

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. Thank you for calling Benefits In A Card. My name is Pearl Huddleston, who are you speaking with? Hi, Pearl. My name is Krista Junwin. How can I assist you? Um, well, I received the text for open enrollment. So, I was thinking about changing, um, my coverage. But I'm kind of... I don't know if I'm understanding it correctly. Um, I don't know if you can... If I called the right number. Um- Of course. What kind of, what kind of questions did you have? Well, what... Is the VIP Standard, um, you know, the same thing as the MEC Enhanced, just not as much coverage? Or, um... I guess I'm not understanding what the difference is between the two, besides the cost. Okay. No worries. So the VIP Standard is your medical plan, but it's only medical. So, it doesn't have copays or deductibles, but they only cover each service up to a certain dollar amount. Okay. As to where the MEC Enhanced is medical and preventative health in one, so it'll cover your medical and it'll cover your annual physical, your STD screening, um, some STD testing, some cancer, uh, testing, blood pressure, diabetes. It'll cover all that plus your medical. Um- Okay. With MEC Enhanced, there is copays. Like, for your primary care visit, there's a \$10 copay. Yep. Specialties does have a \$50 copay. Um, urgent care has a \$60 copay. And the remainder of the bill is covered by the insurance company. Okay. So, I, I choose one or the other, and not both? Correct. Okay. Okay. So, and then, obviously even with the copays, the MEC Enhanced is the better option? As far as having to pay out of pocket, it- it's a better option. Um, it just depends on, on really if you go that often to the doctor, or if you're- Yep. ... not liking the copays. Okay. Well, I'm just looking to make sure that I have appropriate coverage. I am type two diabetic, um, with thyroid issues and, oh, a whole list of other things. So, I, I just want to make sure I have the right plan that's going to cover, you know... Um, you know, I go to the doctor probably every couple months for different things. I see different specialists. Um, so, I've been kind of freaking out and canceling my appointments because I was like, "I can't afford this." I can't afford to go. But I don't... You know, I can't afford not to go either. So, um, I guess I... You know, looking at 'em... I'm looking at the paperwork and I'm just like, "I don't get this." You know, so I don't, I don't know. Um, I'm assuming price-wise that the MEC Enhanced, that covers the most things though, correct? Yes. As far as dollar amount, yes. 'Cause you're really only paying the copay and the insurance company pays the rest. Okay. As to where the, the VIP Standard only covers a portion and then you're responsible for the rest. So that's... Okay. All right. And then, um... Hmm. And so, do I need to sign up for that, uh, the Mecktel- Telara Rx? I- I'm not sure what that is either. So then, the Mecktel Rx, that is just preventative health. It doesn't have any medical coverage, it's just your preventative health, which is like your annual screening, your diabetes, um, um, screening. It doesn't have... It's not like... It's just a screening for diabetes, um, some STD screenings, some cancer screenings, blood pressure, that kind of thing. It

won't cover you going to the doctor, ER. It's just preventive health and free Rx built in. Okay. All right. So, okay. So, I think I'm going to uncheck the VIP Standard and go with the MEC. Oh, I hate insurance. I was on state insurance before I got this insurance, so I didn't have to... I just had to- Choose in between? Yeah. It's like, so confusing and, and with, with my brain, my head injury, I... Certain things, once I start reading, it's like, "What? I don't understand that at all." Don't worry, I've been that way myself. Yeah. Um, yeah, it's just really confusing. It's like, can you guys write it in plain English and... It would be easier. Okay. All right. Well, I think I'm going to go with the MEC Enhanced just to... I don't mind copays as long as they're not \$1000 copay and - Yeah, exactly. Yeah. Granted that it takes my cost up higher, but... Ooh, \$69.84. That's still not bad. I used to pay at one of my old jobs, I think I was paying like \$150 every payday, so. Oof. Although... Oh, I guess that's comparable because that's \$69.84 a week, correct? Yes. Okay. Well, it is what it is. As long as I have the coverage I need, that, uh, that's what matters the most, so. And now I should have written down my questions 'cause it just slipped my brain. That doesn't surprise me. Um. Okay. Well, I think that's all I need for right now. I, I just needed to hear somebody say that they... The difference, so. No problem. Thank you. If you have any questions, we're here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time. Perfect. Fantastic. Thank you so much. No problem. You have a great day. You too. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good afternoon. Thank you for calling Benefits In A Card. My name is Pearl Huddleston, who are you speaking with?

Speaker speaker_2: Hi, Pearl. My name is Krista Junwin.

Speaker speaker_1: How can I assist you?

Speaker speaker_2: Um, well, I received the text for open enrollment. So, I was thinking about changing, um, my coverage. But I'm kind of... I don't know if I'm understanding it correctly. Um, I don't know if you can... If I called the right number. Um-

Speaker speaker_1: Of course. What kind of, what kind of questions did you have?

Speaker speaker_2: Well, what... Is the VIP Standard, um, you know, the same thing as the MEC Enhanced, just not as much coverage? Or, um... I guess I'm not understanding what the difference is between the two, besides the cost.

Speaker speaker_1: Okay. No worries. So the VIP Standard is your medical plan, but it's only medical. So, it doesn't have copays or deductibles, but they only cover each service up to a certain dollar amount.

Speaker speaker_2: Okay.

Speaker speaker_1: As to where the MEC Enhanced is medical and preventative health in one, so it'll cover your medical and it'll cover your annual physical, your STD screening, um,

some STD testing, some cancer, uh, testing, blood pressure, diabetes. It'll cover all that plus your medical. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: With MEC Enhanced, there is copays. Like, for your primary care visit, there's a \$10 copay.

Speaker speaker_2: Yep.

Speaker speaker_1: Specialties does have a \$50 copay. Um, urgent care has a \$60 copay. And the remainder of the bill is covered by the insurance company.

Speaker speaker_2: Okay. So, I, I choose one or the other, and not both?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Okay. So, and then, obviously even with the copays, the MEC Enhanced is the better option?

Speaker speaker_1: As far as having to pay out of pocket, it- it's a better option. Um, it just depends on, on really if you go that often to the doctor, or if you're-

Speaker speaker_2: Yep.

Speaker speaker_1: ... not liking the copays.

Speaker speaker_2: Okay. Well, I'm just looking to make sure that I have appropriate coverage. I am type two diabetic, um, with thyroid issues and, oh, a whole list of other things. So, I, I just want to make sure I have the right plan that's going to cover, you know... Um, you know, I go to the doctor probably every couple months for different things. I see different specialists. Um, so, I've been kind of freaking out and canceling my appointments because I was like, "I can't afford this." I can't afford to go. But I don't... You know, I can't afford not to go either. So, um, I guess I... You know, looking at 'em... I'm looking at the paperwork and I'm just like, "I don't get this." You know, so I don't, I don't know. Um, I'm assuming price-wise that the MEC Enhanced, that covers the most things though, correct? Yes.

Speaker speaker_1: As far as dollar amount, yes. 'Cause you're really only paying the copay and the insurance company pays the rest.

Speaker speaker_2: Okay.

Speaker speaker_1: As to where the, the VIP Standard only covers a portion and then you're responsible for the rest.

Speaker speaker_2: So that's... Okay. All right. And then, um... Hmm. And so, do I need to sign up for that, uh, the Mecktel- Telara Rx? I- I'm not sure what that is either.

Speaker speaker_1: So then, the Mecktel Rx, that is just preventative health. It doesn't have any medical coverage, it's just your preventative health, which is like your annual screening, your diabetes, um, um, screening. It doesn't have... It's not like... It's just a screening for diabetes, um, some STD screenings, some cancer screenings, blood pressure, that kind of

thing. It won't cover you going to the doctor, ER. It's just preventive health and free Rx built in.

Speaker speaker_2: Okay. All right. So, okay. So, I think I'm going to uncheck the VIP Standard and go with the MEC. Oh, I hate insurance . I was on state insurance before I got this insurance, so I didn't have to... I just had to-

Speaker speaker_1: Choose in between?

Speaker speaker_2: Yeah. It's like, so confusing and, and with, with my brain, my head injury, I... Certain things, once I start reading, it's like, "What? I don't understand that at all."

Speaker speaker_1: Don't worry, I've been that way myself .

Speaker speaker_2: Yeah. Um, yeah, it's just really confusing. It's like, can you guys write it in plain English and... It would be easier. Okay. All right. Well, I think I'm going to go with the MEC Enhanced just to... I don't mind copays as long as they're not \$1000 copay and -

Speaker speaker_1: Yeah, exactly.

Speaker speaker_2: Yeah. Granted that it takes my cost up higher, but... Ooh, \$69.84. That's still not bad. I used to pay at one of my old jobs, I think I was paying like \$150 every payday, so.

Speaker speaker_1: Oof.

Speaker speaker_2: Although... Oh, I guess that's comparable because that's \$69.84 a week, correct?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. Well, it is what it is. As long as I have the coverage I need, that, uh, that's what matters the most, so. And now I should have written down my questions 'cause it just slipped my brain . That doesn't surprise me. Um. Okay. Well, I think that's all I need for right now. I, I just needed to hear somebody say that they... The difference, so.

Speaker speaker_1: No problem.

Speaker speaker_2: Thank you.

Speaker speaker_1: If you have any questions, we're here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time.

Speaker speaker_2: Perfect. Fantastic. Thank you so much.

Speaker speaker_1: No problem. You have a great day.

Speaker speaker_2: You too. Bye-bye.