

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits in a car, this is Pamela speaking. How may I help you today? Yes, ma'am. I was trying to find out, um, what the difference is in these, um, they got these, uh, these are VIP Standard and VIP Classic, and FreeRx. What, I'm just trying to figure out what the, what the difference in those are. VIP Standard and VIP Classic, those are health insurance. Um, the difference between them two is the amount you will be paying per paycheck and then the amount that the insurance gonna cover for you. That's, um, what - I could, I, I could barely hear you too as well, ma'am. It's kind of really rough. Okay. Yeah, I'm trying to... VIP Standard, what does it cover? Okay, um, in order for me to help you better, I need to know what's the name of the staffing agency you work for, so I can pull out their benefit guide. Okay. Um, it's the, um... I cannot hear you, ma'am. It's Surg. Okay. One second. So, Surg. S-U-R-G. The VIP Standard and, like, and the VIP Classic, like I said, the difference is the amount that you're gonna be paying per paycheck and the amount that the insurance gonna cover. For example, you will see, uh, the difference more towards the hospital than the actual coverage, let's say, for doctor's visit or urgent care. Um, let me give you a good example. Let's say if you have to go to the hospital, um, the insurance gonna cover \$50 per day, maximum 30 days on both plans. Now, when you come to intensive care unit, the VIP Standard do not cover. VIP Classic will cover \$100 a day, maximum 20 days. The rehabilitation benefits, VIP Standard do not include it and the VIP Classic will cover \$25 a day, maximum 30 days. So the VIP Classic- And if- ... would be the better one to take? When it comes to the coverage towards the hospital, yes. Then the rest, they will cover pretty much the same. Like, the doctor's visit, it don't matter which one you take, they both cover \$50 a day towards the doctor visit and you have four visits per year. Right. Same thing for urgent care or emergency room. So what is this, 29X, what is that about? That's a prescription plan. You pay for the plan every week and you don't have to pay extra for the medication after you are enrolled. Okay. Now, what's this virtual care? Um, let me one second because I will give you better information. So the virtual, virtual care is that you could, um, see your primary without actually going to the doctor. It would do it over the phone. Makes sense. Pretty much, yeah. Do they have, like, a, in-network doctors or whatever you have to go to for these? Yes. Mm-hmm. It's called MultiPlan. If you go to pa- uh, I don't know, where you... Are you looking at a PDF file or a pamphlet? No, I don't have either one. I'm just, uh, I was just, I had just went into the Surg, uh, Surg Staffing and, and, uh, they were trying to, I guess, figure out, let me enroll. But I was trying to find out about it before I did that. I completely understand. So, if you have an email address, I could send you the complete guide, if you would like to. Uh- And there you will be, see everything or you could go online and create a file. You could also, um, enroll online if you would like to. You just go to myvic/surg. Well, I'd rather do, if I do enroll I'll do it probably on li- on the computer where

she's at, or I could call back and enroll, I guess. No problem. You have 30 days. Yeah. From the first day you started working to enroll. Right. So, uh, what time do y'all close? We're here from 8:00 AM in the morning, to 8:00 PM Eastern Time. All right. Good to know. Yeah, good to know. Um, I'm trying to figure out... Okay. Well, thank you so much. Um, I'll come back. I think of anything else, I guess I can call you back. Sure, no problem. Okay, thank you. Thank you for giving us a call today. Have a great rest of the day. You too.

Conversation Format

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

Speaker speaker_1: ... benefits in a car, this is Pamela speaking. How may I help you today?

Speaker speaker_2: Yes, ma'am. I was trying to find out, um, what the difference is in these, um, they got these, uh, these are VIP Standard and VIP Classic, and FreeRx. What, I'm just trying to figure out what the, what the difference in those are.

Speaker speaker_1: VIP Standard and VIP Classic, those are health insurance. Um, the difference between them two is the amount you will be paying per paycheck and then the amount that the insurance gonna cover for you.

Speaker speaker_2: That's, um, what -

Speaker speaker_1: I could, I, I could barely hear you too as well, ma'am. It's kind of really rough.

Speaker speaker_2: Okay. Yeah, I'm trying to... VIP Standard, what does it cover?

Speaker speaker_1: Okay, um, in order for me to help you better, I need to know what's the name of the staffing agency you work for, so I can pull out their benefit guide.

Speaker speaker_2: Okay. Um, it's the, um...

Speaker speaker_1: I cannot hear you, ma'am.

Speaker speaker_2: It's Surg.

Speaker speaker_1: Okay. One second. So, Surg.

Speaker speaker_2: S-U-R-G.

Speaker speaker_1: The VIP Standard and, like, and the VIP Classic, like I said, the difference is the amount that you're gonna be paying per paycheck and the amount that the insurance gonna cover. For example, you will see, uh, the difference more towards the hospital than the actual coverage, let's say, for doctor's visit or urgent care. Um, let me give you a good example. Let's say if you have to go to the hospital, um, the insurance gonna cover \$50 per day, maximum 30 days on both plans. Now, when you come to intensive care unit, the VIP Standard do not cover. VIP Classic will cover \$100 a day, maximum 20 days. The rehabilitation benefits, VIP Standard do not include it and the VIP Classic will cover \$25 a

day, maximum 30 days.

Speaker speaker_2: So the VIP Classic-

Speaker speaker_1: And if-

Speaker speaker_2: ... would be the better one to take?

Speaker speaker_1: When it comes to the coverage towards the hospital, yes. Then the rest, they will cover pretty much the same. Like, the doctor's visit, it don't matter which one you take, they both cover \$50 a day towards the doctor visit and you have four visits per year.

Speaker speaker_2: Right.

Speaker speaker_1: Same thing for urgent care or emergency room.

Speaker speaker_2: So what is this, 29X, what is that about?

Speaker speaker_1: That's a prescription plan. You pay for the plan every week and you don't have to pay extra for the medication after you are enrolled.

Speaker speaker_2: Okay. Now, what's this virtual care?

Speaker speaker_1: Um, let me one second because I will give you better information. So the virtual, virtual care is that you could, um, see your primary without actually going to the doctor. It would do it over the phone.

Speaker speaker_2: Makes sense.

Speaker speaker_1: Pretty much, yeah.

Speaker speaker_2: Do they have, like, a, in-network doctors or whatever you have to go to for these?

Speaker speaker_1: Yes.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It's called MultiPlan. If you go to pa- uh, I don't know, where you... Are you looking at a PDF file or a pamphlet?

Speaker speaker_2: No, I don't have either one. I'm just, uh, I was just, I had just went into the Surg, uh, Surg Staffing and, and, uh, they were trying to, I guess, figure out, let me enroll. But I was trying to find out about it before I did that.

Speaker speaker_1: I completely understand. So, if you have an email address, I could send you the complete guide, if you would like to.

Speaker speaker_2: Uh-

Speaker speaker_1: And there you will be, see everything or you could go online and create a file. You could also, um, enroll online if you would like to. You just go to myvic/surg.

Speaker speaker_2: Well, I'd rather do, if I do enroll I'll do it probably on li- on the computer where she's at, or I could call back and enroll, I guess.

Speaker speaker_1: No problem. You have 30 days.

Speaker speaker_2: Yeah.

Speaker speaker_1: From the first day you started working to enroll.

Speaker speaker_2: Right. So, uh, what time do y'all close?

Speaker speaker_1: We're here from 8:00 AM in the morning, to 8:00 PM Eastern Time.

Speaker speaker_2: All right. Good to know. Yeah, good to know. Um, I'm trying to figure out... Okay. Well, thank you so much. Um, I'll come back. I think of anything else, I guess I can call you back.

Speaker speaker_1: Sure, no problem.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Thank you for giving us a call today. Have a great rest of the day.

Speaker speaker_2: You too.