

Transcript: Sara

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Full Transcript

Thank you for, thank you for calling Benefits in a Card, my name is Sarah. May I have your name, please? Randy Bonferraro. Hello, Mr. Bonferraro. How may I help you today? Uh, yes, I'm, uh, I'm working through, uh, Partners Personnel. I just started a new job at Southco and I'm having trouble, uh, deciding which healthcare plan to choose. Okay. Because, um... I can help you with that. Okay, let me- My primary concern... Go ahead, I'm sorry. Okay. My primary concerns are office visits, dental care and prescriptions, because I take two medications. Okay, perfect. So we got PRP. Okay. Give me a minute, I'm downloading the information. Okay, you said primary care. What else? Mr. Bonferraro. Office visits. Office visits. Yes. Primary care and prescriptions, right? There's dental too. Dental too, okay. For, uh, for office visits you have four options. Three are just medical and they will cover a flat fee, different amounts of flat fee. The fourth option is a, mmm, like a medical plus preventive care, and that one works with copay. Uh, the one that is with copay, you have four, uh, visits per year and there are \$10 copay for doctor visits. And a \$50 copay for a specialist four times a year as well, and \$60 copay for a urgent care visit four times a year as well. The other three options that are just medical are, um, they will cover for physician's office. One will cover \$50, \$50 per day four times a year. The, that one is the VIP Standard. The VIP Plus will cover \$100 per day, I mean, per visit, four times a year. And VIP Prime will cover 1... four times a year as well. I'm sorry are- With the... ... our connection, our connection is not clear. It's, uh, it's- Can I brighten up? ... breaking up sometimes. Oh. Can, can you hear me now, sir? Yes, I can. Okay. Um, uh, what about if I send you the benefit guide and we go through the guide together? Oh, I have it. Okay. I thought- So if you go to page number two, not the second page- Yeah. ... but the number two. You're going to see there the- Yeah. ... plan benefit summaries. Yes. Okay. Um... So there's four, there's four choice, there's four choices. There's Stay Healthy, VIP Standard, VIP Plus and VIP Prime, correct? Yes, but the Stay Healthy is not, is not going to cover anything for, uh, doctor visitations. That one is just- Okay. ... preventive care. Okay. Like prevention. The VIP Standard will cover, if you go to physician's office, you see the amount, they say they have \$50 per day, four times, for four days. And the VIP Plus will cover \$100 per day for four days, and the VIP Prime will cover \$150 per day for four days. Did you see that there? Yeah, but, um... You want the prices? I'm trying to find the... I, I was trying to find the line that you were... Okay. You were, um... Okay, you go all the way to the left side under Benefits, like in the- Yes. ... middle of the page and you're going to see Physician's Office about in the middle. Oh, okay. Okay. Yeah, yeah. Then on, on the right side is the, the, um, the dollar amount the insurance will cover. On the top is the name of the, the plan, and then, like, VIP Standard is going to cover \$50 per day, four times, or for four days. Can you see that one? Yes. Yes. Okay. The same happen with the VIP Plus, you just follow the Physician's Office line until you connect with VIP Plus, the vertical line of VIP Plus,

and the price is gonna be there, \$100 per day, four days. And the same with the VIP Prime. Under VIP Prime, just connect it with the line for Physician's Office, you're gonna find there \$150 per day. For- So that means that's- That- ... that's how much? That means, that's m- that means, that's the amount that the insurance will cover for that appointment four times per year. If the appointment became to be more than \$150, or \$100, or \$50, dependent of the plan that you look at, any difference will be your responsibility. Okay. Now, if you go to the next page. Yeah. The Stay Healthy MEC Enhance. Yes. Okay. That plan will cover for... I mean, for primary care visits you will have a \$10 copay for visit. No matter how much they cost you, they... You just pay the copay and that's it, and you have that option four times per year. For the specialist- But, because... But I just want to say though, but back on page two... Okay. It says, not in- it says under Physicians' Office, it says not included. That's why I guess- Okay. That's why I think- But you are reading- That's why I think you're- You're... Go ahead, I'm so sorry. That's why I'm confused because- Okay. ... when it says not, not included, that's where I- Oh. I'm sorry. Okay. That's where it gets- Okay. Let's, let's, let's check the first line, the gray line where you see Benefit, then Stay Healthy MEC TeleRx, then VIP Standard, then VIP Plus, then VIP Prime. Right? Yes. Okay. Those are the names of the plans. Under the- Yeah. ... under those names is the, the bene- what they cover for the benefits. Under the Stay Healthy MEC TeleRx, there is almost nothing include because that one is prevention. That one is not medical. The list of what they will cover under that plan is on page number 11. If you can go to page number 11, I will explain you what that MEC TeleRx plan will cover. Yeah, I... 'Cause I, 'cause I'm just wondering what I would get charged just for, just for seeing my doctor. That's all. Yes. Th- that's why I say the Stay Healthy MEC TeleRx, that plan will not cover any doctor visitations, because that one is just- Okay. ... prevention. The ones that will cover doctor visitations are the VIP Standard or VIP Plus or VIP Prime, or Stay Healthy MEC Enhance, which is on page number three. Oh, okay. I see. The main difference- Okay. The main difference between the VIPs and the Stay Healthy MEC Enhance is VIPs will cover a flat fee. The Stay Healthy MEC... Ah, ooh, oh, okay. VIP covers a flat fee and there are just medical. Stay Healthy MEC Enhance is covers base on a copay and includes preventive care as well. That's the main difference between those two plans. I guess I don't... I guess I'm so... I guess I don't understand what preventive care means. Okay. Preventive care means one physical yearly examination, vaccinations, uh, screenings like colonoscopy, um, hepatitis screenings, HIV or lung cancer screenings. And a coverage for aspirins and statins medication. That is what is a preventive care. Medical is the one that you're gonna use in case you have a stomachache or if you're diabetic and need to see a doctor. The preventive care will not cover any of those b- doctor visitations if you are sick. Okay. It's just prevention, before you get sick. Okay. But it would cover... I'm sorry, go ahead. It would cover a physical though? It would cover a physical? Yes, yes one physical. Yes, sir. Just one physical yearly examination. Okay. I see. Okay. Um, w- w- would you like me to explain you anything else? Uh, just remember the additional benefit options? Um, yeah. The, uh, the prescription drug, um, part of it. Okay. The FreeRx. If I take two medics. Okay. That's called FreeRx. If you enrolled on MEC Stay Healthy, the one that is just preventative, that plan includes the FreeRx. If you don't want that one, so you can add it for \$5.99 per month for your- yourself only. Or if you enroll on any VIP Standard or Plus or Prime, you will get a copay of \$10, \$20 or \$30 for generic prescription, and if there is no generic descri- uh, prescription, you will get a discount on it. And you are allowed to add the FreeRx to those plans. So you have two options

there. I'm trying to find the line and I can't. Okay. Could you- It's on page number five. I'm... Okay. You see that FreeRx? Yes. Okay. That one is just for prescriptions. Um, some of them, most of them are free, or they're really lower price. Uh, if your prescrip- prescription is covered or not, I don't have that information. I will have to provide you with a phone number where they can give you, uh, the information about the prescriptions you... The specific prescriptions you need. But that could be a good option, to add, uh, to any of the medical, uh, plans. Oh, I see. So s-... I'm sorry, I'm just, uh... It's okay. Um... I'm having trouble finding the, uh, the, uh- The page for the FreeRx? Um... What are you looking for? I, I, I can tell you where that is located. Um, the prescription, uh, plans for the VIPs. Okay. It's on page number two. Yeah. Okay. Um, you see the f- the second gray line, where it says, "Additional value-added services and savings"? That's the- What is the line? The name of- The... It's the second gray line that says, "Additional-" Oh. ... "value-added services and savings." You see that one? Okay. I- Okay. Yeah. I see it. Yeah. Right under that, uh, under that line, you're gonna see on the left side, Pharmabel prescription. Yeah. If you check on the right side of Pharmabel, under the VIP Standard, VIP Plus, and VIP Prime, you're gonna see there's 10, 20, 30 for generic. Yeah. Okay. What does that mean exactly? That means then if, um, if there is a medication, a genetic medication, then they will cover, depending on what kind of medication, your copay will be \$10 or \$20 or \$30. Okay. So that means that, uh, only the VIP will pay for part of the prescription. Is that right? Yes, sir. That's correct. And the VIPs will cover as well, uh, \$10... Okay. The standard will cover \$10 for 15 days for outpatient prescription drug benefit. Uh, VIP Plus will cover \$20 per day for 15 days as well for the outpatient prescription. And the VIP Prime will cover \$20 as well for 15 days for outpatient prescription. Okay. Um- And the other coverage, the, the FreeRx, the, the, the main... uh, the FreeRx, that one is include under the preventive care plan, or you are allowed to add it to any of the VIPs. I'm sorry. Could you repeat that last, what you just said? I'm sorry. Okay. The, the, the FreeRx, the, the, the FreeRx plan is just a plan for prescriptions only. That plan is included with the preventive care, or if you don't want the preventive care, but you want the prescription coverage plan, you are allowed to add it to the VIPs, to any of the VIPs. Like you want the VIP but you want the prescriptions as well. So we can add the FreeRx. Okay. And, uh, how do I go about choosing a dental, the dental plan? Okay. Dental is on page number four. Dental for yourself only is gonna be \$3.63 per week. If you're going for preventive visitation, like a cleaning, they will cover 100%. If you're going for a basic nonsurgical extraction-... for the filling for X-rays, they will cover 80% of the \$50 deductible. The maximum coverage is going to be \$500 per year. But they won't cover any major procedure like root canals, dentures, crowns. Those are not covered. Okay. Uh, so for dental it's, it's just one... It's just one plan? Yes, sir. That's the only plan they have. And, uh, what is that company's name? Is that, uh- APL. ... MetLife? No, it's APL, American Public Life. MetLife is for vision coverage. I've heard... I, I want to get the name correct- Yes, it's- ... correct here. It's APL. For dental? For dental. APL? A is America, P is Public, L is Life. American Public Life. Okay. Thank you. You're more than welcome. Um, do you have any other questions for me? Um, yes, because, uh, you mentioned the s-prescription drugs. You said I'd have to call for information on that. Oh, um, for the prescription, okay, the specific prescription. Let me give you the phone number. Just let me know whenever you're ready. Yeah. I, I'm ready. Okay. It's 855-927-0390. So they'll be able to tell me how much they'll cover, the two particular medications- Yes. ... according to the, according to the VIP plans? Ye-, um, not the VIP. If you're going with VIP, it's a different

number. The number I just gave you is for the free addings. But if you want the, the number for coverage prescription for VIPs, has to be the Pharma Bill number. Yeah. And I can give you that as well. Okay. I'll, I'll, I'll take it down. Okay. The Pharma Bill number is 800-933-3734. And they'll be able to tell me what they'll cover for the two meds that I take, according to- Yes. ... the VIP, right? Yeah. Okay. Just, just remember to ask them on, oh, where that kind of medication, if just how much would be the copay. That's what you need to know, because for VIPs, it's with copay, remember. Okay. Okay. Now, um- But when you... Tell me. I'm sorry. Because under each, uh, plan, VIP plan, it says, "20/10/20/30 generic." Yes, sir. Yeah, I get... What... I get confused what is considered generic and non-generic, because I- Okay. ... my medications are... Go ahead. Okay. Generic medication is like, um, like a, instead of say Tylenol, you say acetaminophen. Okay? Okay. Tylenol is acetaminophen. Yeah. But that, that one is processed or i- sold under the brand name Tylenol. The generic is the one that um, not a commercial name. That's what generic means. Okay. Okay, sir. Um, is there anything else that I can help you with? I think I, I think I have it covered, and I appreciate your, uh, your assistance. You're more than welcome, sir. Just keep in mind then, if you want, we can, uh, help you with enrollment as well if you have any issues with the system. Uh, you just need to give us a call and we will be able to, um, help you enroll by phone. Okay. All righty, sir. Okay. I'll- Well, have a wonderful day- I'll be- ... and thank... Sorry man, go ahead. No, I, uh, I'll have that, the, the number that I called you for the enrollment information. Perfect, sir. Have a wonderful day. All right, thank you. You're welcome, sir. Too. Bye-bye. Mm-hmm. Bye-bye. Bye-bye.

Conversation Format

Speaker None: Thank you for, thank you for calling Benefits in a Card, my name is Sarah. May I have your name, please? Randy Bonferraro. Hello, Mr. Bonferraro. How may I help you today? Uh, yes, I'm, uh, I'm working through, uh, Partners Personnel. I just started a new job at Southco and I'm having trouble, uh, deciding which healthcare plan to choose. Okay. Because, um... I can help you with that. Okay, let me- My primary concern... Go ahead, I'm sorry. Okay. My primary concerns are office visits, dental care and prescriptions, because I take two medications. Okay, perfect. So we got PRP. Okay. Give me a minute, I'm downloading the information. Okay, you said primary care. What else? Mr. Bonferraro. Office visits. Office visits. Yes. Primary care and prescriptions, right? There's dental too. Dental too, okay. For, uh, for office visits you have four options. Three are just medical and they will cover a flat fee, different amounts of flat fee. The fourth option is a, mmm, like a medical plus preventive care, and that one works with copay. Uh, the one that is with copay, you have four, uh, visits per year and there are \$10 copay for doctor visits. And a \$50 copay for a specialist four times a year as well, and \$60 copay for a urgent care visit four times a year as well. The other three options that are just medical are, um, they will cover for physician's office. One will cover \$50, \$50 per day four times a year. The, that one is the VIP Standard. The VIP Plus will cover \$100 per day, I mean, per visit, four times a year. And VIP Prime will cover 1... four times a year as well. I'm sorry are- With the... ... our connection, our connection is not clear. It's, uh, it's- Can I brighten up? ... breaking up sometimes. Oh. Can, can you hear me now, sir? Yes, I can. Okay. Um, uh, what about if I send you the benefit guide and we go through

the guide together? Oh, I have it. Okay. I thought- So if you go to page number two, not the second page- Yeah. ... but the number two. You're going to see there the- Yeah. ... plan benefit summaries. Yes. Okay. Um... So there's four, there's four choice, there's four choices. There's Stay Healthy, VIP Standard, VIP Plus and VIP Prime, correct? Yes, but the Stay Healthy is not, is not going to cover anything for, uh, doctor visitations. That one is just- Okay. ... preventive care. Okay. Like prevention. The VIP Standard will cover, if you go to physician's office, you see the amount, they say they have \$50 per day, four times, for four days. And the VIP Plus will cover \$100 per day for four days, and the VIP Prime will cover \$150 per day for four days. Did you see that there? Yeah, but, um... You want the prices? I'm trying to find the... I, I was trying to find the line that you were... Okay. You were, um... Okay, you go all the way to the left side under Benefits, like in the- Yes. ... middle of the page and you're going to see Physician's Office about in the middle. Oh, okay. Okay. Yeah, yeah. Then on, on the right side is the, the, um, the dollar amount the insurance will cover. On the top is the name of the, the plan, and then, like, VIP Standard is going to cover \$50 per day, four times, or for four days. Can you see that one? Yes. Yes. Okay. The same happen with the VIP Plus, you just follow the Physician's Office line until you connect with VIP Plus, the vertical line of VIP Plus, and the price is gonna be there, \$100 per day, four days. And the same with the VIP Prime. Under VIP Prime, just connect it with the line for Physician's Office, you're gonna find there \$150 per day. For- So that means that's- That- ... that's how much? That means, that's m- that means, that's the amount that the insurance will cover for that appointment four times per year. If the appointment became to be more than \$150, or \$100, or \$50, dependent of the plan that you look at, any difference will be your responsibility. Okay. Now, if you go to the next page. Yeah. The Stay Healthy MEC Enhance. Yes. Okay. That plan will cover for... I mean, for primary care visits you will have a \$10 copay for visit. No matter how much they cost you, they... You just pay the copay and that's it, and you have that option four times per year. For the specialist- But, because... But I just want to say though, but back on page two... Okay. It says, not in- it says under Physicians' Office, it says not included. That's why I guess- Okay. That's why I think- But you are reading- That's why I think you're- You're... Go ahead, I'm so sorry. That's why I'm confused because- Okay. ... when it says not, not included, that's where I- Oh. I'm sorry. Okay. That's where it gets- Okay. Let's, let's, let's check the first line, the gray line where you see Benefit, then Stay Healthy MEC TeleRx, then VIP Standard, then VIP Plus, then VIP Prime. Right? Yes. Okay. Those are the names of the plans. Under the- Yeah. ... under those names is the, the bene- what they cover for the benefits. Under the Stay Healthy MEC TeleRx, there is almost nothing include because that one is prevention. That one is not medical. The list of what they will cover under that plan is on page number 11. If you can go to page number 11, I will explain you what that MEC TeleRx plan will cover. Yeah, I... 'Cause I, 'cause I'm just wondering what I would get charged just for, just for seeing my doctor. That's all. Yes. Th- that's why I say the Stay Healthy MEC TeleRx, that plan will not cover any doctor visitations, because that one is just- Okay. ... prevention. The ones that will cover doctor visitations are the VIP Standard or VIP Plus or VIP Prime, or Stay Healthy MEC Enhance, which is on page number three. Oh, okay. I see. The main difference- Okay. The main difference between the VIPs and the Stay Healthy MEC Enhance is VIPs will cover a flat fee. The Stay Healthy MEC... Ah, ooh, oh, okay. VIP covers a flat fee and there are just medical. Stay Healthy MEC Enhance is covers base on a copay and includes preventive care as well. That's the main difference between those two plans. I guess I don't... I guess I'm so...

I guess I don't understand what preventive care means. Okay. Preventive care means one physical yearly examination, vaccinations, uh, screenings like colonoscopy, um, hepatitis screenings, HIV or lung cancer screenings. And a coverage for aspirins and statins medication. That is what is a preventive care. Medical is the one that you're gonna use in case you have a stomachache or if you're diabetic and need to see a doctor. The preventive care will not cover any of those b- doctor visitations if you are sick. Okay. It's just prevention, before you get sick. Okay. But it would cover... I'm sorry, go ahead. It would cover a physical though? It would cover a physical? Yes, yes one physical. Yes, sir. Just one physical yearly examination. Okay. I see. Okay. Um, w- w- would you like me to explain you anything else? Uh, just remember the additional benefit options? Um, yeah. The, uh, the prescription drug, um, part of it. Okay. The FreeRx. If I take two medics. Okay. That's called FreeRx. If you enrolled on MEC Stay Healthy, the one that is just preventative, that plan includes the FreeRx. If you don't want that one, so you can add it for \$5.99 per month for your- yourself only. Or if you enroll on any VIP Standard or Plus or Prime, you will get a copay of \$10, \$20 or \$30 for generic prescription, and if there is no generic descri- uh, prescription, you will get a discount on it. And you are allowed to add the FreeRx to those plans. So you have two options there. I'm trying to find the line and I can't. Okay. Could you- It's on page number five. I'm... Okay. You see that FreeRx? Yes. Okay. That one is just for prescriptions. Um, some of them, most of them are free, or they're really lower price. Uh, if your prescrip- prescription is covered or not, I don't have that information. I will have to provide you with a phone number where they can give you, uh, the information about the prescriptions you... The specific prescriptions you need. But that could be a good option, to add, uh, to any of the medical, uh, plans. Oh, I see. So s-... I'm sorry, I'm just, uh... It's okay. Um... I'm having trouble finding the, uh, the, uh- The page for the FreeRx? Um... What are you looking for? I, I, I can tell you where that is located. Um, the prescription, uh, plans for the VIPs. Okay. It's on page number two. Yeah. Okay. Um, you see the f- the second gray line, where it says, "Additional value-added services and savings"? That's the- What is the line? The name of- The... It's the second gray line that says, "Additional-" Oh. ... "value-added services and savings." You see that one? Okay. I- Okay. Yeah. I see it. Yeah. Right under that, uh, under that line, you're gonna see on the left side, Pharmabel prescription. Yeah. If you check on the right side of Pharmabel, under the VIP Standard, VIP Plus, and VIP Prime, you're gonna see there's 10, 20, 30 for generic. Yeah. Okay. What does that mean exactly? That means then if, um, if there is a medication, a genetic medication, then they will cover, depending on what kind of medication, your copay will be \$10 or \$20 or \$30. Okay. So that means that, uh, only the VIP will pay for part of the prescription. Is that right? Yes, sir. That's correct. And the VIPs will cover as well, uh, \$10... Okay. The standard will cover \$10 for 15 days for outpatient prescription drug benefit. Uh, VIP Plus will cover \$20 per day for 15 days as well for the outpatient prescription. And the VIP Prime will cover \$20 as well for 15 days for outpatient prescription. Okay. Um- And the other coverage, the, the FreeRx, the, the, the main... uh, the FreeRx, that one is include under the preventive care plan, or you are allowed to add it to any of the VIPs. I'm sorry. Could you repeat that last, what you just said? I'm sorry. Okay. The, the, the FreeRx, the, the, the FreeRx plan is just a plan for prescriptions only. That plan is included with the preventive care, or if you don't want the preventive care, but you want the prescription coverage plan, you are allowed to add it to the VIPs, to any of the VIPs. Like you want the VIP but you want the prescriptions as well. So we can add the FreeRx. Okay. And, uh, how do I go about choosing

a dental, the dental plan? Okay. Dental is on page number four. Dental for yourself only is gonna be \$3.63 per week. If you're going for preventive visitation, like a cleaning, they will cover 100%. If you're going for a basic nonsurgical extraction-... for the filling for X-rays, they will cover 80% of the \$50 deductible. The maximum coverage is going to be \$500 per year. But they won't cover any major procedure like root canals, dentures, crowns. Those are not covered. Okay. Uh, so for dental it's, it's just one... It's just one plan? Yes, sir. That's the only plan they have. And, uh, what is that company's name? Is that, uh- APL. ... MetLife? No, it's APL, American Public Life. MetLife is for vision coverage. I've heard... I, I want to get the name correct- Yes, it's- ... correct here. It's APL. For dental? For dental. APL? A is America, P is Public, L is Life. American Public Life. Okay. Thank you. You're more than welcome. Um, do you have any other questions for me? Um, yes, because, uh, you mentioned the s-prescription drugs. You said I'd have to call for information on that. Oh, um, for the prescription, okay, the specific prescription. Let me give you the phone number. Just let me know whenever you're ready. Yeah. I, I'm ready. Okay. It's 855-927-0390. So they'll be able to tell me how much they'll cover, the two particular medications- Yes. ... according to the, according to the VIP plans? Ye-, um, not the VIP. If you're going with VIP, it's a different number. The number I just gave you is for the free addings. But if you want the, the number for coverage prescription for VIPs, has to be the Pharma Bill number. Yeah. And I can give you that as well. Okay. I'll, I'll, I'll take it down. Okay. The Pharma Bill number is 800-933-3734. And they'll be able to tell me what they'll cover for the two meds that I take, according to- Yes. ... the VIP, right? Yeah. Okay. Just, just remember to ask them on, oh, where that kind of medication, if just how much would be the copay. That's what you need to know, because for VIPs, it's with copay, remember. Okay. Okay. Now, um- But when you... Tell me. I'm sorry. Because under each, uh, plan, VIP plan, it says, "20/10/20/30 generic." Yes, sir. Yeah, I get... What... I get confused what is considered generic and non-generic, because I- Okay. ... my medications are... Go ahead. Okay. Generic medication is like, um, like a, instead of say Tylenol, you say acetaminophen. Okay? Okay. Tylenol is acetaminophen. Yeah. But that, that one is processed or i- sold under the brand name Tylenol. The generic is the one that um, not a commercial name. That's what generic means. Okay. Okay, sir. Um, is there anything else that I can help you with? I think I, I think I have it covered, and I appreciate your, uh, your assistance. You're more than welcome, sir. Just keep in mind then, if you want, we can, uh, help you with enrollment as well if you have any issues with the system. Uh, you just need to give us a call and we will be able to, um, help you enroll by phone. Okay. All righty, sir. Okay. I'll- Well, have a wonderful day- I'll be- ... and thank... Sorry man, go ahead. No, I, uh, I'll have that, the, the number that I called you for the enrollment information. Perfect, sir. Have a wonderful day. All right, thank you. You're welcome, sir. Too. Bye-bye. Mm-hmm. Bye-bye. Bye-bye.