

Transcript: Sara

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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. My name is Sarah. May I have your name, please? Uh, Anisia Ronald. Hello, Ms. Ronald. How may I help you? Um, I'm trying to, I'm online trying to select my insurance coverage. And so, I was p- trying to select the VIP Prime and also the, um, MEC Enhance, but it won't let me select both of them. Okay. Let me check that for you. May I have the name of the agency that you're working with and the last four of your Social? ATC Healthcare Northwest, 9031. Ms. Ronald, and just for security purposes, can you please verify your address and date of birth? Um, 404 Solon Street, Terrell, Texas, 75160. September the 6th, 1984. Email ronalds- ronaldsinesia@gmail.com? Yes. Phone number 214-395-9841? Yes. Okay, ma'am. Thank you very much. Okay. Give me just a minute. Okay. So you're trying to enroll on...? Yes. I'm trying to enroll online. Okay. If you want, I can help you from here if the system does not allow you to do it. What plans would you like to be enrolled at? I was trying to do the, um, VIP, um, Prime. The Prime? For yourself only? For myself only. Okay, what else? Um, the FreeRx. For yourself only as well? Yes. Is that included in the Prime or the, um, MEC Enhance? No, that's, the FreeRx, uh, it's include on the MEC TeleRx, not on the Enhance. What's the difference between the, um, the Enhance and the TeleRx? Okay. The Enhance is preventative and medical, and the MEC TeleRx is just preventative. And you said the Enhance is preventative and what else? Okay. The Enhance is preventative and hospital indemnity, medical. Oh, like if I, only if I go to the hospital? Yes, exactly. The MEC TeleRx is only prevention. It does not cover any, uh, doctor visitations if you are sick or surgery or ER, none of those. But what does... Okay, so what does the VIP Prime cover? That one covers, uh, but, but that works different. Okay, let me download the information, and I give you that. Give me just a minute. Okay. Do you have the benefit guide with you? Yes. Mm-hmm. Okay. One. So the VIP Plus, that one will cover just a flat fee. Like if you're going to the emergency room, they're gonna cover \$100 per day two times. Mm-hmm. Or if you're going to the physician's office, \$100 per day, two times, I mean four times. I'm sorry. The Stay Healthy MEC Enhance will cover a copay. I mean, will work with copays. Like if you're going to the doctor, primary care, you pay \$10 copay and that's it. And you have four visits per year. Okay. Or if you're going to the specialist, that one is \$50 copay, tr- uh, four times a year, or for the urgent care, \$60 copay four times a year. That said, you don't have any balance with these ones, uh, with the Stay Healthy MEC for those benefits. But with the VIP Plus, they gonna cover \$100 for your, uh, physician's office visit and if there is any balance, any difference between the final bill and what the insurance covered, that will be your responsibility. Now, VIP Plus will not include any preventative. The, the Stay Healthy MEC Enhance includes preventatives. Okay. The..... So do you need... So do most people get both of those together, the, um, MEC Enhance and then also get a Prime or you

just the MEC Enhance will be good enough? Okay. If you want MEC Enhance, you're not allowed to enroll on any of the VIPs. Oh, okay. That's, uh, probably that's what is, what's happening. Oh, okay. See, I thought I had to get both of those. So I don't need both of those? No, just... you need the- I just need the... Oh, okay. Okay. Well, that's what I was m- I was confused about. I thought you get both. Oh, okay. But... And it's up to you if you want to keep doing it yourself or if you want me to help you from here. So with the, um, so, um, the VIP... Let me look at this one 'cause I have another question. Let's see. Let me pull it back up. Sorry. Let me close it. So there's a lot of stuff that, um, the MEC Enhance, it cover, it doesn't cover a lot of stuff, like it doesn't cover the... Oh, that's a TeleRx it doesn't cover, the hospital and stuff. Okay. From the benefit guide, if you go to page number 11, just check the bottom of the page. Okay, I'm on page 11. Page 11, that is what the MEC TeleRx will cover. And the MEC Enhance will cover what is on page 11 and on page 12. It's because they cannot fit everything, uh, uh, on the, um, page number two, I think so. Mm-hmm. Okay, let me go back there. Yes, they, they cannot fit all that information on page number two, so they add in page 11 and 12. 11 only for, uh, FreeRx, MEC FreeRx, and 11 and 12 for MEC FreeR- uh, MEC Enhance, I'm sorry. Okay. So that makes me a little bit more- Does that make sense to you, over here? Oh yeah, that makes more sense, 'cause I was like, I was looking at it and I was only seeing the MEC, um, TeleRx on that chart on page three, I think it is. And it was basically like it didn't cover anything. So I was like, "What?" But the MEC- Yep. ... uh, MEC Enhanced does cover stuff. Yeah, it, it, I mean, it's kind of confusing to understand the benefit guide, but um, once, once you, well, once we explain you how that works, it's easier for you to understand. Because yeah, that looks like nothing is covered under MEC TeleRx. Mm-hmm. Yes, ma'am. Okay. So it's up to you if you want to do it yourself, or we can do it together by the phone. Um, it doesn't matter to me. Like now that you've, um, cleared that up, I, I get it now. Okay. And I see, because my, my problem was I was trying to do the MEC Enhanced and the VIP, but now I know I can't do both. On the fly. Yes. You are, this is what you are allowed to do. Or one prevent, or I'm sorry, or the preventative, or one of the VIPs, or the preventive and VIP, or the enhanced. So the preventive and the VIP, what do you mean? Like, oh, I can do the, um, I can do like this. The MEC TeleRx. Close. But, um- Okay, you can do the MEC three, um, the MEC TeleRx, the one that is just preventative, and one of the VIPs. Oh, okay. Or just the MEC TeleRx, or just one of the VIPs, or the Stay Healthy MEC Enhanced. Okay, does any of these cover fertility stuff? I didn't see it on here. It looks like it doesn't. Hmm, no, Dennee, no. No, I don't think so. No, they don't mention any fertility treatment coverage. I think I'll just go with the MEC Enhanced, 'cause that covers a lot of stuff. Okay, yes. So on the I'm sorry? I'm sorry, really not sure because like I can't, I'm trying to see what all the MEC Enhanced covers. Okay. But it's, I guess I'm gonna take time and read them. I can help you. Okay. If you go, if you go to page number three. Uh-huh. I'm on page three. There you see the Enhanced. Stay Healthy MEC Enhanced. No, see on mine only thing I see, oh, okay. Okay, you need to go to like page number. I was looking at the chart. I'm with you. You need to go page number. Yeah, okay, I'm on there. Yeah. Okay. So there you're gonna see for preventive care, which is ACA compliant, it include... Mm-hmm. ... uh, the primary care visits, four visits annually per person or ten per family annually, and you got \$10 copay per visit. For specialist care visits limited to four visits annually per person or ten per family annually, and \$50 copay per visit. Are we on the same page? Yes. Okay. So, um, uh, for generic drugs, there is a \$5 copay. For, uh, brand name drugs, when there is no generic

available, they're not covered. But you have another, a prescription coverage which is Pharmabil Prescription. The, the... do-do-do-do, the Virtual Urgent Care is include for hospital admission benefit, they would cover \$1,000 per day one time. For hospital confinement benefit, they will cover \$100 per day for 30 days. You can see the, ah, and they include the group accident benefits as well. Okay. And then the, um, MEC Enhanced, it doesn't cover, um, hospital stays at all, right? No, the, the MEC Enhanced you say? Um... Mm-hmm. I don't see anything about the hospital on there. Okay, for hospital confinement benefit, they cover \$100 per day for 30 days. It's under the additional insurance products group hospital indemnity on page number three. Okay. Okay. Did you see it there? Yeah, I was just reading it. I was just trying to see which way I could get the maximum amount of coverage. So that's what I was trying to... I wish they would've did, um, a chart for that one too. But I see, like when I look at the Stay Health, like on page four, I think this is, page four, it has a chart, and it's easier to see. But that's only with the Stay Healthy one. But I see, like if you get the Stay Healthy, you get the preventative network required and Elixry, and you get the multi-plan net, um, network, virtual care, and FreeRx. But the FreeRx is not, is not included on the MEC Enhanced. It is included on the MEC TeleRx. No, it's on the Tele, TeleRx. Yes. Uh-huh. But, um, if you, if you decide to enroll in a Stay Healthy MEC Enhanced, you can add the FreeRx. And it will cost you \$5.99 per week. Okay. Okay. All righty. All right, I guess I'll just need to read this a little bit more so I can figure out which way I can get the most, um, coverage, like the best benefits from everything, if I was to do that. Um... Yeah, there's a lot information there. Yeah. Just review information, and, and, uh, I mean- You can't turn it off that fast. I'm sorry? I'm sorry. I was talking to my family. Sorry about that. Oh, okay. So, just in case you have any other questions, uh, just give us a call if you want to keep trying yourself, or if you can do it yourself, perfect, but just remember we're going to be here Monday through Friday, 8:00 AM until 8:00 PM, and you have the open enrollment until the 27th of, of December. Okay, thank you. I'm just, um, I guess I, I need to read some more. I thought I read enough, but I'm gonna read some more about the coverage, and then I'll make a decision. All right, well, perfect. All right, thank you. Okay. Have a great day, Denee. Bye. Thank you for calling Benefits UMyCard. You too. Bye. Thank you. Bye. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Uh, Anisia Ronald. Hello, Ms. Ronald. How may I help you? Um, I'm trying to, I'm online trying to select my insurance coverage. And so, I was p- trying to select the VIP Prime and also the, um, MEC Enhance, but it won't let me select both of them. Okay. Let me check that for you. May I have the name of the agency that you're working with and the last four of your Social? ATC Healthcare Northwest, 9031. Ms. Ronald, and just for security purposes, can you please verify your address and date of birth? Um, 404 Solon Street, Terrell, Texas, 75160. September the 6th, 1984. Email ronalds- ronaldsinesia@gmail.com? Yes. Phone number 214-395-9841? Yes. Okay, ma'am. Thank you very much. Okay. Give me just a minute. Okay. So you're trying to enroll on...? Yes. I'm trying to enroll online. Okay. If you want, I can help you from here if the system does not allow you to do it. What plans would you like to be

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