

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 Occur. This is Justin. How can I help you today? Yeah, I was calling because they, I work at, um, Care Builders At Home in Michigan. Mm-hmm. And I was looking at the, the benefits that you guys have. And so, for the, I'm not sure what they call it anymore, um... it's the highest one that was in there, uh... What does that all cover as far as meds or anything goes? Um, you stated you worked for Care Builders, correct? Yeah. Okay, let me try pulling their benefit guide. Bear with me one second. So, let's see here. Um, so they have the VIP Prime at \$43.41, which covers hospitals, doctors and medications. And then the MEC Enhanced at \$43.76 a week, that covers preventative healthcare services, plus hospitals, doctors and medications. Okay. So, as far as medications. Like, so, all right, does that cover, um, what... sorry, cover, does it have like, um... I don't even know what you call it, where you gotta pay a little bit before that happens, or- By the deductible? Yeah, there you go. Um, no. Um, so the plans offered through Care Builders are hospital indemnity plans. So, the insurance carrier pays set dollar amounts to cover things as, as long as copays have been met. While major medical insurance, you have to reach a deductible before the insurance carrier pays their set percentage, like 80%, 60%, stuff like that. Uh-huh. So, what's the copay at? Um, usually whatever the, uh, provider charges. Um, but I do know for regular doctor's visits, it'd be \$25. However, if you visit a specialist, like a ears, nose and throat doctor, for example, uh, \$50. Mm-hmm. So, so if you were to go in for surgery on your ears on that, to have tubes or something put in, what would they, would they cover that? Um, yes, under- Or is there a copay again? Um, so it depends on the, the provider. Um, like I said, \$25 for regular doctor's visits or \$50 for specialists. Um- Yeah. But the insurance carrier would pay a set dollar amount for that surgery, for example. And then, whatever the remaining balance is would be your responsibility. Yeah, because like, having tubes put in your ears is like, a \$40,000 thing. Correct. Um, so with surgery, let's see. Under the VIP Plus, the insurance carrier will pay \$1,000 today, while under the Prime they payout \$2,000 a day. It's only, it's, uh, it's a five-minute procedure. So that you don't, you just go into the office visit and that's it. Okay, so that would still be considered a, a day. Uh-huh. Is what the insurance carrier would pay for that service. So, they wouldn't pay for the tubes to be put in or nothing? Um, that may be more of an insurance carrier question. I can transfer you over to them so you can ask them that specific question. Yeah, please. Yeah, thank you.

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 Occur. This is Justin. How can I help you today?

Speaker speaker_2: Yeah, I was calling because they, I work at, um, Care Builders At Home in Michigan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I was looking at the, the benefits that you guys have. And so, for the, I'm not sure what they call it anymore, um... it's the highest one that was in there, uh... What does that all cover as far as meds or anything goes?

Speaker speaker_1: Um, you stated you worked for Care Builders, correct?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay, let me try pulling their benefit guide. Bear with me one second. So, let's see here. Um, so they have the VIP Prime at \$43.41, which covers hospitals, doctors and medications. And then the MEC Enhanced at \$43.76 a week, that covers preventative healthcare services, plus hospitals, doctors and medications.

Speaker speaker_2: Okay. So, as far as medications. Like, so, all right, does that cover, um, what... sorry, cover, does it have like, um... I don't even know what you call it, where you gotta pay a little bit before that happens, or-

Speaker speaker_1: By the deductible?

Speaker speaker_2: Yeah, there you go.

Speaker speaker_1: Um, no. Um, so the plans offered through Care Builders are hospital indemnity plans. So, the insurance carrier pays set dollar amounts to cover things as, as long as copays have been met. While major medical insurance, you have to reach a deductible before the insurance carrier pays their set percentage, like 80%, 60%, stuff like that.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: So, what's the copay at?

Speaker speaker_2: Um, usually whatever the, uh, provider charges. Um, but I do know for regular doctor's visits, it'd be \$25. However, if you visit a specialist, like a ears, nose and throat doctor, for example, uh, \$50.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So, so if you were to go in for surgery on your ears on that, to have tubes or something put in, what would they, would they cover that?

Speaker speaker_1: Um, yes, under-

Speaker speaker_2: Or is there a copay again?

Speaker speaker_1: Um, so it depends on the, the provider. Um, like I said, \$25 for regular doctor's visits or \$50 for specialists. Um-

Speaker speaker_2: Yeah.

Speaker speaker_1: But the insurance carrier would pay a set dollar amount for that surgery, for example. And then, whatever the remaining balance is would be your responsibility.

Speaker speaker_2: Yeah, because like, having tubes put in your ears is like, a \$40,000 thing.

Speaker speaker_1: Correct. Um, so with surgery, let's see. Under the VIP Plus, the insurance carrier will pay \$1,000 today, while under the Prime they payout \$2,000 a day.

Speaker speaker_2: It's only, it's, uh, it's a five-minute procedure. So that you don't, you just go into the office visit and that's it.

Speaker speaker_1: Okay, so that would still be considered a, a day.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Is what the insurance carrier would pay for that service.

Speaker speaker_2: So, they wouldn't pay for the tubes to be put in or nothing?

Speaker speaker_1: Um, that may be more of an insurance carrier question. I can transfer you over to them so you can ask them that specific question.

Speaker speaker_2: Yeah, please. Yeah, thank you.