

## **Transcript: Justin**

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### **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Good morning, Justin. I am calling because my employer had offered me choice of Benefits in a Card. And I was looking at the plan and I read and I noticed that this is not a comprehensive healthcare. And I want to get more details about this. Let's maybe start with the medical. Um, yeah, what's that staffing agency you work for? North, uh, Staffing Group. The North Staffing, and the last four of your social? Pardon me? What's the last four of your social? Oh, do you actually need that? Um, yes, in order to pull your file to get you enrolled in the benefits, yes. Because I am working on completing all that paperwork. It's 6633. Okay. Let's see here. Let me pull up Benefit Guide. Bear with me one second. Staffing. Okay, so with the medical plans, they're North Staffing, they offer the StayHealthy MEC, the VIP Classic, and the Elite Pro. So with the StayHealthy MEC, that just covers preventative healthcare services only. So like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. While the VIP Classic and the Elite Pro both cover your hospital visits, doctor visits, and medication coverage. The only major difference between the VIP Classic and the Elite Pro is just how much the insurance carrier pays to cover things. So if you're looking at a benefit guide, um, under the VIP Classic for hospital confinement, the VIP Classic will pay only \$50 a day for a max of 30 days, while the Elite Pro pays out \$400 a day for a max of five days. So like I said, the only major difference is just how much the carrier pays to cover things. What is the deductible for this plan? Do I need to meet certain deductible before the plan will start paying? Uh, no, ma'am. So this isn't major medical insurance, where you have to m- meet a deductible, um, it's hospital indemnity plans. So as long as you pay the copays of either \$25 for regular doctor's visits or \$50 for, like, a specialist, like a ears, nose, and throat doctor, for example, um, it'll be \$50. So as long as you meet the copays, the insurance carrier pays their set dollar amount, so whatever's in the Benefit Guide, and then whatever the remaining balance is would be your responsibility. So if I want to go to a doctor, I have to find this doctor under this healthcare? Correct. In network, yes. And how do I find out the network of doctors for the Elite Pro? Um, so I can provide you with MultiPlan's telephone number, and if you provide them with your ZIP code, they can give you a list of doctors in that area that will accept the insurance. So the name of the plan, it's Elite Pro if I choose to do that one? Correct. Okay, so... And I notice here, you said that it pays for medications. Correct, uh, VIP Classic as well as the Elite Pro, yes. So is this medications like generic only or it covers brand names? Um, so it would cover generic only. Um, looking at the Benefit Guide, um, it does say your copay for the, for the medications would either be \$10, \$20, or \$30 depending on the type of medication, um, but it is generic brand, yes. So none of these plans covered brand medications? Correct. Okay. The fa-... I also noticed that you offer the dental and the vision, and then you offer something called Free E- RX? Yes. So FreeRx is pretty much like a, where

it gives that free prescription coverage. Um, so if you head to freerx.com, there is a list of medications that is covered or are covered on the website that could either be picked up at your local pharmacy or delivered to your home address depending on the type of medication. And those are generic only again? Um, they could be name brand. Um, there is acute and chronic medications. Um, I've seen a couple name brand medications on that website. Um, but like I said, I would just head to freerx.com to look at that list if you have more specific medications that you take. I do. Can you check, please? Um, let's see here. Freerx.com. Here, and what's the medication? I have Lylana, L-Y-L-L-A-N-A. It's a hormone patch. So L-Y-L-L-A-N-A? Mm-hmm. And I use the one that is point five milligrams. Let's see here. Let's see here. Estradiol. That Estradiol. Let's find this, I gotta look it by, uh... Here, give me one second, Estradiol. So, I'm not seeing, um, here, I mean, I'm seeing Estriol, which is the type of medication, but I'm not seeing that specific, uh- Yeah, that is the generic name. Oh, so that is the generic one? So that could be- that could be any- any hormone that has the same, I guess, ingredients. Estradiol. Um, yeah. Yeah, so it has... So, I'm doing some... Uh, I am seeing that, uh, Estradiol on the- on the FreeRx website. Um, but I'm not seeing, like, a- like, a patch or anything. I'm seeing, like, tablets. It is a patch. Oh. Oh, it is a patch? So, probably you're having... This plan offers only pills, not the patch, I'm not sure. Just- Probably. ... trying to figure it out. Um, 'cause I'm only seeing, yeah, 'cause I'm only seeing tablets. I'm not seeing patches or anything. Yeah, they do come in patches, so... So that generic medicine is free with the FreeRx.com, or I did ask for Elite Pro, you said didn't include medication. Um, yes, so the FreeRx- So it's generic only. Yes. Uh, for, uh, for the PharmAvail, it would be for generic only, the \$10, \$20 or \$30 copay for the medication coverage under the Elite Pro and VIP Classic plans. However, if you've got FreeRx, that's an additional benefit option, um, that can be added to the medic- medical plans, um, which you do have extra medication coverage under that FreeRx as well. So now, this plan, \$28, is that weekly or monthly? Um, so everything is weekly deductions. So all of these plans, I'm going to be deducted every week this amount of money? Correct. Okay. Uh... Anyway, so let's see. I did have a question about the vision. The vision is kind of like, you have, like, a set of doctors, like, once I enroll, I can have, I can see at the doctors, or can I see at the doctors before I enroll? How does it work? Um, so once you get enrolled, I do know pending enrollments do take one to two weeks before you become active. So I do know there- Mm-hmm. ... that there's that. Um, but once you do become active, um, you do have, you will have the option to, um, see all of the providers that's in your net- in your location under that multi-plan telephone number that I'm going to provide you. Okay. So the one for the vision says that it's \$242, that's weekly. Correct. So what is the amount that it covers? For, uh, the frames, the lenses? Yeah. Um, so when it comes to vision, um, your copay for an eye exam would be \$10. Copay for lenses and frames, \$25. However, they have a frames allowance for \$130 under that vision plan. And I do know it's through MetLife. So, if I get something over- under \$130 in the frame, I have to pay. And what about the lenses? Um, it's just showing me a copay for lenses and frames, which is \$25. So I'm only seeing a copay. So then it covers whatever I can get, bifocals, transitions, after I pay the \$25 copay? Um, correct. So that may be a carrier question. Um, I do have their telephone number if need be. Can I please have it? Yeah. Um, so MetLife's telephone number is 800... Mm-hmm. 615... Mm-hmm. ... 1883. This is MetLife? Correct. For vision, yes. And then MetLife carries the dental too, right? Um, dental is through American Public Life. Oh, okay. American Public Life. Do you have the number for that one? Um, yes. So

800-256-8606. So this dental plan, do they have something online that I can look at the providers that they offer, or it's after enrollment, too? Um, so for dental providers, I have Carrington's telephone number. Same if you call them, provide them with your ZIP code, they can give you a list of dental providers. Oh, okay. May I get that? Yeah. Um, so Carrington's telephone number is 800-290-0523. 0523. 800-290-0523. So, that is Carrington? Correct. For dental, yes. Okay, well, I'm gonna study this and then make a decision about it and then do the math and see what I can afford. Okay. Well, is there anything else I could assist you with today? No, just that I was kind of real confused about how the premium was going to be deducted. Does it include the Teladoc as well? Because I think I saw something like that over there. Um, yes, it should. Let me pull that benefit guide back up. Bear with me. So the Teladoc, let's see here. So I do know it does come with virtual primary care, uh, where there's an additional benefit- I have to pay that? Like... Yeah, so that, there's a benefit for virtual primary care, yes. Do you see how much is the premium for that? Um, for employee only, it's \$5.99 per week. Per week? Correct. Okay. Yeah, I think I have all the information that I need to make an educated, you know, decision now. Awesome. Well, you have a wonderful day, okay? You too. Thank you very much. You're welcome. 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: Good morning, Justin. I am calling because my employer had offered me choice of Benefits in a Card. And I was looking at the plan and I read and I noticed that this is not a comprehensive healthcare. And I want to get more details about this. Let's maybe start with the medical.

Speaker speaker\_0: Um, yeah, what's that staffing agency you work for?

Speaker speaker\_1: North, uh, Staffing Group.

Speaker speaker\_0: The North Staffing, and the last four of your social?

Speaker speaker\_1: Pardon me?

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: Oh, do you actually need that?

Speaker speaker\_0: Um, yes, in order to pull your file to get you enrolled in the benefits, yes.

Speaker speaker\_1: Because I am working on completing all that paperwork. It's 6633.

Speaker speaker\_0: Okay. Let's see here. Let me pull up Benefit Guide. Bear with me one second. Staffing. Okay, so with the medical plans, they're North Staffing, they offer the StayHealthy MEC, the VIP Classic, and the Elite Pro. So with the StayHealthy MEC, that just covers preventative healthcare services only. So like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. While the VIP Classic

and the Elite Pro both cover your hospital visits, doctor visits, and medication coverage. The only major difference between the VIP Classic and the Elite Pro is just how much the insurance carrier pays to cover things. So if you're looking at a benefit guide, um, under the VIP Classic for hospital confinement, the VIP Classic will pay only \$50 a day for a max of 30 days, while the Elite Pro pays out \$400 a day for a max of five days. So like I said, the only major difference is just how much the carrier pays to cover things.

Speaker speaker\_1: What is the deductible for this plan? Do I need to meet certain deductible before the plan will start paying?

Speaker speaker\_0: Uh, no, ma'am. So this isn't major medical insurance, where you have to m- meet a deductible, um, it's hospital indemnity plans. So as long as you pay the copays of either \$25 for regular doctor's visits or \$50 for, like, a specialist, like a ears, nose, and throat doctor, for example, um, it'll be \$50. So as long as you meet the copays, the insurance carrier pays their set dollar amount, so whatever's in the Benefit Guide, and then whatever the remaining balance is would be your responsibility.

Speaker speaker\_1: So if I want to go to a doctor, I have to find this doctor under this healthcare?

Speaker speaker\_0: Correct. In network, yes.

Speaker speaker\_1: And how do I find out the network of doctors for the Elite Pro?

Speaker speaker\_0: Um, so I can provide you with MultiPlan's telephone number, and if you provide them with your ZIP code, they can give you a list of doctors in that area that will accept the insurance.

Speaker speaker\_1: So the name of the plan, it's Elite Pro if I choose to do that one?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay, so... And I notice here, you said that it pays for medications.

Speaker speaker\_0: Correct, uh, VIP Classic as well as the Elite Pro, yes.

Speaker speaker\_1: So is this medications like generic only or it covers brand names?

Speaker speaker\_0: Um, so it would cover generic only. Um, looking at the Benefit Guide, um, it does say your copay for the, for the medications would either be \$10, \$20, or \$30 depending on the type of medication, um, but it is generic brand, yes.

Speaker speaker\_1: So none of these plans covered brand medications?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. The fa-... I also noticed that you offer the dental and the vision, and then you offer something called Free E- RX?

Speaker speaker\_0: Yes. So FreeRx is pretty much like a, where it gives that free prescription coverage. Um, so if you head to freerx.com, there is a list of medications that is covered or are covered on the website that could either be picked up at your local pharmacy or delivered to

your home address depending on the type of medication.

Speaker speaker\_1: And those are generic only again?

Speaker speaker\_0: Um, they could be name brand. Um, there is acute and chronic medications. Um, I've seen a couple name brand medications on that website. Um, but like I said, I would just head to freerx.com to look at that list if you have more specific medications that you take.

Speaker speaker\_1: I do. Can you check, please?

Speaker speaker\_0: Um, let's see here. Freerx.com. Here, and what's the medication?

Speaker speaker\_1: I have Lylana, L-Y-L-L-A-N-A. It's a hormone patch.

Speaker speaker\_0: So L-Y-L-L-A-N-A?

Speaker speaker\_1: Mm-hmm. And I use the one that is point five milligrams.

Speaker speaker\_0: Let's see here. Let's see here. Estradiol. That Estradiol. Let's find this, I gotta look it by, uh... Here, give me one second, Estradiol. So, I'm not seeing, um, here, I mean, I'm seeing Estriol, which is the type of medication, but I'm not seeing that specific, uh-

Speaker speaker\_1: Yeah, that is the generic name.

Speaker speaker\_0: Oh, so that is the generic one?

Speaker speaker\_1: So that could be- that could be any- any hormone that has the same, I guess, ingredients. Estradiol.

Speaker speaker\_0: Um, yeah. Yeah, so it has... So, I'm doing some... Uh, I am seeing that, uh, Estradiol on the- on the FreeRx website. Um, but I'm not seeing, like, a- like, a patch or anything. I'm seeing, like, tablets.

Speaker speaker\_1: It is a patch.

Speaker speaker\_0: Oh. Oh, it is a patch?

Speaker speaker\_1: So, probably you're having... This plan offers only pills, not the patch, I'm not sure. Just-

Speaker speaker\_0: Probably.

Speaker speaker\_1: ... trying to figure it out.

Speaker speaker\_0: Um, 'cause I'm only seeing, yeah, 'cause I'm only seeing tablets. I'm not seeing patches or anything.

Speaker speaker\_1: Yeah, they do come in patches, so... So that generic medicine is free with the FreeRx.com, or I did ask for Elite Pro, you said didn't include medication.

Speaker speaker\_0: Um, yes, so the FreeRx-

Speaker speaker\_1: So it's generic only.

Speaker speaker\_0: Yes. Uh, for, uh, for the PharmAvail, it would be for generic only, the \$10, \$20 or \$30 copay for the medication coverage under the Elite Pro and VIP Classic plans. However, if you've got FreeRx, that's an additional benefit option, um, that can be added to the medic- medical plans, um, which you do have extra medication coverage under that FreeRx as well.

Speaker speaker\_1: So now, this plan, \$28, is that weekly or monthly?

Speaker speaker\_0: Um, so everything is weekly deductions.

Speaker speaker\_1: So all of these plans, I'm going to be deducted every week this amount of money?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Uh... Anyway, so let's see. I did have a question about the vision. The vision is kind of like, you have, like, a set of doctors, like, once I enroll, I can have, I can see at the doctors, or can I see at the doctors before I enroll? How does it work?

Speaker speaker\_0: Um, so once you get enrolled, I do know pending enrollments do take one to two weeks before you become active. So I do know there-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... that there's that. Um, but once you do become active, um, you do have, you will have the option to, um, see all of the providers that's in your net- in your location under that multi-plan telephone number that I'm going to provide you.

Speaker speaker\_1: Okay. So the one for the vision says that it's \$242, that's weekly.

Speaker speaker\_0: Correct.

Speaker speaker\_1: So what is the amount that it covers? For, uh, the frames, the lenses?

Speaker speaker\_0: Yeah. Um, so when it comes to vision, um, your copay for an eye exam would be \$10. Copay for lenses and frames, \$25. However, they have a frames allowance for \$130 under that vision plan. And I do know it's through MetLife.

Speaker speaker\_1: So, if I get something over- under \$130 in the frame, I have to pay. And what about the lenses?

Speaker speaker\_0: Um, it's just showing me a copay for lenses and frames, which is \$25. So I'm only seeing a copay.

Speaker speaker\_1: So then it covers whatever I can get, bifocals, transitions, after I pay the \$25 copay?

Speaker speaker\_0: Um, correct. So that may be a carrier question. Um, I do have their telephone number if need be.

Speaker speaker\_1: Can I please have it?

Speaker speaker\_0: Yeah. Um, so MetLife's telephone number is 800...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: 615...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 1883.

Speaker speaker\_1: This is MetLife?

Speaker speaker\_0: Correct. For vision, yes.

Speaker speaker\_1: And then MetLife carries the dental too, right?

Speaker speaker\_0: Um, dental is through American Public Life.

Speaker speaker\_1: Oh, okay. American Public Life. Do you have the number for that one?

Speaker speaker\_0: Um, yes. So 800-256-8606.

Speaker speaker\_1: So this dental plan, do they have something online that I can look at the providers that they offer, or it's after enrollment, too?

Speaker speaker\_0: Um, so for dental providers, I have Carrington's telephone number. Same if you call them, provide them with your ZIP code, they can give you a list of dental providers.

Speaker speaker\_1: Oh, okay. May I get that?

Speaker speaker\_0: Yeah. Um, so Carrington's telephone number is 800-290-0523.

Speaker speaker\_1: 0523. 800-290-0523. So, that is Carrington?

Speaker speaker\_0: Correct. For dental, yes.

Speaker speaker\_1: Okay, well, I'm gonna study this and then make a decision about it and then do the math and see what I can afford.

Speaker speaker\_0: Okay. Well, is there anything else I could assist you with today?

Speaker speaker\_1: No, just that I was kind of real confused about how the premium was going to be deducted. Does it include the Teladoc as well? Because I think I saw something like that over there.

Speaker speaker\_0: Um, yes, it should. Let me pull that benefit guide back up. Bear with me. So the Teladoc, let's see here. So I do know it does come with virtual primary care, uh, where there's an additional benefit-

Speaker speaker\_1: I have to pay that?

Speaker speaker\_0: Like... Yeah, so that, there's a benefit for virtual primary care, yes.

Speaker speaker\_1: Do you see how much is the premium for that?

Speaker speaker\_0: Um, for employee only, it's \$5.99 per week.

Speaker speaker\_1: Per week?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Yeah, I think I have all the information that I need to make an educated, you know, decision now.

Speaker speaker\_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_1: You too. Thank you very much.

Speaker speaker\_0: You're welcome. Bye-bye.