your day. Thank you for your time today. You as well.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits 10-0-4. My name is Francesca. How can I assist you?

Speaker speaker\_2: Hi. I'm calling to double-check, uh, my weekly, uh, payment amount that I should make and what actual plan do I have.

Speaker speaker\_1: What Southland Company do you work with?

Speaker speaker\_2: Um, Crown.

Speaker speaker\_1: What are the last four of your Social?

Speaker speaker\_2: 6175.

Speaker speaker\_1: What is your last name?

Speaker speaker\_2: Lewis-Thomas.

Speaker speaker\_1: And you said... Excuse me. Last four was 6175?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Did you just recently started working with them, ma'am?

Speaker speaker\_2: No.

Speaker speaker\_1: Oh, I see why it wasn't showing up. Can you please verify your mailing address and date of birth?

Speaker speaker\_2: Um, 2905 Rockaway Drive, Louisville, Kentucky 40216. Date of birth, 4/27/'97.

Speaker speaker\_1: I show a best phone number to reach you, 502-310-2160?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Can I show your email down as your first name MyIA-

Speaker speaker\_2: MyA-

Speaker speaker\_1: ...@email.com?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It shows that you have the Medical M-E-C Enhanced, Dental, and Behavior Health as the plan policy.

Speaker speaker\_2: Okay. What is the weekly amount that I'm paying?

Speaker speaker\_1: \$47.78 per paycheck.

Speaker speaker\_2: Okay. Uh, can... I- is, am I able to change it back to what it was before?

Speaker speaker\_1: Bare with me one moment.

Speaker speaker\_2: Because when I changed it over, and I tried to get medications, I had so much problems with getting medications through that FreeRx. I'm not gonna want to pay seven- \$47 if I'm going to have all these problems. I can only... I can go back to my 20.

Speaker speaker\_1: Mm, 'cause you don't have FreeRx at the moment. The old policy was the one that had it.

Speaker speaker\_2: So what is, what is under the policy that I have now then?

Speaker speaker\_1: Is that Medical M-E-C Enhanced plan, the Behavior Health virtual only, and the dental plan.

Speaker speaker\_2: Exactly. So I'm asking what's under... what's covered under that?

Speaker speaker\_1: Bare with me one moment. So the dental will cover... The dental services are limited. Preventative services are covered 100%. Basic services, basic restorative, and radiographs at 80%. And the annual maximum it will cover for services will be \$500 with a \$50 deductible. The medical plan that you're currently on is full hospital and dentary and preventative, so we'll cover four visits for primary care with a \$10 copay per year, four visits for a specialist care with a \$50 copay per year, four urgent care visits with a \$60 copay. It does have a network requirement. It does not include any out-of-network services. You have two prescriptions plans, one of them with Elixir for preventative medications only. There's a \$5 copay for the pharmacy 30-day supply benefit, uh, for the prescription, and then there's a \$15 copay for a 90-day supply mailed generic preventative medications only. And then the secondary prev- prescription, sorry, plan will run up to \$10, \$20, or \$30 for a generic. Depending on where your generic prescription falls, that will be what you pay out of pocket, and then there is a discount for non-generic prescriptions. It includes an urgent care virtual care package. It will cover your hospital admission at \$8,000 per year. It will cover hospital confinements at \$300 per day 30 days a year past. Surgeries in a hospital, outpatient facility, or a freestanding surgery center will cover it at \$500 once a year. Surgery in the physician's office will be covered at \$125 once a year. Medical imaging tests are covered at \$100 per day twice a year. Advanced study to follow-up tests are covered at \$25 once per year as well. It comes with a group accident package which will cover your hospital emergency room up to \$150, physician's office at \$50, emergency dental work at \$50, hospital admission at \$250, daily hospital confinements at \$100, intensive care unit at \$200. It has an accidental dismemberment which will cover you up to \$15,000. The ambulance by ground or air is covered at \$250, and medical images are covered at \$100. All of those dollars amounts will be what the medical plan will cover, and then you're responsible for the remainder.

Speaker speaker\_2: Okay. So going back to the medications, you said Elixir. That only covers preventative medications?

Speaker speaker\_1: Yes, ma'am. They are generic. It doesn't cover any brand medication.

Speaker speaker\_2: Okay. So what about any, like, um, any other, like, antibiotics or anything like that? What is the coverage for those?

Speaker speaker\_1: You will have to speak with both of the prescription carriers. We're only the account administrators, so we're limited to the information we have. Coverage-specific questions only they will be able to answer. I apologize.

Speaker speaker\_2: Okay. But you said there's something about a discount for... What type of medications under the Elixir?

Speaker speaker\_1: Preventative generic prescriptions.

Speaker speaker\_2: Right. But then you said there was an... there was another discount for some... another type of prescription.

Speaker speaker\_1: Those would need... do with the carrier or PharmaVal. You have two carriers on that plan. There is Elixir for medical preventative, and then there is..... for hospital indemnity. Then it will cover some of the medications. The generics are the ones that fall on that tier system that I mentioned of the 10, 20 or 30 and then the non-generics will be the ones that get a discount under that carrier.

Speaker speaker\_2: Um, 400 primary specialist for this tier. Um, okay. Can you tell me what kind of providers are in network for this?

Speaker speaker\_1: You'll have to call the MultiPlan network, they are the providers that have that list. I can give you their phone number if you would like.

Speaker speaker\_2: Yes. I'm ready.

Speaker speaker\_1: All right. 800-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... 457-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 1403.

Speaker speaker\_2: Okay, and then can you see the coverage that I had previously?

Speaker speaker\_1: Previously before that medical plan, you were enrolled into the MEC 10RX which is the medical preventative care plan. That plan only runs with the Elixire carrier for the prescriptions which will be the ones that are only for the generic preventative prescriptions that wouldn't cover any of the other medications. And then you also-

Speaker speaker\_2: But first of all, I don't have anything preventative that I need anything for. That's why I'm confused because I have such a problem with just getting basic antibiotics, which, which is insane. Um, but like what type of care, like what type of visits does that other one, um, cover? Like how many services-

Speaker speaker\_1: The one that you had before?

Speaker speaker\_2: Yes.

Speaker speaker\_1: So the one that you had before will only have covered preventative services. Those type of services will be those that you get to make sure you're up to health. Um, for example, your blood pressure screenings, iron deficiency, um, the counseling for a healthy diet or avoiding the UV exposures from the sun, along with your preventative immunizations, influenza shot, tetanus, pertussis and it also does run into the preventative medications that would be statins, vitamins, FDA approved contraceptive methods and such. It did also bring that urgent care package virtual only and it did have the free RX membership on it.

Speaker speaker\_2: Okay. Well, I want to go back to the other one 'cause I don't even need all these visits.

Speaker speaker\_1: Okay, I'll have to take... send a request out to the front office to see if they're able to swing you over to the MEC preventative. They should be getting back to me within 24 to 48 business hours.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: Of course. Aside from that, was there anything else that we can assist you with today?

Speaker speaker\_2: No. Thank you.

Speaker speaker\_1: Of course, it was my pleasure and Ms. Lewis, I should be getting back to you within that 24 to 48 hours. In the event that I'm unable to get a hold of you, I'll make sure to leave a message if I'm able to and send you an email.

Speaker speaker\_2: Okay, great.

Speaker speaker\_1: Of course. I do hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker\_2: You as well.