

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. This is Pamela speaking. How may I help you? Uh, yeah, hi. Uh, I was calling, um... So I just re- started a new job, um, and I'm, I'm looking at the, uh, uh, the benefits package and I have some questions about the, uh, uh, uh, the medical plan. Okay. And the- And what's the staffing agency number? Oh, I don't... I... It's, it's Oxford Agency. Okay. But I don't know their number yet. Oh, no, no. Me, the, num, name I meant. I'm sorry. Oh. Oh, yeah. No. Okay. Sorry. All right. Um, okay. So, what are your questions, sir? So, I was, um, I'm contemplating whether I wanna s- switch over to, uh, this benefits package, just because it's a lot less out of pocket. Like, uh, monthly premium is going to be a lot less than what I pay now. Mm-hmm. Um, but I've already called my, um, current PCP and they, they've never even heard of this program or this, uh, uh, benefit. So, I'm wondering if I'm giving them the right name of the, of the, of the health, um... Okay. It's probably not- Name that I- ... they heard because- Okay. ... they're not like major insurance, this insurance won't- Okay. ... uh, I don't know what the benefit guide, if you've written it correctly. So, these, um, benefits, they already have the set amount they gonna pay. Anything above that amount is your responsibility. So, if you're looking at the benefit guide, most likely you wouldn't... You're looking at the ID. I'm sorry, the amount that the insurance gonna cover. Let me- Yeah. ... so it's Oxford. Are you looking at, um, you reading out a PDF file? Uh, I, I was earlier. I'm actually on the road now. Okay. Uh... No problem. But I'm kind of famili- like, I, yeah, I was looking at the, um, the Stay Healthy, um, the R- uh, the, the HelloRx. Rx, yes. And, and, and... So, so that plan... Go ahead. Okay. So, um, okay. So, um, since you're familiar, I'll be... It's easier to explain. Yeah. So, the Stay Healthy is just a preventive care plan. You will be... Yep. The insurance gonna cover 100% the procedures, but you will have to pay for the doctor's visit. That's how that plan works. Um, and you have to go in- Oh. Yeah. And you'll have to go into a network provider in order for the procedures to be covered 100%. Now, the Ensure Plus and the Ensure Plus Enhanced, the difference between them is the amount you will be covering... Yes. ... uh, every week and the amount that the insurance gonna cover. Example, the Ensure Plus is \$18 and the Ensure Plus Enhanced is \$25.17. Now, the difference between them, it's more towards the hospital, um, because it don't matter which one you choose, they both gonna pay \$75 towards the doctor's visit. Now, if you go into the hospital, let's say, if you have to stay in the hospital in confinement, the insurance, uh, Ensure Plus will cover \$50 a day and the Ensure Plus Enhanced will cover \$100. So, that's the difference between them. So, the amount you see there- Oh, okay. ... that's the amount that the insurance gonna cover. Oh. Okay. Let's see. Yeah, that's how they work and they have the- Oh, okay. ... options like, uh, vision, dental, the short term disability and life. Oh, okay. Um, and Stay Healthy, it's under 90 Degree, that's the name of the carrier. And Ensure Plus, it's under APL, which is American

Public Life. Oh, okay. Okay. APL. APL, and then, uh, what was the other one again? I'm sorry. The... What was the s- Stay Healthy one? 90 Degree. 90 Degree. 90 Degree. APL and 90 Degree. Okay. Um, so go- so, when I select the Stay Healthy, um, the provider or the facility would have to be in network? Like, they would have to accept it? Yes. There's... Okay. In order for the procedure to be covered 100%. From the benefit guide, if you go to page four, when you have a time, there is gonna be a phone number on our website called MultiPlan. There you go and check every provider are in network. Yeah. I did a quick, like, search for, like, mine and my, my kids and, like, neither of them showed up. Mm-hmm. So I'm like, well, maybe, maybe I'm just not searching right or maybe I don't have the right criteria or, you know, whatever. But I guess... Mm-hmm. That probably most likely they don't have that... They don't check the thing. Okay. Um, so, for the, um, you, you said that the, that the insurance covers the extra visit, but not the doctor's fees? Yes. Is that also, is that also for like, um, like annual physicals and stuff as well or is that only for, like-... special cases, like eye- Yeah, so, it, like, it's, this is pretty much for your physical per se. Yeah. The Stay Healthy one. Oh, okay. Yeah, it's more to your wellness, exams and tests. Okay. So, it, it- So, so all those, all of that, like all the annuals, the physicals and stuff, that, that would be a 100% covered, or, um, or are you saying that I would still have to do the doctor's fees afterwards? You, no, you will have to pay for the doctor's visit, but the insurance gonna cover the actual procedures, like the lab work and, and as you said, um, if your kids need immunizations and stuff like that. Okay. If you go on page... That will give you a very good, um, explanation on the benefits for the Stay Healthy on page seven. That will tell you exactly, like, for the kids, for, for you, for the spouse, what it's gonna cover and it's also what side they are because we don't, like, in our benefit guide, it's the same that you have. It's like an overview of what they cover. Oh. Now if you have, like, a specific question, you could call directly to the, um, carrier before you enroll, then that will give you a better, like if you have a specific, let's say test that you think one of your kids or yourself needs, they will be able to tell you if it's gonna be covered or not. Oh, okay. So like, like either like the 90-degree or the HPL or whatever? Mm-hmm. Yes, sir. Yeah. Okay. Oh, okay. Okay. Yeah, I'm just, yeah. And usually- I'm still aware of it. Oh, go ahead. No, go ahead. I was gonna say you still, you do have 30 days from your first paycheck to enroll. Um, how long you been working for Oxford? Uh, I, I just started. Yeah, so this is my second week. This is the start of my second week. Okay. Yeah. So you still have a little time to go over and, and choose the correct one. You also could combine the Stay Healthy with any of the Insurance Plus, um, in case you want more coverage. Right. Yeah. And that's what I was thinking of doing because even, even if I do one on one, it'll actually still be way less than- Mm-hmm. ... what I'm doing right now. Because let's say- But I'm... Oh, yeah? I'm so sorry. Let's say you decided to take the Insurance Plus and the Stay Healthy, those, um, \$75 that the insurance company covers towards your, um, doctor's visit, you could apply it to that visit to your, for your physical or let's say for your preventive. Okay. So you could use them combined even per se. Okay. Also, the Stay Healthy has the prescription plan so you don't have to pay extra for it. Okay. Yeah. I did notice that and that, that would be essentially as long as it's not some rare, um, prescription- Yeah. ... it would be, it would be no, no fees on that? Exactly. Like no, no extra... Yeah. Okay. Okay. So I'm sorry. I'm gonna make sure you- It has to be generic. Yeah. Yeah. That's fine. We, yeah, we always do anyway. Um, so going back to the, just like the, like the annual, like the standard annual, um, you know, physicals or whatever, you know, and I'm, I'm gonna make up, make up a

number real quick, but let's just say I go to my PCP and they charge you know, their, their normal fee for a physical is, you know, whatever, eight- \$800 or whatever it is. Um, what, what would the Stay Healthy plan cover? Would they, would they, would they cover the entire thing? I think I'm, I'm a little confused as to what- Yeah. ... what, what would be the doctor's fees as opposed to the hospital. Okay, so let's say you have to go see your doctor. You will pay for the doctor's visit, but whatever it is that the procedures that you need to be done after the doctor says, say, "Oh, we need to do this extra test for your cholesterol, for your diabetes." Oh, okay. For, um, let's say your wife needs a mammogram or the kids, those procedures, what, that's what that insurance gonna cover, but the actual visit- That's what it covers. I get it. ... is, yeah, it's your responsibility. Oh, okay. And then you're saying that if I, if I get the Insure or the, like, the supplemental ones- Mm-hmm. ... whatever that fee, whatever that coverage is I can apply it on there, say it's 75- Yeah. ... like you said, I can throw it on there so, okay. Oh, I see, I see. Okay. All right. Um, all right. Well, that, yeah, that's- Because I say Insurance Plus would not cover 100% the procedures for you preventive. Um, I could give you an example. On the Insure Plus, they only cover up to \$250 a year for your, um, sorry, \$75 a year for your wellness exam, right? Um, and most likely you, lower it's gonna be over \$75 for the whole, you know, for the year. Right. Oh, yeah. Mm-hmm. Right, right. Um, so, exactly. So that will be covered 100% with the Stay Healthy. Oh, okay. Yeah. So that's why it's, it's good to combine them. Yeah. Okay. And, and, and see if that works for you, yeah. Okay. And- All right. Yeah. I think, yeah, I think that, that kind of answered my question. That was... Yeah. No problem. If you have any other questions, just give us a call. Um, you can enroll online or you could give us a call and enroll over the phone with us whenever you're ready. Right. Okay. Thank you very much. Thank you for giving us a call- Appreciate it. ... today, sir. Have a great rest of the day. I will. You too. Thank you. 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 Benefit Center Card. This is Pamela speaking. How may I help you?

Speaker speaker_2: Uh, yeah, hi. Uh, I was calling, um... So I just re- started a new job, um, and I'm, I'm looking at the, uh, uh, the benefits package and I have some questions about the, uh, uh, uh, the medical plan.

Speaker speaker_1: Okay.

Speaker speaker_2: And the-

Speaker speaker_1: And what's the staffing agency number?

Speaker speaker_2: Oh, I don't... I... It's, it's Oxford Agency.

Speaker speaker_1: Okay.

Speaker speaker_2: But I don't know their number yet.

Speaker speaker_1: Oh, no, no. Me, the, num, name I meant. I'm sorry.

Speaker speaker_2: Oh. Oh, yeah. No. Okay. Sorry.

Speaker speaker_1: All right. Um, okay. So, what are your questions, sir?

Speaker speaker_2: So, I was, um, I'm contemplating whether I wanna s- switch over to, uh, this benefits package, just because it's a lot less out of pocket. Like, uh, monthly premium is going to be a lot less than what I pay now.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, but I've already called my, um, current PCP and they, they've never even heard of this program or this, uh, uh, benefit. So, I'm wondering if I'm giving them the right name of the, of the, of the health, um...

Speaker speaker_1: Okay. It's probably not-

Speaker speaker_2: Name that I-

Speaker speaker_1: ... they heard because-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they're not like major insurance, this insurance won't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... uh, I don't know what the benefit guide, if you've written it correctly. So, these, um, benefits, they already have the set amount they gonna pay. Anything above that amount is your responsibility. So, if you're looking at the benefit guide, most likely you wouldn't... You're looking at the ID. I'm sorry, the amount that the insurance gonna cover. Let me-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... so it's Oxford. Are you looking at, um, you reading out a PDF file?

Speaker speaker_2: Uh, I, I was earlier. I'm actually on the road now.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh...

Speaker speaker_1: No problem.

Speaker speaker_2: But I'm kind of famili- like, I, yeah, I was looking at the, um, the Stay Healthy, um, the R- uh, the, the HelloRx.

Speaker speaker_1: Rx, yes.

Speaker speaker_2: And, and, and...

Speaker speaker_1: So, so that plan...

Speaker speaker_2: Go ahead.

Speaker speaker_1: Okay. So, um, okay. So, um, since you're familiar, I'll be... It's easier to explain.

Speaker speaker_2: Yeah.

Speaker speaker_1: So, the Stay Healthy is just a preventive care plan. You will be...

Speaker speaker_2: Yep.

Speaker speaker_1: The insurance gonna cover 100% the procedures, but you will have to pay for the doctor's visit. That's how that plan works. Um, and you have to go in-

Speaker speaker_2: Oh.

Speaker speaker_1: Yeah. And you'll have to go into a network provider in order for the procedures to be covered 100%. Now, the Ensure Plus and the Ensure Plus Enhanced, the difference between them is the amount you will be covering...

Speaker speaker_2: Yes.

Speaker speaker_1: ... uh, every week and the amount that the insurance gonna cover. Example, the Ensure Plus is \$18 and the Ensure Plus Enhanced is \$25.17. Now, the difference between them, it's more towards the hospital, um, because it don't matter which one you choose, they both gonna pay \$75 towards the doctor's visit. Now, if you go into the hospital, let's say, if you have to stay in the hospital in confinement, the insurance, uh, Ensure Plus will cover \$50 a day and the Ensure Plus Enhanced will cover \$100. So, that's the difference between them. So, the amount you see there-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... that's the amount that the insurance gonna cover.

Speaker speaker_2: Oh. Okay.

Speaker speaker_1: Let's see. Yeah, that's how they work and they have the-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... options like, uh, vision, dental, the short term disability and life.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Um, and Stay Healthy, it's under 90 Degree, that's the name of the carrier. And Ensure Plus, it's under APL, which is American Public Life.

Speaker speaker_2: Oh, okay. Okay. APL. APL, and then, uh, what was the other one again? I'm sorry. The... What was the s- Stay Healthy one?

Speaker speaker_1: 90 Degree. 90 Degree.

Speaker speaker_2: 90 Degree. APL and 90 Degree. Okay. Um, so go- so, when I select the Stay Healthy, um, the provider or the facility would have to be in network? Like, they would

have to accept it?

Speaker speaker_1: Yes.

Speaker speaker_2: There's... Okay.

Speaker speaker_1: In order for the procedure to be covered 100%. From the benefit guide, if you go to page four, when you have a time, there is gonna be a phone number on our website called MultiPlan. There you go and check every provider are in network.

Speaker speaker_2: Yeah. I did a quick, like, search for, like, mine and my, my kids and, like, neither of them showed up.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I'm like, well, maybe, maybe I'm just not searching right or maybe I don't have the right criteria or, you know, whatever. But I guess...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: That probably most likely they don't have that... They don't check the thing.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, so, for the, um, you, you said that the, that the insurance covers the extra visit, but not the doctor's fees?

Speaker speaker_1: Yes.

Speaker speaker_2: Is that also, is that also for like, um, like annual physicals and stuff as well or is that only for, like-... special cases, like eye-

Speaker speaker_1: Yeah, so, it, like, it's, this is pretty much for your physical per se. Yeah. The Stay Healthy one.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah, it's more to your wellness, exams and tests.

Speaker speaker_2: Okay.

Speaker speaker_1: So, it, it-

Speaker speaker_2: So, so all those, all of that, like all the annuals, the physicals and stuff, that, that would be a 100% covered, or, um, or are you saying that I would still have to do the doctor's fees afterwards?

Speaker speaker_1: You, no, you will have to pay for the doctor's visit, but the insurance gonna cover the actual procedures, like the lab work and, and as you said, um, if your kids need immunizations and stuff like that.

Speaker speaker_2: Okay.

Speaker speaker_1: If you go on page... That will give you a very good, um, explanation on the benefits for the Stay Healthy on page seven. That will tell you exactly, like, for the kids, for, for you, for the spouse, what it's gonna cover and it's also what side they are because we don't, like, in our benefit guide, it's the same that you have. It's like an overview of what they cover.

Speaker speaker_2: Oh.

Speaker speaker_1: Now if you have, like, a specific question, you could call directly to the, um, carrier before you enroll, then that will give you a better, like if you have a specific, let's say test that you think one of your kids or yourself needs, they will be able to tell you if it's gonna be covered or not.

Speaker speaker_2: Oh, okay. So like, like either like the 90-degree or the HPL or whatever?

Speaker speaker_1: Mm-hmm. Yes, sir.

Speaker speaker_2: Yeah. Okay. Oh, okay. Okay. Yeah, I'm just, yeah.

Speaker speaker_1: And usually-

Speaker speaker_2: I'm still aware of it.

Speaker speaker_1: Oh, go ahead.

Speaker speaker_2: No, go ahead.

Speaker speaker_1: I was gonna say you still, you do have 30 days from your first paycheck to enroll. Um, how long you been working for Oxford?

Speaker speaker_2: Uh, I, I just started. Yeah, so this is my second week. This is the start of my second week.

Speaker speaker_1: Okay. Yeah. So you still have a little time to go over and, and choose the correct one. You also could combine the Stay Healthy with any of the Insurance Plus, um, in case you want more coverage.

Speaker speaker_2: Right. Yeah. And that's what I was thinking of doing because even, even if I do one on one, it'll actually still be way less than-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... what I'm doing right now.

Speaker speaker_1: Because let's say-

Speaker speaker_2: But I'm... Oh, yeah?

Speaker speaker_1: I'm so sorry. Let's say you decided to take the Insurance Plus and the Stay Healthy, those, um, \$75 that the insurance company covers towards your, um, doctor's visit, you could apply it to that visit to your, for your physical or let's say for your preventive.

Speaker speaker_2: Okay.

Speaker speaker_1: So you could use them combined even per se.

Speaker speaker_2: Okay.

Speaker speaker_1: Also, the Stay Healthy has the prescription plan so you don't have to pay extra for it.

Speaker speaker_2: Okay. Yeah. I did notice that and that, that would be essentially as long as it's not some rare, um, prescription-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... it would be, it would be no, no fees on that?

Speaker speaker_1: Exactly.

Speaker speaker_2: Like no, no extra... Yeah. Okay. Okay. So I'm sorry. I'm gonna make sure you-

Speaker speaker_1: It has to be generic.

Speaker speaker_2: Yeah. Yeah. That's fine. We, yeah, we always do anyway. Um, so going back to the, just like the, like the annual, like the standard annual, um, you know, physicals or whatever, you know, and I'm, I'm gonna make up, make up a number real quick, but let's just say I go to my PCP and they char- you know, their, their normal fee for a physical is, you know, whatever, eight- \$800 or whatever it is. Um, what, what would the Stay Healthy plan cover? Would they, would they, would they cover the entire thing? I think I'm, I'm a little confused as to what-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... what, what would be the doctor's fees as opposed to the hospital.

Speaker speaker_1: Okay, so let's say you have to go see your doctor. You will pay for the doctor's visit, but whatever it is that the procedures that you need to be done after the doctor says, say, "Oh, we need to do this extra test for your cholesterol, for your diabetes."

Speaker speaker_2: Oh, okay.

Speaker speaker_1: For, um, let's say your wife needs a mammogram or the kids, those procedures, what, that's what that insurance gonna cover, but the actual visit-

Speaker speaker_2: That's what it covers. I get it.

Speaker speaker_1: ... is, yeah, it's your responsibility.

Speaker speaker_2: Oh, okay. And then you're saying that if I, if I get the Insure or the, like, the supplemental ones-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... whatever that fee, whatever that coverage is I can apply it on there, say it's 75-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... like you said, I can throw it on there so, okay. Oh, I see, I see. Okay. All right. Um, all right. Well, that, yeah, that's-

Speaker speaker_1: Because I say Insurance Plus would not cover 100% the procedures for you preventive. Um, I could give you an example. On the Insure Plus, they only cover up to \$250 a year for your, um, sorry, \$75 a year for your wellness exam, right? Um, and most likely you, lower it's gonna be over \$75 for the whole, you know, for the year.

Speaker speaker_2: Right. Oh, yeah. Mm-hmm. Right, right.

Speaker speaker_1: Um, so, exactly. So that will be covered 100% with the Stay Healthy.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah. So that's why it's, it's good to combine them.

Speaker speaker_2: Yeah. Okay.

Speaker speaker_1: And, and, and see if that works for you, yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: And-

Speaker speaker_2: All right. Yeah. I think, yeah, I think that, that kind of answered my question. That was... Yeah.

Speaker speaker_1: No problem. If you have any other questions, just give us a call. Um, you can enroll online or you could give us a call and enroll over the phone with us whenever you're ready.

Speaker speaker_2: Right. Okay. Thank you very much.

Speaker speaker_1: Thank you for giving us a call-

Speaker speaker_2: Appreciate it.

Speaker speaker_1: ... today, sir. Have a great rest of the day.

Speaker speaker_2: I will. You too. Thank you. Bye.

Speaker speaker_1: Bye.