

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Pamela speaking, how may I help you? Hi, good morning. I have some quick questions for you regarding our p- uh, new plan. Um, I guess I'm going to be the go-to person, and I was reading through the plan, and I want to just make sure I fully understand it before I give it out to, um, my staff. Um... Go ahead. Did you have questions? Um, what's the name of your staffing agency? It's Care Builders At Home. Okay. I just wanted, um, to open up the benefit guide and give you- Oh, yes, please. Thank you. ... an explanation. System is so slow today. I think that's everywhere today. Okay. So, open up the new guide. Let's see. Join card enrollment. Okay. Go ahead. What- Okay. ... is your question? So, my question is, the MEC, uh, telRx and the MEC Enhanced, those are completely different plans that you take in addition to the VIP plans, correct? So they're Mm-hmm. And the reason I'm asking... Mm-hmm. I'm sorry? Go ahead. And the reason I'm asking is, the MEC plans, they are preventative services, is that correct? Yes. Okay. And then the MEC Enhanced is exactly what it says, it's, uh, just enhanced from the, the main... So do you have to take the MEC plan in addition... Like the VIP is just like buyup, right? So, the Stay Healthy by itself is just preventive care. You cannot use it in hospital- Okay. ... or any other facility. The MEC? Mm-hmm. Now the MEC Enhanced is pretty much like combining the Stay Healthy with the VIP Plus, so you're able to use it in hospital, go to, um, specialists and urgent care. Oh, okay. So the MEC Enhanced ha- can be used in a hospital? Yes. It, it- Okay, the other one cannot. Yes. Okay. Yeah. So, the Stay Healthy p- um, um, alone, it has a prescription plan included. The member has- The Stay Healthy, um, that's the MEC telRx? ... Rx, yes. Okay, that's just the basic, right? Mm-hmm. So they need- For preventative. Yes. Okay, so the better one is really the MEC Enhanced. If they need to have more coverage, that will be- I see. ... the n- the next to go, because it will have their preventive care included, and if they will be able to use it in hospitals a- as well. Okay. And then the MVP, is that a s- the same... It's just another buyup, right, of the MEC? The MV- uh, the MVP, it's pretty much like the traditional plan. They have a deductible, um, that the m- employees or the member has to meet before they start paying 100%, which is a very high deductible, it's \$6,500, and um- Oh wait, hold on, I don't think I saw that part. So the deductible is \$6,500? Okay. MVP, yes. Now the other plans- Okay. ... they do not have deductibles, the self-insurance plans. Okay, so then the VIP Standard and Plus do not have deductibles? No. Okay. And then everything else, the dental, vision, short-term, those are all buyups? Mm-hmm. Okay. I think I understand. I s- I pretty much thought, um, it would be that way, but I wanted to be sure... I've had multiple phone calls and I wanted to make sure I understood before I tell them. Oh. Yes. And- Chiropractor, is that covered? No. But... Okay. There's always... Because like we don't have a complete, uh, list of everything that is covered, because we don't- Oh, I see. ... we, uh, we administrate the

benefits. Mm-hmm. Now, they could call on the guide and they should find APL which is the, uh, one of the carriers, and they could call and they will let them know if it's... If they c- if they cover anything, they will let them know. 'Cause I see here, um, for rehabilitations benefits, the VIP+ and the Prime, they covers an amount, but I cannot assure you that, uh, chiropractors is included on that. So I'm- What, was that the VIP+ one? In the VIP Prime. It covers a what? Rehabilitation. Oh, and the V... You said, like, I'm sorry, that last part again? I'm sorry. Okay, the VIP Plus and Prime- Uh-huh. ... they have here in the benefit guide, of course they have rehabilitations benefits...Uh-huh. So, I can't... Oh, I see. We're not sure if it's in there. If, if... Yeah. If it falls, uh, for I gotcha. ... as well. So, I- I'll, I will suggest the member to call directly to the carrier and find out. Okay. And what is the name of the insurance? So for VIP Plus Prime and, um, it's called American Public Life, APL. Um, American Public... Life. Life? Mm-hmm. Okay. And those are for the VIP plans? Mm-hmm. Okay. And then for the StayHealthy, it will be 90 Degree IME. StayHealthy. And that's the MEC ones, right? Mm-hmm. And that, what was the name of it? 90 Degrees. 90 Degrees. I've never heard of either of those insurances. Okay. They are plan alone. They do not belong to any other carriers, like... I see. Yeah. Okay. Also, I was gonna say, uh, the members who combine the StayHealthy tell our ex with any of the VIP if they... One more time. Say that one more time. I'm sorry. Let's say they StayHealthy... Uh-huh. ... our ex, they could- Yes. ... combine that plan with any of the VIP. Okay. But the MEC, the StayHealthy Enhanced, you cannot combine. No, because that one is already have this, uh, uh, the hospital indemnity in it, so they can't combine. So the MEC Enhanced and the MVP and the VIP plans, those are all separate plans? Yes, ma'am. I see. Okay. By any chance- All right. ... I have, they do have, uh, PDF file with the benefits- I do. Oh, you, okay. So they are- Yes. Um, let's say if a member wants to ask you, um, in under each plan, the amount that you see there, that's what they- Yeah. ... is going to cover. Sometimes they get confused thinking that that will be like their copay, but- So like where it says, uh, where it says a thousand dollars a day max one day? Oh, so that's not a deductible, that's what- No. ... the insurance covers? Oh, that is very different. I thought that's what it would cost them. No. So these insurance pretty much like a weekly basic insurance. Weekday you pay, weekday you are covered when it comes to the VIPs and the, and the MEC. I see. It's not like- Okay. ... the MVP is more like the traditional. Like, it goes like a monthly basic. The MVP. You cover for the whole month. Mm-hmm. Uh-huh. It's like a... I see, I see. The MVP is. Okay. I appreciate all your time and your help. No problem. Is there anything else I could do for you? No, not today. Thank you so much. Thank you for giving us a call have a great rest of the day. You too. Thanks. Bye-bye. Sorry ...

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Pamela speaking, how may I help you?

Speaker speaker_2: Hi, good morning. I have some quick questions for you regarding our p- uh, new plan. Um, I guess I'm going to be the go-to person, and I was reading through the plan, and I want to just make sure I fully understand it before I give it out to, um, my staff.

Um... Go ahead. Did you have questions?

Speaker speaker_1: Um, what's the name of your staffing agency?

Speaker speaker_2: It's Care Builders At Home.

Speaker speaker_1: Okay. I just wanted, um, to open up the benefit guide and give you-

Speaker speaker_2: Oh, yes, please. Thank you.

Speaker speaker_1: ... an explanation. System is so slow today.

Speaker speaker_2: I think that's everywhere today.

Speaker speaker_1: Okay. So, open up the new guide. Let's see. Join card enrollment. Okay. Go ahead. What-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is your question?

Speaker speaker_2: So, my question is, the MEC, uh, telRx and the MEC Enhanced, those are completely different plans that you take in addition to the VIP plans, correct?

Speaker speaker_1: So they're

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: And the reason I'm asking...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm sorry?

Speaker speaker_1: Go ahead.

Speaker speaker_2: And the reason I'm asking is, the MEC plans, they are preventative services, is that correct?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. And then the MEC Enhanced is exactly what it says, it's, uh, just enhanced from the, the main... So do you have to take the MEC plan in addition... Like the VIP is just like buyup, right?

Speaker speaker_1: So, the Stay Healthy by itself is just preventive care. You cannot use it in hospital-

Speaker speaker_2: Okay.

Speaker speaker_1: ... or any other facility.

Speaker speaker_2: The MEC?

Speaker speaker_1: Mm-hmm. Now the MEC Enhanced is pretty much like combining the Stay Healthy with the VIP Plus, so you're able to use it in hospital, go to, um, specialists and urgent care.

Speaker speaker_2: Oh, okay. So the MEC Enhanced ha- can be used in a hospital?

Speaker speaker_1: Yes. It, it-

Speaker speaker_2: Okay, the other one cannot.

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. So, the Stay Healthy p- um, um, alone, it has a prescription plan included. The member has-

Speaker speaker_2: The Stay Healthy, um, that's the MEC telRx?

Speaker speaker_1: ... Rx, yes.

Speaker speaker_2: Okay, that's just the basic, right?

Speaker speaker_1: Mm-hmm. So they need-

Speaker speaker_2: For preventative.

Speaker speaker_1: Yes.

Speaker speaker_2: Okay, so the better one is really the MEC Enhanced.

Speaker speaker_1: If they need to have more coverage, that will be-

Speaker speaker_2: I see.

Speaker speaker_1: ... the n- the next to go, because it will have their preventive care included, and if they will be able to use it in hospitals a- as well.

Speaker speaker_2: Okay. And then the MVP, is that a s- the same... It's just another buyup, right, of the MEC?

Speaker speaker_1: The MV- uh, the MVP, it's pretty much like the traditional plan. They have a deductible, um, that the m- employees or the member has to meet before they start paying 100%, which is a very high deductible, it's \$6,500, and um-

Speaker speaker_2: Oh wait, hold on, I don't think I saw that part. So the deductible is \$6,500? Okay.

Speaker speaker_1: MVP, yes. Now the other plans-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they do not have deductibles, the self-insurance plans.

Speaker speaker_2: Okay, so then the VIP Standard and Plus do not have deductibles?

Speaker speaker_1: No.

Speaker speaker_2: Okay. And then everything else, the dental, vision, short-term, those are all buyups?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. I think I understand. I s- I pretty much thought, um, it would be that way, but I wanted to before... I've had multiple phone calls and I wanted to make sure I understood before I tell them. Oh.

Speaker speaker_1: Yes. And-

Speaker speaker_2: Chiropractor, is that covered?

Speaker speaker_1: No. But...

Speaker speaker_2: Okay.

Speaker speaker_1: There's always... Because like we don't have a complete, uh, list of everything that is covered, because we don't-

Speaker speaker_2: Oh, I see.

Speaker speaker_1: ... we, uh, we administrate the benefits.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Now, they could call on the guide and they should find APL which is the, uh, one of the carriers, and they could call and they will let them know if it's... If they c- if they cover anything, they will let them know. 'Cause I see here, um, for rehabilitations benefits, the VIP+ and the Prime, they covers an amount, but I cannot assure you that, uh, chiropractors is included on that. So I'm-

Speaker speaker_2: What, was that the VIP+ one?

Speaker speaker_1: In the VIP Prime.

Speaker speaker_2: It covers a what?

Speaker speaker_1: Rehabilitation.

Speaker speaker_2: Oh, and the V... You said, like, I'm sorry, that last part again? I'm sorry.

Speaker speaker_1: Okay, the VIP Plus and Prime-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... they have here in the benefit guide, of course they have rehabilitations benefits...

Speaker speaker_4: Uh-huh.

Speaker speaker_1: So, I can't...

Speaker speaker_4: Oh, I see. We're not sure if it's in there.

Speaker speaker_1: If, if...

Speaker speaker_4: Yeah.

Speaker speaker_1: If it falls, uh, for

Speaker speaker_2: I gotcha.

Speaker speaker_1: ... as well. So, I- I'll, I will suggest the member to call directly to the carrier and find out.

Speaker speaker_2: Okay. And what is the name of the insurance?

Speaker speaker_1: So for VIP Plus Prime and, um, it's called American Public Life, APL.

Speaker speaker_2: Um, American Public...

Speaker speaker_1: Life.

Speaker speaker_2: Life?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. And those are for the VIP plans?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And then for the StayHealthy, it will be 90 Degree IME.

Speaker speaker_2: StayHealthy. And that's the MEC ones, right?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And that, what was the name of it?

Speaker speaker_1: 90 Degrees.

Speaker speaker_2: 90 Degrees. I've never heard of either of those insurances. Okay.

Speaker speaker_1: They are plan alone. They do not belong to any other carriers, like...

Speaker speaker_2: I see.

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: Also, I was gonna say, uh, the members who combine the StayHealthy tell our ex with any of the VIP if they...

Speaker speaker_2: One more time. Say that one more time. I'm sorry.

Speaker speaker_1: Let's say they StayHealthy...

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... our ex, they could-

Speaker speaker_2: Yes.

Speaker speaker_1: ... combine that plan with any of the VIP.

Speaker speaker_2: Okay. But the MEC, the StayHealthy Enhanced, you cannot combine.

Speaker speaker_1: No, because that one is already have this, uh, uh, the hospital indemnity in it, so they can't combine.

Speaker speaker_2: So the MEC Enhanced and the MVP and the VIP plans, those are all separate plans?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: I see. Okay.

Speaker speaker_1: By any chance-

Speaker speaker_2: All right.

Speaker speaker_1: ... I have, they do have, uh, PDF file with the benefits-

Speaker speaker_2: I do.

Speaker speaker_1: Oh, you, okay. So they are-

Speaker speaker_2: Yes.

Speaker speaker_1: Um, let's say if a member wants to ask you, um, in under each plan, the amount that you see there, that's what they-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... is going to cover. Sometimes they get confused thinking that that will be like their copay, but-

Speaker speaker_2: So like where it says, uh, where it says a thousand dollars a day max one day? Oh, so that's not a deductible, that's what-

Speaker speaker_1: No.

Speaker speaker_2: ... the insurance covers? Oh, that is very different. I thought that's what it would cost them.

Speaker speaker_1: No. So these insurance pretty much like a weekly basic insurance. Weekday you pay, weekday you are covered when it comes to the VIPs and the, and the MEC.

Speaker speaker_2: I see.

Speaker speaker_1: It's not like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the MVP is more like the traditional. Like, it goes like a monthly basic.

Speaker speaker_2: The MVP.

Speaker speaker_1: You cover for the whole month. Mm-hmm.

Speaker speaker_2: Uh-huh. It's like a... I see, I see. The MVP is. Okay. I appreciate all your time and your help.

Speaker speaker_1: No problem. Is there anything else I could do for you?

Speaker speaker_2: No, not today. Thank you so much.

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

Speaker speaker_2: You too. Thanks. Bye-bye.

Speaker speaker_1: Sorry ...