

## Transcript: VICTORIA

Taylor-4586717602332672-6477592674648064

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hi. Um, my, my company, Care Builders at Home, is offering Benefits in a Card. And I, I was talking with them, uh, I just had some questions about what's covered in the program and they recommended I call you. Okay. Um, okay. So, I, I'm looking at... I don't know if you know what options they're offering, but I'm looking at the lowest cost option which is the StayHealthy MEC TeleRx program at \$16 a week. Okay. And I, I'm, I'm struggling trying to find what is actually covered, uh, from the brochure. Um, it talks about, uh, Elixcr and, um... What else does it include? Um, and I, I just can't see the, um, like, what does it cost... Oh, freerx.com and Elixcr, but I... It doesn't tell me, and MultiPlan network, it doesn't tell me, like, how much a doctor's visit is. It also says- Ahem. ... virtual urgent care. Yeah. So, basically, I can see TeleRx is just for your preventative medical, um, so that's things like yearly physicals, vaccinations and preventative screenings. Um- Okay. ... there is a specific page, um, page numbered 11 where it breaks down- Oh. ... the specific, uh, screenings, immunili- uh, well, vaccinations, uh, counseling and, uh, supplements and drugs that are covered. And for what is an in- who's an in-network provider for TeleRx? So, I contact TeleRx and I set up a meeting, an online meeting, whatever that is, and there's no cost because it's 100% covered? So, not, not exactly. So, the preventative medical, you would have to do that in person. The only part that's gonna be virtual is on, um, the virtual urgent care, I believe. Give me one second. Right, that's on there. On page seven. Only with Telehealth... The only Telehealth part of it is for your virtual urgent care which you would do on [benefitsinacard.com](https://benefitsinacard.com) or you can call them. Or, I'm sorry, the website you would do the virtual urgent care is [virtualcare.benefitsinacard.com](https://virtualcare.benefitsinacard.com). Okay. So, if I had something, if my child got sick, whatever that is, uh, I'd call that number first, virtual urgent care, uh, you know, my kid seems to have the flu or I don't know what they have, right? They've got a fever and stuff. So, I'd call that, um, in California and I'd call them and, um, and then there's no fee for, for a diagnosis there? Or if there is- Not that I'm aware of. Yeah, that's the part that I can't see in here because I'm trying to compare apples to apples and I can't see... If I go with that \$16 plan, I can't see what things cost. Now, there's also this virtual primary care. Oh, wait, that seems- That's different. ... that's not included. So, what comes with the MEC TeleRx is gonna be listed on page seven under Benefits in a Card- Yep. ... for urgent care. Right, right. That seems to be like... I, I think page seven is sort of everything that's in the low cost one, right? Yeah. Um, the TeleRx, the Elixcr, this MultiPlan network and- MultiPlan network is- ... Benefits in a Card virtual. Yeah, the, the MultiPlan network is just a network for all of the plans. Okay, so but it says that it's in the StayHealthy MEC and it says that- Right. ... it is under the Affordable Care Act. All ACA-qualified medications will be covered with having, without having to pay a co-pay or co-insurance.

Okay. And then the MultiPlan network you say is... What is that? MultiPlan, you now have access to the largest PPO network. Okay, so if I... Oh, uh, this is really hard to follow. So, if I'm, if I, I'm, my kid is sick, I call virtual urgent care first and then they would direct me to a doctor in the MultiPlan network if they felt like I, they, that we needed to see a doctor? No. So, the virtual- And that would be no fee? Yeah, I believe it's all handled... The virtual urgent care is through that website, [virtualcare.benefitsinacard.com](http://virtualcare.benefitsinacard.com) where you would speak to, um- Okay. ... a board-certified physician and they can diagnose... Uh, from what I'm reading here, physicians can diagnose many common symptoms of non-emergency conditions, recommend treatment options and prescribe medication.... uh, when medically appropriate. Okay. So that would be my, uh, my first thing is I would call there, and that would be no fee to talk to a physician there? I don't, I don't see any fees associated with that. Okay. So, uh, you go there first, and then, then I don't know what these other things are. I don't know what, I don't know what this MultiPlan Network is, or- That's just the network of our medical plans. So like, if you wanted to use the preventative benefits that comes with, that comes under the MEC TeleRx- Okay. ... you have to stay in the MultiPlan Network to get your preventative care. Okay. And that, based on what it says on that preventative care page, that is 100% covered if I use a MultiPlan Network doctor. That's 100%? Yes, yes. Okay. The preventative care is 100% covered, but you do have to stay within the MultiPlan Network. So that's when you would either go onto [multiplan.com](http://multiplan.com), or you can call MultiPlan and you can find a provider in the network. Okay. And hold on, let me get back to page seven. So, okay. So at \$16 a week, I... I heard the f- if I, if I'm sick or my kid is sick, the first thing I do is call virtual urgent care and see if we can get it handled there. And by using them, then there's no fee for the consult or trying to, or if they prescribe medicine. Okay. I think. And then, if I wanna get preventative care, then I use the MultiPlan Network, like I wanna have an annual, I don't know, breast exam or whatever the right thing is, right? So then I contact MultiPlan Network. Mm-hmm. Yeah. Okay. And then I book a preventative care appointment. Okay, savings, negotiated discounts that result in significant saving. Oh, that's if I need some other kind of care that's not preventative and not like urgent care. Okay. Oh boy, this is not easy. Um, employees can avoid ACA... Okay, with it, I'm trying to see if this covers me and I won't get an ACA penalty. But I, I'm, I don't... Mm. Okay. So it's \$16 a week times 62. Yeah, the only plan that we offer that's ACA compliant is the... Okay, actually the Stay Healthy MEC TeleRx is ACA compliant, and also the Stay Healthy MEC Enhance is ACA compliant. Those are the only two plans. Yeah, that... Yeah, that's \$40 a week though. That's pretty expensive. Um, okay. And then I can't use the... Okay, virtual primary care. No, only virtual urgent care. So it's only the stuff on page seven and page 11 that's included in the low cost plan, I think. And all of that is ACA compliant, okay. And so it seems like that, at the \$16 a week, if I follow these rules, then there's no out of pocket. Is that right? No, there's only no out of... So this is the problem. If it's preventative, it's 100% covered. What if it's not preventative? So if I have to use a multiplan network- It wouldn't be covered. And then how- Yeah. ... much is a doctor visit there? It doesn't say. So there, the only thing that... Okay, so let me try to explain it this way. The Stay Healthy MEC TeleRx just covers- Uh-huh. ... your preventative medical. Now it does come with that tele, um, urgent care. Okay. But that is strictly through that website that I mentioned. Okay, I see that. And then it also comes with a subscription to FreeRx. Okay. That's all that the MEC comes with. So if you are injured and you have to go to the doctor- Right. ... it's not gonna provide coverage for that at all. Okay, but when I look, if I'm on page two, and I'm looking in

column one, it says the Stay Healthy MEC TeleRx includes the preventative stuff and it includes MultiPlan Network. Yes, the MultiPlan Network is the network that you have to stay within. That's the network of doctors that assets the coverage. Sure, okay. But what's the cost to visit one of those doctors? I don't, I can't see that in here anywhere. I don't see 20%- If it's a preventative? So the only- No, not... It does not cover non-preventative. The only coverage you're gonna have for non-preventative is with that virtual urgent care. Outside of that- Okay. ... there is no coverage. I see, I see. So if I just wanted to, like do a well baby care, let me see if that's preventative. Uh, children blood pressure, diet. So if I needed a well baby care, that's not included. And I don't know what that costs, 'cause that's not preventative. I'm not familiar with the well baby care just because we're only the administrators. But the information that's listed on page 11 is what is considered preventative and covered under that MEC tele-Rx. Mm-hmm. Okay. Yeah, it just doesn't seem like any kind of... Right, uh, any kind of regular care other than preventative is covered. So if my kid breaks an arm or does something or sprains an ankle, um, that doesn't seem to be covered. Mm-mm. Okay. Okay. All right that helps, I guess. Okay. Um, to find a MultiPlan provider call here. Yeah, to find a MultiPlan provider for Stay Healthy Telemed plans call there or visit [multiplan.com](http://multiplan.com). Hmm. Negotiated discounts but then I don't know what that costs. Okay. Uh, and preventative doesn't include birth control, right? Nope. No birth control. Um, let's see. Contraceptives methods. Okay, it does. Supplemental drugs, it has an asterisk. Yeah. And then- So I see FDA approved contraceptive methods. Now which specific ones? That I don't know. Um, that you would have to reach out to Elixir, which is the, um, prescription carrier for that plan. Mm-hmm. Mm-hmm. Hmm. Wow. Okay. Okay, that's sort of helpful. Thank you. I mean not no, no offense to you, this is like a lot of different providers and it's hard to see what's what. Okay. Understand. Okay. Yeah. All right thank you, I appreciate it. Yes ma'am Have a good day. Thank you too. Bye.

## 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 Victoria. How can I help you?

Speaker speaker\_2: Hi. Um, my, my company, Care Builders at Home, is offering Benefits in a Card. And I, I was talking with them, uh, I just had some questions about what's covered in the program and they recommended I call you.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, okay. So, I, I'm looking at... I don't know if you know what options they're offering, but I'm looking at the lowest cost option which is the StayHealthy MEC TeleRx program at \$16 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And I, I'm, I'm struggling trying to find what is actually covered, uh, from the brochure. Um, it talks about, uh, Elixcr and, um... What else does it include? Um, and I, I just can't see the, um, like, what does it cost... Oh, freerx.com and Elixcr, but I... It doesn't tell me, and MultiPlan network, it doesn't tell me, like, how much a doctor's visit is. It also says-

Speaker speaker\_1: Ahem.

Speaker speaker\_2: ... virtual urgent care. Yeah.

Speaker speaker\_1: So, basically, I can see TeleRx is just for your preventative medical, um, so that's things like yearly physicals, vaccinations and preventative screenings. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... there is a specific page, um, page numbered 11 where it breaks down-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... the specific, uh, screenings, immunili- uh, well, vaccinations, uh, counseling and, uh, supplements and drugs that are covered.

Speaker speaker\_2: And for what is an in- who's an in-network provider for TeleRx? So, I contact TeleRx and I set up a meeting, an online meeting, whatever that is, and there's no cost because it's 100% covered?

Speaker speaker\_1: So, not, not exactly. So, the preventative medical, you would have to do that in person. The only part that's gonna be virtual is on, um, the virtual urgent care, I believe. Give me one second.

Speaker speaker\_2: Right, that's on there. On page seven.

Speaker speaker\_1: Only with Telehealth... The only Telehealth part of it is for your virtual urgent care which you would do on [benefitsinacard.com](https://benefitsinacard.com) or you can call them. Or, I'm sorry, the website you would do the virtual urgent care is [virtualcare.benefitsinacard.com](https://virtualcare.benefitsinacard.com).

Speaker speaker\_2: [virtualcare.benefitsinacard.com](https://virtualcare.benefitsinacard.com). Okay. So, if I had something, if my child got sick, whatever that is, uh, I'd call that number first, virtual urgent care, uh, you know, my kid seems to have the flu or I don't know what they have, right? They've got a fever and stuff. So, I'd call that, um, in California and I'd call them and, um, and then there's no fee for, for a diagnosis there? Or if there is-

Speaker speaker\_1: Not that I'm aware of.

Speaker speaker\_2: Yeah, that's the part that I can't see in here because I'm trying to compare apples to apples and I can't see... If I go with that \$16 plan, I can't see what things cost. Now, there's also this virtual primary care. Oh, wait, that seems-

Speaker speaker\_1: That's different.

Speaker speaker\_2: ... that's not included.

Speaker speaker\_1: So, what comes with the MEC TeleRx is gonna be listed on page seven under Benefits in a Card-

Speaker speaker\_2: Yep.

Speaker speaker\_1: ... for urgent care.

Speaker speaker\_2: Right, right. That seems to be like... I, I think page seven is sort of everything that's in the low cost one, right?

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Um, the TeleRx, the Elixcr, this MultiPlan network and-

Speaker speaker\_1: MultiPlan network is-

Speaker speaker\_2: ... Benefits in a Card virtual.

Speaker speaker\_1: Yeah, the, the MultiPlan network is just a network for all of the plans.

Speaker speaker\_2: Okay, so but it says that it's in the StayHealthy MEC and it says that-

Speaker speaker\_1: Right.

Speaker speaker\_2: ... it is under the Affordable Care Act. All ACA-qualified medications will be covered with having, without having to pay a co-pay or co-insurance. Okay. And then the MultiPlan network you say is... What is that? MultiPlan, you now have access to the largest PPO network. Okay, so if I... Oh, uh, this is really hard to follow. So, if I'm, if I, I'm, my kid is sick, I call virtual urgent care first and then they would direct me to a doctor in the MultiPlan network if they felt like I, they, that we needed to see a doctor?

Speaker speaker\_1: No. So, the virtual-

Speaker speaker\_2: And that would be no fee?

Speaker speaker\_1: Yeah, I believe it's all handled... The virtual urgent care is through that website, [virtualcare.benefitsinacard.com](http://virtualcare.benefitsinacard.com) where you would speak to, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... a board-certified physician and they can diagnose... Uh, from what I'm reading here, physicians can diagnose many common symptoms of non-emergency conditions, recommend treatment options and prescribe medication.... uh, when medically appropriate.

Speaker speaker\_2: Okay. So that would be my, uh, my first thing is I would call there, and that would be no fee to talk to a physician there?

Speaker speaker\_1: I don't, I don't see any fees associated with that.

Speaker speaker\_2: Okay. So, uh, you go there first, and then, then I don't know what these other things are. I don't know what, I don't know what this MultiPlan Network is, or-

Speaker speaker\_1: That's just the network of our medical plans. So like, if you wanted to use the preventative benefits that comes with, that comes under the MEC TeleRx-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you have to stay in the MultiPlan Network to get your preventative care.

Speaker speaker\_2: Okay. And that, based on what it says on that preventative care page, that is 100% covered if I use a MultiPlan Network doctor. That's 100%?

Speaker speaker\_1: Yes, yes.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The preventative care is 100% covered, but you do have to stay within the MultiPlan Network. So that's when you would either go onto multiplan.com, or you can call MultiPlan and you can find a provider in the network.

Speaker speaker\_2: Okay. And hold on, let me get back to page seven. So, okay. So at \$16 a week, I... I heard the f- if I, if I'm sick or my kid is sick, the first thing I do is call virtual urgent care and see if we can get it handled there. And by using them, then there's no fee for the consult or trying to, or if they prescribe medicine. Okay. I think. And then, if I wanna get preventative care, then I use the MultiPlan Network, like I wanna have an annual, I don't know, breast exam or whatever the right thing is, right? So then I contact MultiPlan Network.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Yeah. Okay. And then I book a preventative care appointment. Okay, savings, negotiated discounts that result in significant saving. Oh, that's if I need some other kind of care that's not preventative and not like urgent care. Okay. Oh boy, this is not easy. Um, employees can avoid ACA... Okay, with it, I'm trying to see if this covers me and I won't get an ACA penalty. But I, I'm, I don't... Mm. Okay. So it's \$16 a week times 62.

Speaker speaker\_1: Yeah, the only plan that we offer that's ACA compliant is the... Okay, actually the Stay Healthy MEC TeleRx is ACA compliant, and also the Stay Healthy MEC Enhance is ACA compliant. Those are the only two plans.

Speaker speaker\_2: Yeah, that... Yeah, that's \$40 a week though. That's pretty expensive. Um, okay. And then I can't use the... Okay, virtual primary care. No, only virtual urgent care. So it's only the stuff on page seven and page 11 that's included in the low cost plan, I think. And all of that is ACA compliant, okay. And so it seems like that, at the \$16 a week, if I follow these rules, then there's no out of pocket. Is that right? No, there's only no out of... So this is the problem. If it's preventative, it's 100% covered. What if it's not preventative? So if I have to use a multiplan network-

Speaker speaker\_1: It wouldn't be covered.

Speaker speaker\_2: And then how-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... much is a doctor visit there? It doesn't say.

Speaker speaker\_1: So there, the only thing that... Okay, so let me try to explain it this way. The Stay Healthy MEC TeleRx just covers-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... your preventative medical. Now it does come with that tele, um, urgent care.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But that is strictly through that website that I mentioned.

Speaker speaker\_2: Okay, I see that.

Speaker speaker\_1: And then it also comes with a subscription to FreeRx.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That's all that the MEC comes with. So if you are injured and you have to go to the doctor-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... it's not gonna provide coverage for that at all.

Speaker speaker\_2: Okay, but when I look, if I'm on page two, and I'm looking in column one, it says the Stay Healthy MEC TeleRx includes the preventative stuff and it includes MultiPlan Network.

Speaker speaker\_1: Yes, the MultiPlan Network is the network that you have to stay within. That's the network of doctors that assets the coverage.

Speaker speaker\_2: Sure, okay. But what's the cost to visit one of those doctors? I don't, I can't see that in here anywhere. I don't see 20%-

Speaker speaker\_1: If it's a preventative? So the only-

Speaker speaker\_2: No, not...

Speaker speaker\_1: It does not cover non-preventative. The only coverage you're gonna have for non-preventative is with that virtual urgent care. Outside of that-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... there is no coverage.

Speaker speaker\_2: I see, I see. So if I just wanted to, like do a well baby care, let me see if that's preventative. Uh, children blood pressure, diet. So if I needed a well baby care, that's not included. And I don't know what that costs, 'cause that's not preventative.

Speaker speaker\_1: I'm not famil- familiar with the well baby care just because we're only the administrators. But the information that's listed on page 11 is what is considered preventative

and covered under that MEC tele-Rx.

Speaker speaker\_2: Mm-hmm. Okay. Yeah, it just doesn't seem like any kind of... Right, uh, any kind of regular care other than preventative is covered. So if my kid breaks an arm or does something or sprains an ankle, um, that doesn't seem to be covered. Mm-mm. Okay. Okay. All right that helps, I guess. Okay. Um, to find a MultiPlan provider call here. Yeah, to find a MultiPlan provider for Stay Healthy Telemed plans call there or visit [multiplan.com](http://multiplan.com). Hmm. Negotiated discounts but then I don't know what that costs. Okay. Uh, and preventative doesn't include birth control, right? Nope. No birth control.

Speaker speaker\_1: Um, let's see.

Speaker speaker\_2: Contraceptives methods. Okay, it does. Supplemental drugs, it has an asterisk.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: And then-

Speaker speaker\_1: So I see FDA approved contraceptive methods. Now which specific ones? That I don't know. Um, that you would have to reach out to Elixir, which is the, um, prescription carrier for that plan.

Speaker speaker\_2: Mm-hmm. Mm-hmm. Hmm. Wow. Okay. Okay, that's sort of helpful. Thank you. I mean not no, no offense to you, this is like a lot of different providers and it's hard to see what's what. Okay.

Speaker speaker\_1: Understand.

Speaker speaker\_2: Okay. Yeah. All right thank you, I appreciate it.

Speaker speaker\_1: Yes ma'am Have a good day.

Speaker speaker\_2: Thank you too. Bye.