

Transcript: Justin

Mills-4516609889976320-6189704582316032

Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Um, yes, um, I'm trying to fill out this form and it is very, um, very confusing to me. Like, I was wondering if you could help explain it to, uh, to me. Like, the first part, uh, the first part is t- is if, like, you need, like, medical coverage, and is the second part, like, disability life insurance, if that's, like, if you need, like, want, like, um, beneficial, like, health effect, if do you want disability life insurance? But isn't that, uh, like, all included in your W-2? Um, no, ma'am. Um, so these benefits that's offered through... What's that staffing agency you work for? I'm sorry. Oh, I am applying through, um, um, hospital- like, Hospitality Staffing Services. Okay, so let's see here. So, with HSS- Mm-hmm. So, everything that's on that enrollment form. Um, so the medical plans are either the VIP Standard, the MEC TeleRX or the MEC Enhanced. Now, the VIP Standard, that just covers, uh, hospitals, doctors and medications, while the MEC TeleRX covers preventative services only. So, like, physicals, diabetes screenings, vaccinations, stuff like that. While the MEC Enhanced, that's like a combination of both preventative plus hospital, doctor and medication coverage. Um, now, regarding the additional benefit options, um, those could either be added on to the medical plans or they can just be put, uh, without n- the medical plan. So, it's totally based off what you need or what you want. Oh, okay. Good. Yeah, I already have, like, coverage through my dad's, so I would just probably need disability and life insurance. And I don't know about critical illness because I'm not that old or accident. I... Nothing really accidental has happened to me. What is IDX Social Plus? Is that, like, just social security? No. So IDX First is pretty much like a protection against online threats, uh, that protects your social, your data, stuff like that. Oh. So it's identity fraud protection. Uh. Uh, Free R- FreeRx? Shouldn't that be up there with the healthcare plan, I mean, healthcare plans? Uh, no, ma'am. So FreeRx is an additional benefit option, uh, that gives out free or discounted prescription coverage. Oh, Virtual Primary, Virtual Primary Care. Oh, I guess if you wanted to do, like, a telehealth visit. Correct. That, that would cover that visit. Yes. Eee. Oh, okay. Thank you, because yeah, no, this is like confusing. Okay. Is there anything else I can assist you with today? No, that's it. Awesome. Well, you have a wonderful day, okay? You too. All right, bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Um, yes, um, I'm trying to fill out this form and it is very, um, very confusing to me. Like, I was wondering if you could help explain it to, uh, to me. Like, the first part, uh, the first part is t- is if, like, you need, like, medical coverage, and is the second part, like, disability life insurance, if that's, like, if you need, like, want, like, um, beneficial, like, health effect, if do you want disability life insurance? But isn't that, uh, like, all included in your W-2?

Speaker speaker_0: Um, no, ma'am. Um, so these benefits that's offered through... What's that staffing agency you work for? I'm sorry.

Speaker speaker_1: Oh, I am applying through, um, um, hospital- like, Hospitality Staffing Services.

Speaker speaker_0: Okay, so let's see here. So, with HSS-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, everything that's on that enrollment form. Um, so the medical plans are either the VIP Standard, the MEC TeleRX or the MEC Enhanced. Now, the VIP Standard, that just covers, uh, hospitals, doctors and medications, while the MEC TeleRX covers preventative services only. So, like, physicals, diabetes screenings, vaccinations, stuff like that. While the MEC Enhanced, that's like a combination of both preventative plus hospital, doctor and medication coverage. Um, now, regarding the additional benefit options, um, those could either be added on to the medical plans or they can just be put, uh, without n- the medical plan. So, it's totally based off what you need or what you want.

Speaker speaker_1: Oh, okay. Good. Yeah, I already have, like, coverage through my dad's, so I would just probably need disability and life insurance. And I don't know about critical illness because I'm not that old or accident. I... Nothing really accidental has happened to me. What is IDX Social Plus? Is that, like, just social security?

Speaker speaker_0: No. So IDX First is pretty much like a protection against online threats, uh, that protects your social, your data, stuff like that.

Speaker speaker_1: Oh.

Speaker speaker_0: So it's identity fraud protection.

Speaker speaker_1: Uh. Uh, Free R- FreeRx? Shouldn't that be up there with the healthcare plan, I mean, healthcare plans?

Speaker speaker_0: Uh, no, ma'am. So FreeRx is an additional benefit option, uh, that gives out free or discounted prescription coverage.

Speaker speaker_1: Oh, Virtual Primary, Virtual Primary Care. Oh, I guess if you wanted to do, like, a telehealth visit.

Speaker speaker_0: Correct. That, that would cover that visit. Yes.

Speaker speaker_1: Eee. Oh, okay. Thank you, because yeah, no, this is like confusing.

Speaker speaker_0: Okay. Is there anything else I can assist you with today?

Speaker speaker_1: No, that's it.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: You too.

Speaker speaker_0: All right, bye-bye.

Speaker speaker_1: Bye.