

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits My name is Francesca. How can I assist you today? Hey, I was given this number by, by my employer, Hamilton Riker. And this is for, and what is the purpose of this call? To get insurance. What are the last four of your Social? 0999. And your last name, please? Brooks. Can you verify the mailing address and date of birth to make sure I have the right account in front of me? What'd you say? I'm sorry. Please verify your mailing address and date of birth so that I can make sure I have the right account in front of me. Oh, um, mailing address is, uh, 2898 Bryant Ridge Road. And email address is williambrooks@gmail.com. Okay, sir, I'm still missing your date of birth if you can be so kind, please. Oh, I'm sorry, uh, December 2nd, 2002. And the first contact 270-999-4441? Yes. Did you know which benefit plans you wanted to be enrolled into? Um, no, I was told you would give me options and I'd have to take... I didn't know what y'all have. Okay, so we don't offer the benefits. We only administer them. Hamilton Riker is the one that offers them. They have medical plan, FreeRx which is a medication prescription membership, virtual primary care, dental, short-term disability, term life, vision, critical illness, group accident, behavior health, which will be verifiable therapy by face call or by, I mean, video call, sorry. Um, by video call or by regular call. Does not cover in-person and then IDX which is the identity theft protection. All of those plans are sold separately. Each plan will have its own charge depending on how many plans as well as if you're putting a dependent will depend on how much a policy will come out to be per paycheck. All deductions are per paycheck. They don't do it monthly and then they only allow dependents are either a spouse or children. Okay, so it doesn't cover in-person therapy? For that specific behavior health plan, no, sir. Is that the only plan that Riker, um, has? No, sir. As I went over, behavior health is not the only one. IDX medical, group accident, critical illness, vision, term life, short-term disability, dental, virtual primary care and FreeRx membership are all the plans that they offer. And what's the... I'm sorry, uh, I got... I'm new to all this kind of insurance stuff. Uh, what's the best plan? Like even if it's... like, what covers the most? Legally speaking, there is no such thing. It's all depends on your medical needs. So my main factors right now are medicine, um, therapy and doctor's visits. Okay. So you're only looking for a medical plan at the moment? Uh, yes. So they offer a total of seven medical plans. I'm going to go over the two that are the most different and then follow on to the four most common. The only major medical insurance plan that Hamilton Riker offers is the Minimum Volume Plan, which is also called the MVP plan. It does have the requirement of you working 20 hours or more per week to be eligible to enroll into it. It will work with an in and out-of-network deductible. The in-network will be 6,500, out-of-network will be \$10,000. This is the only plan that has a monthly premium with those deductibles. The monthly premium for employee only is \$487.28 per month. Aside from that, the PPO Limited plan so they offer,

there is one that is virtual only depending if you're looking to see, to have face-to-face benefits for the regular doctor visits. This virtual plan will be \$5.99 per week. With the virtual primary care plan, you have urgent care access 24/7, primary care access and care navigations and care coordinations as well as discount on labs. Now aside from those two plans which are the, um, least traditional plans, they have their other four medical plans. These are split into two different categories. So there is a preventative. Preventative services, what they are, is those services that we get done to make sure we're up to health like your physical, your blood screenings or iron deficiency, your preventative immunizations like the one for the influenza or varicella. And that plan will also be covering your generic preventative prescriptions like vitamins and statins. It does come with an urgent care virtual package, as well as a FreeRx membership for the medications, but it does not cover any hospital indemnity services and it has a network requirement. That plan is called Stay Healthy MUC TeleRx and it is \$14.92 per paycheck. The following two plans are called the VIP plans. They're what they covered hospital indemnity. Hospital indemnity in comparison to preventative are those services that you get at the hospital like your doctor's visits, whether it's for a wellness or a checkup, your surgeries, your emergency room or urgent care visits. The VIP Standard covers you... I mean, costs you \$16.80 per paycheck. And the VIP Classic covers a cost of \$18.57 per paycheck. The only difference between these two plans, due to the fact that they are on a tier system, is the fact that with the standard, intensive care unit, rehabilitation or preventative surgeries are not covered, whereas it is with the VIP Classic. As far as medication goes with this specific plan, they have the package with Pharmaville prescriptions carrier. They have a tier system of \$10, \$20 or \$30 for generic prescriptions. Now depending on where that prescription will fall will be how much it will pay within those three columns and then they provide a discount for non-generic prescriptions. Both plans also come with a virtual urgent care package and do not have any network requirement. The last plan they offer is the only PPO plan that has a copay for your visit and that will cover both the preventative services as well as the hospital indemnity. This plan is \$42.68 and it is called the MEC Enhanced. It does have a network requirement. It will cover four primary care visits with a \$10 copay per year, four specialist care visits with a \$50 copay per year, and four urgent care visits with a \$60 copay per year. This one is going to have both of those prescription plans that I went over with the other plans, but just replacing it back again, it'll have that Elixir for preventative generic prescriptions. It'll give you a \$30 supply generic pharmacy pickup for a \$5 copay and a 90-day supply mail order with a \$15 copay. The Elixir does not cover any medication that's not generic or preventative. And then it is going to also have that package with the Pharmaville prescriptions of the \$10, \$20 and \$30 for generic prescriptions. And this one does have that network requirement as well in it. This is a brief recap with the three PPO... I mean, with the four PPO plans. If you are looking for your preventative services that you get done to make sure that you are up to health, you'll have to enroll into one of the Stay Healthy plans. If you choose the Enhanced, you can only be into that plan. If you choose to enroll into one of the VIPs and one of the MEC Tailored Rx, you're able to mix that as well. You just can't have two of the same plan. You can't enroll into both MECs the same way that you cannot enroll into both VIPs. The VIP plans as well as the MEC Enhanced will be the plans that are going to cover for you to see your doctor in person. As far as if it is going to cover an in-person therapist, that is a question that, unfortunately, based on the information provided to us, we will be unable to answer. Um, we can however tell you that the physician's office itself with the VIP plan will be covered up to

\$50 out of the bill per visit and you'll be responsible for the remainder. Aside from that, the only other plan that I see here that will have a coverage that does sound like it will cover that therapist visit will be the MEC Enhanced with a \$50 copay for specialist care visit, but you have to see if your current therapist is within their network. Okay. Um, are these options listed on a website? They are on a benefit guide, um, which is what I'm reading off at the moment while I'm going over the benefits with you. Is there any way I can call back and is there any way I can see that, like, um, go over with my sp- um, fiancée? Yes, sir. I can send you a copy of your staffing company's benefit guide. Their company open enrollment period isn't ending till the 31st of this month so you still have roughly one week left over to make a decision. Okay. All right. And then since we're going to process an enrollment today, um, if it's fine with you, I would also like to go over the FreeRx membership 'cause that will be the one that goes over the second concern you advised me, that you also want medications to be covered. Yes. So both of the current prescription package that the medical plans are being offered have are the Elixir and the Pharmacoville prescription. They do have a reserved list as to hand out which medication, sorry, is, uh, will be covered under them. The other medication services that your staffing company currently offers the employees to enroll into is a FreeRx membership. Mm-hmm. Um, with that you do have access to about 90% of the generic prescriptions in the US for free. Only thing to keep in mind is your AQ medications can be picked up at the pharmacy. They do not get shipped out. However, your chronic medications have to be shipped out. You cannot pick them up at the pharmacy for it to be covered and you would be receiving them within a three to five day shipping call day. Um, it is \$5.99 per week. If you have, which it does sound like, any specific medications you're currently taking, you're able to go into the FreeRx website dot com and use the drug search tool to see if currently your prescriptions that you're taking and want to have covered would be covered under this carrier for the membership. Just keep in mind that it won't be an insurance, it's just a m-membership for the prescription. Okay. All right. So I sent you a copy of your staffing company's benefit guide to the email on file. You will receive it from our office, which is info@benefitsinacard.com. All right. Thank you so much. No problem. Was there anything else I can assist you with today? I think that's it. All right. We're open 8:00 AM to 5:00 PM Monday through Fridays Eastern time. In the event you have any coverage-specific questions, feel free to give us a call back. If we are unable to provide the information you're seeking, we can always guide you to the correct carrier for that information. All right. Thank you. No problem. Hope you have a wonderful rest of your day. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits

Speaker speaker_2: My name is Francesca. How can I assist you today?

Speaker speaker_3: Hey, I was given this number by, by my employer, Hamilton Riker.

Speaker speaker_2: And this is for, and what is the purpose of this call?

Speaker speaker_3: To get insurance.

Speaker speaker_2: What are the last four of your Social?

Speaker speaker_3: 0999.

Speaker speaker_2: And your last name, please?

Speaker speaker_3: Brooks.

Speaker speaker_2: Can you verify the mailing address and date of birth to make sure I have the right account in front of me?

Speaker speaker_3: What'd you say? I'm sorry.

Speaker speaker_2: Please verify your mailing address and date of birth so that I can make sure I have the right account in front of me.

Speaker speaker_3: Oh, um, mailing address is, uh, 2898 Bryant Ridge Road. And email address is williambrooks@gmail.com.

Speaker speaker_2: Okay, sir, I'm still missing your date of birth if you can be so kind, please.

Speaker speaker_3: Oh, I'm sorry, uh, December 2nd, 2002.

Speaker speaker_2: And the first contact 270-999-4441?

Speaker speaker_3: Yes.

Speaker speaker_2: Did you know which benefit plans you wanted to be enrolled into?

Speaker speaker_3: Um, no, I was told you would give me options and I'd have to take... I didn't know what y'all have.

Speaker speaker_2: Okay, so we don't offer the benefits. We only administer them. Hamilton Riker is the one that offers them. They have medical plan, FreeRx which is a medication prescription membership, virtual primary care, dental, short-term disability, term life, vision, critical illness, group accident, behavior health, which will be verifiable therapy by face call or by, I mean, video call, sorry. Um, by video call or by regular call. Does not cover in-person and then IDX which is the identity theft protection. All of those plans are sold separately. Each plan will have its own charge depending on how many plans as well as if you're putting a dependent will depend on how much a policy will come out to be per paycheck. All deductions are per paycheck. They don't do it monthly and then they only allow dependents are either a spouse or children.

Speaker speaker_3: Okay, so it doesn't cover in-person therapy?

Speaker speaker_2: For that specific behavior health plan, no, sir.

Speaker speaker_3: Is that the only plan that Riker, um, has?

Speaker speaker_2: No, sir. As I went over, behavior health is not the only one. IDX medical, group accident, critical illness, vision, term life, short-term disability, dental, virtual primary

care and FreeRx membership are all the plans that they offer.

Speaker speaker_3: And what's the... I'm sorry, uh, I got... I'm new to all this kind of insurance stuff. Uh, what's the best plan? Like even if it's... like, what covers the most?

Speaker speaker_2: Legally speaking, there is no such thing. It's all depends on your medical needs.

Speaker speaker_3: So my main factors right now are medicine, um, therapy and doctor's visits.

Speaker speaker_2: Okay. So you're only looking for a medical plan at the moment?

Speaker speaker_3: Uh, yes.

Speaker speaker_2: So they offer a total of seven medical plans. I'm going to go over the two that are the most different and then follow on to the four most common. The only major medical insurance plan that Hamilton Riker offers is the Minimum Volume Plan, which is also called the MVP plan. It does have the requirement of you working 20 hours or more per week to be eligible to enroll into it. It will work with an in and out-of-network deductible. The in-network will be 6,500, out-of-network will be \$10,000. This is the only plan that has a monthly premium with those deductibles. The monthly premium for employee only is \$487.28 per month. Aside from that, the PPO Limited plan so they offer, there is one that is virtual only depending if you're looking to see, to have face-to-face benefits for the regular doctor visits. This virtual plan will be \$5.99 per week. With the virtual primary care plan, you have urgent care access 24/7, primary care access and care navigations and care coordinations as well as discount on labs. Now aside from those two plans which are the, um, least traditional plans, they have their other four medical plans. These are split into two different categories. So there is a preventative. Preventative services, what they are, is those services that we get done to make sure we're up to health like your physical, your blood screenings or iron deficiency, your preventative immunizations like the one for the influenza or varicella. And that plan will also be covering your generic preventative prescriptions like vitamins and statins. It does come with an urgent care virtual package, as well as a FreeRx membership for the medications, but it does not cover any hospital indemnity services and it has a network requirement. That plan is called Stay Healthy MUC TeleRx and it is \$14.92 per paycheck. The following two plans are called the VIP plans. They're what they covered hospital indemnity. Hospital indemnity in comparison to preventative are those services that you get at the hospital like your doctor's visits, whether it's for a wellness or a checkup, your surgeries, your emergency room or urgent care visits. The VIP Standard covers you... I mean, costs you \$16.80 per paycheck. And the VIP Classic covers a cost of \$18.57 per paycheck. The only difference between these two plans, due to the fact that they are on a tier system, is the fact that with the standard, intensive care unit, rehabilitation or preventative surgeries are not covered, whereas it is with the VIP Classic. As far as medication goes with this specific plan, they have the package with Pharmaville prescriptions carrier. They have a tier system of \$10, \$20 or \$30 for generic prescriptions. Now depending on where that prescription will fall will be how much it will pay within those three columns and then they provide a discount for non-generic prescriptions. Both plans also come with a virtual urgent care package and do not have any network requirement. The last plan they offer is the only PPO plan that has a copay for your visit and

that will cover both the preventative services as well as the hospital indemnity. This plan is \$42.68 and it is called the MEC Enhanced. It does have a network requirement. It will cover four primary care visits with a \$10 copay per year, four specialist care visits with a \$50 copay per year, and four urgent care visits with a \$60 copay per year. This one is going to have both of those prescription plans that I went over with the other plans, but just replacing it back again, it'll have that Elixir for preventative generic prescriptions. It'll give you a \$30 supply generic pharmacy pickup for a \$5 copay and a 90-day supply mail order with a \$15 copay. The Elixir does not cover any medication that's not generic or preventative. And then it is going to also have that package with the Pharmaville prescriptions of the \$10, \$20 and \$30 for generic prescriptions. And this one does have that network requirement as well in it. This is a brief recap with the three PPO... I mean, with the four PPO plans. If you are looking for your preventative services that you get done to make sure that you are up to health, you'll have to enroll into one of the Stay Healthy plans. If you choose the Enhanced, you can only be into that plan. If you choose to enroll into one of the VIPs and one of the MEC Tailored Rx, you're able to mix that as well. You just can't have two of the same plan. You can't enroll into both MECs the same way that you cannot enroll into both VIPs. The VIP plans as well as the MEC Enhanced will be the plans that are going to cover for you to see your doctor in person. As far as if it is going to cover an in-person therapist, that is a question that, unfortunately, based on the information provided to us, we will be unable to answer. Um, we can however tell you that the physician's office itself with the VIP plan will be covered up to \$50 out of the bill per visit and you'll be responsible for the remainder. Aside from that, the only other plan that I see here that will have a coverage that does sound like it will cover that therapist visit will be the MEC Enhanced with a \$50 copay for specialist care visit, but you have to see if your current therapist is within their network.

Speaker speaker_4: Okay. Um, are these options listed on a website?

Speaker speaker_2: They are on a benefit guide, um, which is what I'm reading off at the moment while I'm going over the benefits with you.

Speaker speaker_4: Is there any way I can call back and is there any way I can see that, like, um, go over with my sp- um, fiancée?

Speaker speaker_2: Yes, sir. I can send you a copy of your staffing company's benefit guide. Their company open enrollment period isn't ending till the 31st of this month so you still have roughly one week left over to make a decision.

Speaker speaker_4: Okay.

Speaker speaker_2: All right. And then since we're going to process an enrollment today, um, if it's fine with you, I would also like to go over the FreeRx membership 'cause that will be the one that goes over the second concern you advised me, that you also want medications to be covered.

Speaker speaker_4: Yes.

Speaker speaker_2: So both of the current prescription package that the medical plans are being offered have are the Elixir and the Pharmacoville prescription. They do have a reserved

list as to hand out which medication, sorry, is, uh, will be covered under them. The other medication services that your staffing company currently offers the employees to enroll into is a FreeRx membership.

Speaker speaker_4: Mm-hmm.

Speaker speaker_2: Um, with that you do have access to about 90% of the generic prescriptions in the US for free. Only thing to keep in mind is your AQ medications can be picked up at the pharmacy. They do not get shipped out. However, your chronic medications have to be shipped out. You cannot pick them up at the pharmacy for it to be covered and you would be receiving them within a three to five day shipping call day. Um, it is \$5.99 per week. If you have, which it does sound like, any specific medications you're currently taking, you're able to go into the FreeRx website dot com and use the drug search tool to see if currently your prescriptions that you're taking and want to have covered would be covered under this carrier for the membership. Just keep in mind that it won't be an insurance, it's just a membership for the prescription.

Speaker speaker_4: Okay.

Speaker speaker_2: All right. So I sent you a copy of your staffing company's benefit guide to the email on file. You will receive it from our office, which is info@benefitsinacard.com.

Speaker speaker_4: All right. Thank you so much.

Speaker speaker_2: No problem. Was there anything else I can assist you with today?

Speaker speaker_4: I think that's it.

Speaker speaker_2: All right. We're open 8:00 AM to 5:00 PM Monday through Fridays Eastern time. In the event you have any coverage-specific questions, feel free to give us a call back. If we are unable to provide the information you're seeking, we can always guide you to the correct carrier for that information.

Speaker speaker_4: All right. Thank you.

Speaker speaker_2: No problem. Hope you have a wonderful rest of your day.

Speaker speaker_4: You too.