

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits 10-0-4. My name is Francesca. How can I assist you today? Hi. I am calling... I am so confused. I was just transferred to a number and, um, I'm calling to see if I... what my benefits are. Okay. Which staff company do you work with? Um, BG Staffing. What are the last four of your Social? 9098. And the last name? Williams. Please verify your mailing address and your date of birth. 1803 Chicoree Court, Stockbridge, Georgia 30281. Birth, 8-6-64. Do you have best contact 404-457-2075? Yes. And we have your email down as last name? Ndee12@gmail.com? Yes. Okay. Um, so what specific question did you have regarding your benefits? So, do I have medical benefits or do I just have Teladoc benefits? So you do have medical benefits, the only thing is, the plan you selected is the Medical Preventative Plan. So when a plan is only preventative, it's only going to cover the specific services that you usually get done to make sure you're up to health. Those are usually, like, your annual physical, the screenings for your blood pressure, iron deficiency, along with your preventative counselings for a healthy diet or avoiding the UV exposures from the sun. And then you do also have a separate different medical plan that you selected, which will be the VIP... Which level you have? You have the VIP Classic. So this one will cover the portion that you would be missing with the preventative plan of those doctor's visits, your emergency room, the urgent care or surgeries. Hm. Um, the only thing is- Well, what that one call, call, uh... The VIP? Classic. So I'm having a medical issue. Um, and does the VIP cover medical if I needed to go to, um, a doctor? Yes, ma'am. Um, I do want to ask, based on the notes that's on your plan, it shows that you were calling previously to schedule a virtual plan. Do any of your questions or confusions have anything to do with your virtual services? So this is all confusing. I am in need of a blood pressure, uh, subscription. The young lady was saying I can only get two per year. Blood pressure is a monthly medication, so I'm not sure if I'm getting the right services. Then also, um, I'm having a medical issue and I don't... I'm now I'm not thinking I have medical coverage. So you do have medical coverage that will cover a doctor visit, emergency room or urgent care. Those are covered under your plan. Mm-hmm. What I believe is confusing you is the fact that you're not enrolled into major medical insurance, which is a traditional deductible percentages and copays and such. Mm-hmm. Your plans are PPO limited, specifically speaking that plan that we're talking about, that VIP Classic. Let's say you were to go to the doctor's office. Due to it being a PPO-limited plan it only works for a set dollar amount, specifically this plan. Some other plans have different coverage. Now with yours if you were to go to the physician's office, to the urgent care facilities or an emergency room, it's going to be covering \$50 out of the bill for that visit and then you're responsible for the remainder of that visit bill. Oh, good Lord. And then to go back into the blood pressure medication issue you were telling me about. Mm-hmm. I'm not 100% sure why they answer in specifically that way saying that you're only covered for twice a year.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 9098.

Speaker speaker_0: And the last name?

Speaker speaker_1: Williams.

Speaker speaker_0: Please verify your mailing address and your date of birth.

Speaker speaker_1: 1803 Chicoree Court, Stockbridge, Georgia 30281. Birth, 8-6-64.

Speaker speaker_0: Do you have best contact 404-457-2075?

Speaker speaker_1: Yes.

Speaker speaker_0: And we have your email down as last name? Ndee12@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so what specific question did you have regarding your benefits?

Speaker speaker_1: So, do I have medical benefits or do I just have Teladoc benefits?

Speaker speaker_0: So you do have medical benefits, the only thing is, the plan you selected is the Medical Preventative Plan. So when a plan is only preventative, it's only going to cover the specific services that you usually get done to make sure you're up to health. Those are usually, like, your annual physical, the screenings for your blood pressure, iron deficiency, along with your preventative counselings for a healthy diet or avoiding the UV exposures from the sun. And then you do also have a separate different medical plan that you selected, which will be the VIP... Which level you have? You have the VIP Classic. So this one will cover the portion that you would be missing with the preventative plan of those doctor's visits, your emergency room, the urgent care or surgeries.

Speaker speaker_1: Hm.

Speaker speaker_0: Um, the only thing is-

Speaker speaker_1: Well, what that one call, call, uh... The VIP?

Speaker speaker_0: Classic.

Speaker speaker_1: So I'm having a medical issue. Um, and does the VIP cover medical if I needed to go to, um, a doctor?

Speaker speaker_0: Yes, ma'am. Um, I do want to ask, based on the notes that's on your plan, it shows that you were calling previously to schedule a virtual plan. Do any of your questions or confusions have anything to do with your virtual services?

Speaker speaker_1: So this is all confusing. I am in need of a blood pressure, uh, subscription. The young lady was saying I can only get two per year. Blood pressure is a monthly medication, so I'm not sure if I'm getting the right services. Then also, um, I'm having

a medical issue and I don't... I'm now I'm not thinking I have medical coverage.

Speaker speaker_0: So you do have medical coverage that will cover a doctor visit, emergency room or urgent care. Those are covered under your plan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: What I believe is confusing you is the fact that you're not enrolled into major medical insurance, which is a traditional deductible percentages and copays and such.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Your plans are PPO limited, specifically speaking that plan that we're talking about, that VIP Classic. Let's say you were to go to the doctor's office. Due to it being a PPO-limited plan it only works for a set dollar amount, specifically this plan. Some other plans have different coverage. Now with yours if you were to go to the physician's office, to the urgent care facilities or an emergency room, it's going to be covering \$50 out of the bill for that visit and then you're responsible for the remainder of that visit bill.

Speaker speaker_1: Oh, good Lord.

Speaker speaker_0: And then to go back into the blood pressure medication issue you were telling me about.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I'm not 100% sure why they answer in specifically that way saying that you're only covered for twice a year. Um, however, your specif- medical preventative plan, that Stay Healthy ME/C, has a FreeRx membership for prescriptions. I do see here that this will be your second week being active. By any chance do you remember getting that FreeRx registration email? If not, I can send you another one.

Speaker speaker_1: Um, yes, please send that, please.

Speaker speaker_0: Okay, so I'm gonna send you an email with the steps and the links for it. What you're going to do in that email is register your account so that you can have access to your FreeRx membership. Once you do, you're gonna be able to access your account which will give you the access to those benefit cards. There's gonna be two in total. This is the part that's gonna be very important, any chronic medication which I believe that blood pressure will fall under that category-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... they need to be shipp- um, the membership won't cover for you to pick it up at the pharmacy. The information that you're going to be giving your doctor is going to be on that website but I'm gonna send you another email with that information just to be on the safe side.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then if you have anything that's AC, let's say some cough medication for a small flu or eye drops for re- uh, pink eye, those things will be considered AC medication and those will be the ones that you're able to pick up at the pharmacy.

Speaker speaker_1: Oh.

Speaker speaker_0: The two cards that you'll see...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The two cards that you're gonna see, one of them will say chronic. That will be something you can show to your doctor in addition to the... So whichever works best for you, either showing the email with the information they'll need or the benefit card, you can do either/or.

Speaker speaker_1: Okay. Um... Hmm.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so just to summarize it, because I know it was a lot of information coming at you really quickly. So you just need to register for your FreeRx membership so that you're able to get that for prescription coverage medication.

Speaker speaker_1: Okay.

Speaker speaker_0: If it is on our pharmateli- phar- pharmateli list, sorry, um, you'll be able to get it but it will be a chronic delivered to your home prescription.

Speaker speaker_1: Okay. So will they be able to give me a prescription without seeing the doctor?

Speaker speaker_0: Unfortunately not. All of your plans require a doctor to issue the recipe for that prescription.

Speaker speaker_1: So that means I have to pay... Uh, good Lord. So whatever that doctor's visit is, I'll have to pay that plus, uh, the \$50, plus whatever they, um, don't cover.

Speaker speaker_0: Yeah. So you have to pay whichever it is the remainder after those \$50 'cause the plan will cover the \$50 and then after those 50 is where you'll cover the rest. Unless you used to have a doctor that gave you the initial prescription, they're also able to call f- um, FreeRx in to put in that prescription request.

Speaker speaker_1: Okay. Okay. Okay, I'll give that a shot.

Speaker speaker_0: All right. And then if you run into any issue, feel more, more than free to give us a call back. We're going to be here 8:00 AM to 8:00 PM Monday through Friday Eastern time.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Of course, it was my pleasure. I hope you have a wonderful rest of your day.

Speaker speaker_1: You too. And bye-bye.