

## **Transcript: Justin**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hey, Justin. It's Tracy with APL. How are you doing today? I'm doing well, Tracy. And yourself? I'm doing fine, thank you. So I have an... a lady on the line who says she is with Partners Personnel Management Services. Mm-hmm. Her name is Irene Holden, and she says that she just enrolled last week. But she's got a question regarding the plan that she enrolled in. We do not have anything in our system for her as, as of now. Okay. Um, do you have the last four numbers of her Social by any chance? Uh, 3811. Okay. And you said Irene Holden? That's what she said, mm-hmm. Let's see here. Okay, you can transfer her over. Okay. Well, thank you so much, Justin. Have a good afternoon. You do the same, okay, Tracy? Thank you very much. Bye-bye. All right. Hello. Am I speaking with Irene? It is. Awesome. This is Justin from Benefits and a Card. Tracy from APL informed me you had a few questions regarding your medical plan that you enrolled into. Is that correct? Yeah. I'm wondering if I enrolled in the correct plan, or maybe I don't understand all the plans. Okay. And I was hoping I'd get a little help. Okay. Um, for security purposes, can you verify your date of birth for me real quick? 12/18/68. Okay. So let's see here. So looking at the file, I see a pending request sent for enrollment for the MEC TeleRx, which just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that. And I do see dental as well. Um, did you have any questions about that medical plan? Yeah. So my question is, what if I go for like a an, off... a physical or annual checkup or whatever? 'Cause I normally, um, take, it's called Indapamide. It's like a, um, a mild blood pressure pill, but it's not like a blood pressure pill, if that makes sense. So in those cases, I guess that would not be considered... it would, it would not be considered a... Uh, I guess it would... The coding would change if I needed to request prescriptions. Is that correct? Which means that it would go from a physical to a regular doctor's appointment. Um, let's see here. Now that isn't... Now honestly, the MEC TeleRx, I do know that you do have a subscription to FreeRx, which gives out free or discounted prescription coverage. So you, so you do have prescription coverage with that medical plan. Um, but with the preventative healthcare services, like the annual physical or the, the, the one that you mentioned before, um, those would be covered under that medical plan. But if you were prescribed like a medication from that appointment, um, you wouldn't have coverage for that, because it just covers preventative healthcare services. Now say, for example, that doctor did write you a prescription and sent it to FreeRx. Since you do have a FreeRx, uh, subscription with this medical plan, you can see if that prescription is on the FreeRx website. And if so, the doctor can fill it with FreeRx and have it either sent to your house directly or it's picked up at your local pharmacy. 'Cause I had contacted FreeRx last week, and the... I guess on the medicines that I do take- Mm-hmm. ... he said that they're not considered preventative,

so they would not be covered. So that kind of made me wonder, okay, if I go for a physical and if they write a prescription, would that, you know, would that change in regards to how he has to code it in the system for even just to be seen? And because it's not a preventative medicine or they don't consider it preventative, where would I get the prescription from? Or is there another plan where I need to, option where I need to look into where it's actually covered? Let's see here. No, honestly, I... Honestly, I do know that with the FreeRx subscription, um, you do have medication coverage, uh, with there as well. Um, now who was the rep that you spoke with regarding the preventative medicine? I mean, you do have preventative medicine with the MEC medical plan, but since the MEC TeleRx comes with FreeRx as a subscription, uh, you- Well, I contac-... I, I, I'm sorry. Don't worry. I contacted FreeRx. So I don't remember who the representative was, but he looked it up, and I looked it up online as well. Mm-hmm. And it wasn't there. You know, and I called him and, and asked him about it, and he said, "Well, it's not considered, um, a preventative, you know, type medicine." So it's not covered under, under the plan that I have. Okay. Uh, well I- But I don't... I didn't remember to. No worries. Um, well, I do know that Partners does offer- Or maybe. I'm sorry. Go on. No worries. Um, so I do know that Partners, they do offer other medical plans. They have the VIP plans, which do cover hospital visits, doctor visits, and medication coverage, um, but they just don't cover preventative healthcare services. Um, and then they have a... Well, those medical plans range from \$17.66 to \$43.28. And then they offer one more medical plan, which is like a combination of both preventative plus hospital, doctor, and medication coverage at \$43.76 a week. Okay. So, I- I received like a detailed benefit plan, so- Mm-hmm. ... I guess the one that I initially signed up for, it says M-E- MEC TeleRx. Is that the one that I signed up for? Correct. And then I see one that says Z- Standard, VIP Plus, and VIP Prime. Yes. So those are the plans that cover hospitals, doctors, and medications, yes. Okay. Um, so I- would I have to choose more than one plan in order to... 'Cause I see VIP Standard and VIP Plus and VIP Prime, so... Um. Or both, for- Yeah. Both... Um, so no. So the VIP plans, um... So, say for example, you- so say... You can get, like... Say for example, you can get the MEC with one of the VIP plans, but you can't combine two VIP plans, since the VIP plans, they cover hospitals, doctors, and medications. Um, but it's totally up to you. If you wanted to get multiple medical plans, that's- that's up to you. Um, we're not allowed to make recommendations here at Benefits and A Card. Okay. So, if I were to choose a VIP plan, I just need to make s-... Well, I guess the question is, could I make changes at this point or is it too late? I can only cancel at this time? Um... So looking at the file, you're still within your personal open enrollment period. Um, you have until the 18th- Mm-hmm. ... to make that final decision. Okay. So... All right. So, I have the choice of adding MEC to a VIP or one VIP, is that what you're saying? Um, yes. So you do have the option to add the, uh, VIP plans to the MEC or you have the option to, uh, upgrade to the MEC Enhanced or whatever medical plan you wanted. Okay. Hmm. Okay. All right. I'm gonna ha-... I guess I need to look at these again 'cause I'm thinking I may have to add a VIP Standard. Um, but I just have to look at, um, look at what's, you know, what's included. I just wanted to make sure that my prescriptions were covered regardless of if they were, um, uh, what do you call? Preventative medicines? Mm-hmm. Or not. So that- that's my m- main concern. So, um, is it that the VIP, any VIP, it doesn't matter whether or not it's preventative, uh, prescription or not? Is that how that works? Uh, no. Yes, ma'am. So any- any medication, generic brand, um, would n- have... be covered under the VIP plan since they cover hospitals, doctors, and medications. So you do have

medication coverage under those VIP plans, yes. Okay. All right. I just... I guess I just need to choose which one. I'm thinkin' it's probably gonna be the S- Standard. I guess that's the next level up, um, that- that I probably need to choose. But let me look it over and then I'll have to call back to be on the safe side, 'cause I don't wanna change again. Totally understand. Well, is there anything else- And what is the- ... I can help you with today? Yeah. And, um, as far as trying to find doctors, is that on your website? Um, yes. Or it should be in that benefit guide as well. Um, multiplan.com or, uh, their phone number should be included. Okay. And as- as far as the dental is concerned, the one that I signed up for, the- the preventative is free, but there is, um, like a fif-... Was it a \$50 or \$100 deductible for, I guess, fillings or something like that? Or are fillings just not included? Um, so I do know when it comes to dental, all of the preventative visits would be covered at 100%, which would be the mas- basic cleanings, checkups, or X-rays once per six months. However, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. So that \$50 deductible at 80% coverage. Okay. Okay. That's what I needed to know. All right. Well, let me look through this whole medical thing and I'll probably end up calling back to add on another one because, um, I don't think what I needed was- was... you know, it's part of it. But w- you know, basically the prescriptions that I'm... that I may need, I don't want, you know, them charging me regular fee to visit the doctor if he's writing a... it's not a- it's not coded as a preventable medicine, I guess, if that make- if that makes sense. Totally understand. Um, well is there anything else I can help you with today, Irene? Um, that's it. Are you part of claims or no? Um, we're just the benefit administrators for your employer, Partners Personal. So the claims would actually be, uh, the one that you called initially, APL, American Public Life. Okay. So, I'm- I'm just gonna ask them a question or... Well, she can't answer me 'cause she didn't have my policy. Okay. All right. Well, I'll have to wait then. Okay. All right. I appreciate your help. You're welcome. You have a great day, okay? All right. Bye-bye. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hey, Justin. It's Tracy with APL. How are you doing today?

Speaker speaker\_1: I'm doing well, Tracy. And yourself?

Speaker speaker\_2: I'm doing fine, thank you. So I have an... a lady on the line who says she is with Partners Personnel Management Services.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Her name is Irene Holden, and she says that she just enrolled last week. But she's got a question regarding the plan that she enrolled in. We do not have anything in our system for her as, as of now.

Speaker speaker\_1: Okay. Um, do you have the last four numbers of her Social by any chance?

Speaker speaker\_2: Uh, 3811.

Speaker speaker\_1: Okay. And you said Irene Holden?

Speaker speaker\_2: That's what she said, mm-hmm.

Speaker speaker\_1: Let's see here. Okay, you can transfer her over.

Speaker speaker\_2: Okay. Well, thank you so much, Justin. Have a good afternoon.

Speaker speaker\_1: You do the same, okay, Tracy?

Speaker speaker\_2: Thank you very much. Bye-bye.

Speaker speaker\_1: All right. Hello. Am I speaking with Irene?

Speaker speaker\_3: It is.

Speaker speaker\_1: Awesome. This is Justin from Benefits and a Card. Tracy from APL informed me you had a few questions regarding your medical plan that you enrolled into. Is that correct?

Speaker speaker\_3: Yeah. I'm wondering if I enrolled in the correct plan, or maybe I don't understand all the plans.

Speaker speaker\_1: Okay.

Speaker speaker\_3: And I was hoping I'd get a little help.

Speaker speaker\_1: Okay. Um, for security purposes, can you verify your date of birth for me real quick?

Speaker speaker\_3: 12/18/68.

Speaker speaker\_1: Okay. So let's see here. So looking at the file, I see a pending request sent for enrollment for the MEC TeleRx, which just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that. And I do see dental as well. Um, did you have any questions about that medical plan?

Speaker speaker\_3: Yeah. So my question is, what if I go for like a an, off... a physical or annual checkup or whatever? 'Cause I normally, um, take, it's called Indapamide. It's like a, um, a mild blood pressure pill, but it's not like a blood pressure pill, if that makes sense. So in those cases, I guess that would not be considered... it would, it would not be considered a... Uh, I guess it would... The coding would change if I needed to request prescriptions. Is that correct? Which means that it would go from a physical to a regular doctor's appointment.

Speaker speaker\_1: Um, let's see here. Now that isn't... Now honestly, the MEC TeleRx, I do know that you do have a subscription to FreeRx, which gives out free or discounted prescription coverage. So you, so you do have prescription coverage with that medical plan. Um, but with the preventative healthcare services, like the annual physical or the, the, the one

that you mentioned before, um, those would be covered under that medical plan. But if you were prescribed like a medication from that appointment, um, you wouldn't have coverage for that, because it just covers preventative healthcare services. Now say, for example, that doctor did write you a prescription and sent it to FreeRx. Since you do have a FreeRx, uh, subscription with this medical plan, you can see if that prescription is on the FreeRx website. And if so, the doctor can fill it with FreeRx and have it either sent to your house directly or it's picked up at your local pharmacy.

Speaker speaker\_3: 'Cause I had contacted FreeRx last week, and the... I guess on the medicines that I do take-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: ... he said that they're not considered preventative, so they would not be covered. So that kind of made me wonder, okay, if I go for a physical and if they write a prescription, would that, you know, would that change in regards to how he has to code it in the system for even just to be seen? And because it's not a preventative medicine or they don't consider it preventative, where would I get the prescription from? Or is there another plan where I need to, option where I need to look into where it's actually covered?

Speaker speaker\_1: Let's see here. No, honestly, I... Honestly, I do know that with the FreeRx subscription, um, you do have medication coverage, uh, with there as well. Um, now who was the rep that you spoke with regarding the preventative medicine? I mean, you do have preventative medicine with the MEC medical plan, but since the MEC TeleRx comes with FreeRx as a subscription, uh, you-

Speaker speaker\_3: Well, I contac-... I, I, I'm sorry.

Speaker speaker\_1: Don't worry.

Speaker speaker\_3: I contacted FreeRx. So I don't remember who the representative was, but he looked it up, and I looked it up online as well.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: And it wasn't there. You know, and I called him and, and asked him about it, and he said, "Well, it's not considered, um, a preventative, you know, type medicine." So it's not covered under, under the plan that I have.

Speaker speaker\_1: Okay. Uh, well I-

Speaker speaker\_3: But I don't... I didn't remember to.

Speaker speaker\_1: No worries. Um, well, I do know that Partners does offer-

Speaker speaker\_3: Or maybe. I'm sorry. Go on.

Speaker speaker\_1: No worries. Um, so I do know that Partners, they do offer other medical plans. They have the VIP plans, which do cover hospital visits, doctor visits, and medication coverage, um, but they just don't cover preventative healthcare services. Um, and then they have a... Well, those medical plans range from \$17.66 to \$43.28. And then they offer one more

medical plan, which is like a combination of both preventative plus hospital, doctor, and medication coverage at \$43.76 a week.

Speaker speaker\_3: Okay. So, I- I received like a detailed benefit plan, so-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: ... I guess the one that I initially signed up for, it says M-E- MEC TeleRx. Is that the one that I signed up for?

Speaker speaker\_1: Correct.

Speaker speaker\_3: And then I see one that says Z- Standard, VIP Plus, and VIP Prime.

Speaker speaker\_1: Yes. So those are the plans that cover hospitals, doctors, and medications, yes.

Speaker speaker\_3: Okay. Um, so I- would I have to choose more than one plan in order to... 'Cause I see VIP Standard and VIP Plus and VIP Prime, so...

Speaker speaker\_1: Um.

Speaker speaker\_3: Or both, for-

Speaker speaker\_1: Yeah.

Speaker speaker\_3: Both...

Speaker speaker\_1: Um, so no. So the VIP plans, um... So, say for example, you- so say... You can get, like... Say for example, you can get the MEC with one of the VIP plans, but you can't combine two VIP plans, since the VIP plans, they cover hospitals, doctors, and medications. Um, but it's totally up to you. If you wanted to get multiple medical plans, that's- that's up to you. Um, we're not allowed to make recommendations here at Benefits and A Card.

Speaker speaker\_3: Okay. So, if I were to choose a VIP plan, I just need to make s-... Well, I guess the question is, could I make changes at this point or is it too late? I can only cancel at this time?

Speaker speaker\_1: Um... So looking at the file, you're still within your personal open enrollment period. Um, you have until the 18th-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: ... to make that final decision.

Speaker speaker\_3: Okay. So... All right. So, I have the choice of adding MEC to a VIP or one VIP, is that what you're saying?

Speaker speaker\_1: Um, yes. So you do have the option to add the, uh, VIP plans to the MEC or you have the option to, uh, upgrade to the MEC Enhanced or whatever medical plan you wanted.

Speaker speaker\_3: Okay. Hmm. Okay. All right. I'm gonna ha-... I guess I need to look at these again 'cause I'm thinking I may have to add a VIP Standard. Um, but I just have to look at, um, look at what's, you know, what's included. I just wanted to make sure that my prescriptions were covered regardless of if they were, um, uh, what do you call? Preventative medicines?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: Or not. So that- that's my m- main concern. So, um, is it that the VIP, any VIP, it doesn't matter whether or not it's preventative, uh, prescription or not? Is that how that works?

Speaker speaker\_1: Uh, no. Yes, ma'am. So any- any medication, generic brand, um, would n- have... be covered under the VIP plan since they cover hospitals, doctors, and medications. So you do have medication coverage under those VIP plans, yes.

Speaker speaker\_3: Okay. All right. I just... I guess I just need to choose which one. I'm thinkin' it's probably gonna be the S- Standard. I guess that's the next level up, um, that- that I probably need to choose. But let me look it over and then I'll have to call back to be on the safe side, 'cause I don't wanna change again.

Speaker speaker\_1: Totally understand. Well, is there anything else-

Speaker speaker\_3: And what is the-

Speaker speaker\_1: ... I can help you with today?

Speaker speaker\_3: Yeah. And, um, as far as trying to find doctors, is that on your website?

Speaker speaker\_1: Um, yes. Or it should be in that benefit guide as well. Um, multiplan.com or, uh, their phone number should be included.

Speaker speaker\_3: Okay. And as- as far as the dental is concerned, the one that I signed up for, the- the preventative is free, but there is, um, like a fif-... Was it a \$50 or \$100 deductible for, I guess, fillings or something like that? Or are fillings just not included?

Speaker speaker\_1: Um, so I do know when it comes to dental, all of the preventative visits would be covered at 100%, which would be the mas- basic cleanings, checkups, or X-rays once per six months. However, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. So that \$50 deductible at 80% coverage.

Speaker speaker\_3: Okay. Okay. That's what I needed to know. All right. Well, let me look through this whole medical thing and I'll probably end up calling back to add on another one because, um, I don't think what I needed was- was... you know, it's part of it. But w- you know, basically the prescriptions that I'm... that I may need, I don't want, you know, them charging me regular fee to visit the doctor if he's writing a... it's not a- it's not coded as a preventable medicine, I guess, if that make- if that makes sense.

Speaker speaker\_1: Totally understand. Um, well is there anything else I can help you with today, Irene?

Speaker speaker\_3: Um, that's it. Are you part of claims or no?

Speaker speaker\_1: Um, we're just the benefit administrators for your employer, Partners Personal. So the claims would actually be, uh, the one that you called initially, APL, American Public Life.

Speaker speaker\_3: Okay. So, I'm- I'm just gonna ask them a question or... Well, she can't answer me 'cause she didn't have my policy. Okay. All right. Well, I'll have to wait then. Okay. All right. I appreciate your help.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_3: All right. Bye-bye.

Speaker speaker\_1: Bye-bye.