

Transcript: VICTORIA

Taylor-4795270556729344-5473967462858752

Full Transcript

Thank you for calling Benefits On The Card. This is Victoria. How can I help you? Hi, Victoria. Um, I just joined a staffing company that uses you guys, and they sent over some enrollment forms, um, for some of the medical plans. And I just wanted to ask them questions, because they're kind of hard to read and I don't really understand, like, what it means to elect any of these. Okay. What's the name of the, um, agency you're with? It's Noor Staffing, N-O-O-R. Okay. Did they provide you with a copy of the actual benefits guide? Yes. I'm trying to understand, like, what each one means and... But yeah, it's just a lot of words and I don't quite understand, like, what each of the offerings means. Um, but I see, like, a MEC plan and an MVP plan and I kind of just want to know the differences in, like, what they do. Okay. So the Stay Healthy MEC is exactly what it sounds like, it's a preventative medical plan, so it's only gonna cover, like, your preventative care. Um, that's, like, yearly physicals, the, um, yearly physicals, vaccinations and preventative screenings. Um, it does cover that at 100%, but you do have to stay within the, the network, which is MultiPlan for medical. Um, and that's all that the Stay Healthy- Okay. ... covers, is your preventative services. Then we have- So no, um... Sorry, so no, like, prescriptions? Uh, there is coverage for prescriptions, but to my knowledge, it would be preventative medications, um, things like birth control. Okay, so nothing like, um, like, uh, Wellbutrin or like SSRIs? Not that I know of. Now, uh, I'm just the administrator, so I don't, uh, I don't know the specific covered medications, but if you're taking that medication for a preexisting condition or because... like, let's say you're sick and you get prescribed a antibiotic, it's... Uh, to my knowledge, it's not that type of coverage. It's just preventative medications. Okay. Now, if you wanna verify a list of the medications that are covered under that specific plan, uh, the- Mm-hmm. ... Stay Healthy MEC, the prescription coverage is with Elixir. So at that point, you would contact Elixir and see what specific medications are covered. I'm sorry, what's Elixir? That's the, the carrier for the prescriptions under the Stay Healthy MEC. Okay. Okay... Um, the other two medical plans that are listed on the same page, it's the Stay Healthy... Uh, these two plans are our hospital indemnity plans, so there's a VIP Classic and then there's the Elite Pro. Um, so neither one of- Okay. ... these plans are gonna cover your preventative services like the Stay Healthy does, but they do provide coverage for non-preventative. So like, if you get admitted to the hospital, if you have to go to the emergency room, urgent care, or just go to a normal physician's office. Um, they do also have coverage for prescriptions. Now, because this is not a major medical insurance, there is no copay or deductible associated with these plans. Um, the way that it works is the insurance is gonna pay a set dollar amount for up to a certain amount of days, depending on the benefit, and then you pay the remainder of the bill. Okay. So if you're looking at the benefits guide, page number two is gonna break everything down for you on, um... It's, uh, at the top of the page, it says, "Plan benefits summaries," so the dollar amount inside of that chart, um, as well

as the amount of days, that's what the insurance will pay. And then like I said, you would just pay the remainder of the bill. Um, on some things- Okay. ... it looks like the Elite Pro pays a little bit more towards, like, um, hospitalization, from what I'm seeing. Um, but on the other hand, the VIP Classic looks like... Uh, just to give you an example, the VIP Classic looks like it pays more towards the outpatient surgery, um, benefit. So I would just really kind of go through the list of those and you'll get an idea of what might work better for you. Now, with the prescription coverage, under both of these plans, that is... Uh, for these two plans, the VIP Classic and the Elite Pro, the prescription coverage is through Pharmaville. Um, and if it is a covered medication, it'll be covered at \$10, \$20 or \$30, just depending on the medication itself. And is that spelled P-H-A-R-M-A-V-I-L-L-E? So it's P-H-A-R-M-A-V-A-I-L. And so... Okay. And then, sorry, you said that, um... Like, you could have both the MEC and one of the VIPs, but you... Like, together, essentially, because they cover different things? Yeah. I mean, if you wanna do the Stay Healthy MEC with the VIP Classic, you can do that. If you wanna do the Stay Healthy MEC with the Elite Pro, you can do that. You would just cost... Add the costs of those plans together. Okay. Mm-hmm. 'Cause the one is, like, preventative, like pap smears, vaccines, and the other is, like, if you have to go for urgent care, something like that. Yes. The Stay Healthy is gonna be for preventative care and then the VIP Classic and the Elite Pro are for non-preventative, like hospitalization, emergency room, urgent care or a physician's office. Okay. Now, I know you also mentioned seeing the... I don't actually see a minimum value plan being offered for your employer. Let me double check. Hm. Okay. Yeah, it's supposed to be on the page, and it says there's no, like, amount in that, um, matrix of cost. It says just to call to enroll, the number I called. And you are with Nor Staffing, correct? Yes. Okay. Yeah, 'cause I don't see that they offer a minimum value plan. Hm. Yeah, it looks like just the MEC, the VIP Classic and the Elite Pro for medical. Weird. It says it's, uh, subject to eligibility, like you have to work a certain number of hours, which I do meet the hours so maybe that has to do with it. Just based off of... 'Cause we work for multiple staffing agencies. Based off of what I know, yes, this minimum value plan does have a requirement on how many hours you work. But I'm just looking at the, the benefits guide for your employer that should, regardless of that, list all of the plans being offered and I don't see that on here. Um, now I do know that your employer used to have coverage with a different administrator, so does it show Benefits In a Card on what you're looking at? It does. I mean, it's just a PDF of, uh, its Benefits In a Card is, like, the branding for the entire, um, enrollment page and it lists the Stay Healthy, the Elite Pro, the VIP Classic and the MVP, um, in this- Let me pull this one up and see. Maybe it's new. There's also, I don't... There's like a whole thing where Nor, um, bought out my old company, uh, pretty quickly. So I was working with a different staffing company and then we basically overnight changed to Nor, so that's why we're getting sent all these new documents. Um, so I don't know if... Yeah, I don't know if there's, like, something there. Um, I don't know. Let me just check one other thing, 'cause what I'm seeing, they don't offer that, but I'm gonna check one other place. Yeah, it says to call the, obviously this number to enroll in the MVP, but it also says somewhere else to email benefits at Nor Staffing to confirm, but I did that already to see if I'm eligible for the MVP. Um, so maybe there's something with that, like I said, like, the, the threshold has to be met. I don't, I don't know because I just joined this company, like, two days ago. Okay, everything that I have for your employer, Nor Staffing does not share that plan. So to be honest, I am not too sure what's up with that. I would just, I guess wait if, and see if you hear anything from the email that you sent. Okay. Um, and

should, should they say, "Yeah, that is something we offer," I can call back and see? Because that was the one I was most interested in. Um... I mean, if the paper that you have says to email, I would just wait on that. If anything, they would have the information on that, um, because everything in my system is not showing that your employer offers the MVP plan, so I'm thinking maybe they're a different administrator that specifically... Hold on one second. Trying to- Okay. ... verify something. Yeah, it's confusing 'cause on some parts of this PDF it says contact that email for MVP and then on others it says, "Please contact Benefits In a Card to enroll in the MVP plan and list this number." So it's, like, conflicting messaging. So that benefits@norstaffing.com should be able to... I think I found something. So they should be able to at least provide you with the cost of that plan. Okay. Um, let's see. So they, uh, I'm assuming they would be able to give you more information, 'cause I, I have nothing unfortunately. Um, let's see. So to be eligible for this plan and maintain eligibility, you must average at least 130 hours per month. Um, a company con-contrib-- uh, goodness gracious, I cannot speak today. Uh, a company... So it looks like your employer will contribute t- towards it just based off of your wages. Okay, yeah. Yeah, I'm, I'm seeing that same, uh, the same verbiage you're reading listed on the, on the page here too. Okay. Okay, well, I'll see what they say and then, um, just for my own clarification, so none, any of these plans, even if the MVP is an option, none of these are, like, considered major medical coverage, right? They're just basic coverage so that you don't get, like, in trouble with the IRS, right? Yeah, so for the most part, the majority of these plans are not major medical. Now, if you're referring to the ACA compliant plan, technically only one of those... Uh, I believe the minimum value plan is ACA compliant. You'll, you might wanna- Okay. ... double-check on that. Um, but the StayHealthy MEC plan is also ACA compliant. Either way, to my knowledge, all of the plans being offered through your employer is not technically major medical, and what we mean by that is the coverage is not gonna be comparable to what you would get from a major medical insurance like Blue Cross Blue Shield or United Health. Yeah. Okay. Now what I know about the minimum value plan, just off the top of my head, it works like a major medical plan. Um, so there is a deductible associated with it, it's just, unfortunately I, I don't even have that information for your employer unfortunately, so I don't know the specific deductible for that. Um, but- Okay. Yeah, it... So the minimum value works more like a major medical plan than the, uh, other plans we offer. Yeah, and, and just so I understand, ACA compliant is, like, the baseline level of compliant. Like, I don't really know what that means. It's the Affordable Care Act. It's compliant with the Affordable Care Act. Then what, what does that mean? Like, I don't know, I don't know anything about any of this. I mean, unfortunately, I, I don't have too much information about that either. I don't know if that's gonna avoid you being penalized by the IRS or anything like that, 'cause we're, again, we're just your administrators. So all I know is that it is compliant with the ACA. I'm not too familiar with the actual ACA compliance, like what it is. Okay. Um, let me see if I have any other questions. Um- So you might be able just to look up Affordable Care Act and see, you know, how that applies to you and your situation. Okay. Um, okay. Well, thanks for the help. I still don't really understand this, but , um, I guess more information is always helpful. Yes, ma'am. So did you have any other questions or are you leaning more towards the minimum value plan? Um, well, probably one of the ACA compliant ones. I need to understand what the MVP is 'cause that one seemed a little better or, like, it seems more like other ones I've had that are more major. I basically just need my, uh, SSRI covered and want to understand if it will be covered by any of these. Um, that- See, and that

unfortunately is not something we would be able to answer 'cause we're just your administrators. So what we do is we answer general questions and then once you decide on what to enroll, we help you get enrolled. So what you would wanna do to figure, if you're primarily concerned about the specific medications you're taking are being covered- Yeah. ... at that point we can do- 'Cause I'm not gonna enroll unless I know what's covered, right? Like, I wouldn't wanna just enroll and hope that my medicine's covered. I need to know if it's covered before I enroll, right? Yeah, so what I was trying to explain is that you would need to reach out to the actual insurance carriers from there. So again, any medications that are gonna be covered under the StayHealthy MEC, you're gonna wanna reach out to Elixir, um, and I can also- Okay. ... give you their phone number. Uh, just to make sure you have it spelled correctly, it's E-L-I-X-I-R. Okay. And if you wanna write this down, this is specifically for the StayHealthy MEC plan. Mm-hmm. Their phone number is 800-771-4648. Okay. And then under the VIP Classic and under the Elite Pro, both of those, the pharmacy carrier is Pharmavail. Again, that spelling is P-H-A-R-M-A-V-A-I-L. And then their phone number is 800-933-3734. Okay. Um, and it... I mean, from what I'm reading, again, I know you don't see MVP on your end, but it also says it's MultiPlan. So maybe that's something that's out there. Yeah, so MultiPlan is the name of the network. Okay. The n- MultiPlan is the name of the network for all of the medical plans. So that's just the network- Oh. ... of doctors you have to stay within. That has nothing to do with your prescriptions. Mm. Okay. Um, okay. Well, I will give these places a call I guess. All righty. All right, thanks. Are those your last ones? Nope. Nope. Thank you. Okay. Bye. You're welcome.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits On The Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. Um, I just joined a staffing company that uses you guys, and they sent over some enrollment forms, um, for some of the medical plans. And I just wanted to ask them questions, because they're kind of hard to read and I don't really understand, like, what it means to elect any of these.

Speaker speaker_0: Okay. What's the name of the, um, agency you're with?

Speaker speaker_1: It's Noor Staffing, N-O-O-R.

Speaker speaker_0: Okay. Did they provide you with a copy of the actual benefits guide?

Speaker speaker_1: Yes. I'm trying to understand, like, what each one means and... But yeah, it's just a lot of words and I don't quite understand, like, what each of the offerings means. Um, but I see, like, a MEC plan and an MVP plan and I kind of just want to know the differences in, like, what they do.

Speaker speaker_0: Okay. So the Stay Healthy MEC is exactly what it sounds like, it's a preventative medical plan, so it's only gonna cover, like, your preventative care. Um, that's, like, yearly physicals, the, um, yearly physicals, vaccinations and preventative screenings.

Um, it does cover that at 100%, but you do have to stay within the, the network, which is MultiPlan for medical. Um, and that's all that the Stay Healthy-

Speaker speaker_1: Okay.

Speaker speaker_0: ... covers, is your preventative services. Then we have-

Speaker speaker_1: So no, um... Sorry, so no, like, prescriptions?

Speaker speaker_0: Uh, there is coverage for prescriptions, but to my knowledge, it would be preventative medications, um, things like birth control.

Speaker speaker_1: Okay, so nothing like, um, like, uh, Wellbutrin or like SSRIs?

Speaker speaker_0: Not that I know of. Now, uh, I'm just the administrator, so I don't, uh, I don't know the specific covered medications, but if you're taking that medication for a preexisting condition or because... like, let's say you're sick and you get prescribed a antibiotic, it's... Uh, to my knowledge, it's not that type of coverage. It's just preventative medications.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, if you wanna verify a list of the medications that are covered under that specific plan, uh, the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... Stay Healthy MEC, the prescription coverage is with Elixir. So at that point, you would contact Elixir and see what specific medications are covered.

Speaker speaker_1: I'm sorry, what's Elixir?

Speaker speaker_0: That's the, the carrier for the prescriptions under the Stay Healthy MEC.

Speaker speaker_1: Okay. Okay...

Speaker speaker_0: Um, the other two medical plans that are listed on the same page, it's the Stay Healthy... Uh, these two plans are our hospital indemnity plans, so there's a VIP Classic and then there's the Elite Pro. Um, so neither one of-

Speaker speaker_1: Okay.

Speaker speaker_0: ... these plans are gonna cover your preventative services like the Stay Healthy does, but they do provide coverage for non-preventative. So like, if you get admitted to the hospital, if you have to go to the emergency room, urgent care, or just go to a normal physician's office. Um, they do also have coverage for prescriptions. Now, because this is not a major medical insurance, there is no copay or deductible associated with these plans. Um, the way that it works is the insurance is gonna pay a set dollar amount for up to a certain amount of days, depending on the benefit, and then you pay the remainder of the bill.

Speaker speaker_1: Okay.

Speaker speaker_0: So if you're looking at the benefits guide, page number two is gonna break everything down for you on, um... It's, uh, at the top of the page, it says, "Plan benefits summaries," so the dollar amount inside of that chart, um, as well as the amount of days, that's what the insurance will pay. And then like I said, you would just pay the remainder of the bill. Um, on some things-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it looks like the Elite Pro pays a little bit more towards, like, um, hospitalization, from what I'm seeing. Um, but on the other hand, the VIP Classic looks like... Uh, just to give you an example, the VIP Classic looks like it pays more towards the outpatient surgery, um, benefit. So I would just really kind of go through the list of those and you'll get an idea of what might work better for you. Now, with the prescription coverage, under both of these plans, that is... Uh, for these two plans, the VIP Classic and the Elite Pro, the prescription coverage is through Pharmaville. Um, and if it is a covered medication, it'll be covered at \$10, \$20 or \$30, just depending on the medication itself.

Speaker speaker_1: And is that spelled P-H-A-R-M-A-V-I-L-L-E?

Speaker speaker_0: So it's P-H-A-R-M-A-V-A-I-L.

Speaker speaker_1: And so... Okay. And then, sorry, you said that, um... Like, you could have both the MEC and one of the VIPs, but you... Like, together, essentially, because they cover different things?

Speaker speaker_0: Yeah. I mean, if you wanna do the Stay Healthy MEC with the VIP Classic, you can do that. If you wanna do the Stay Healthy MEC with the Elite Pro, you can do that. You would just cost... Add the costs of those plans together.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: 'Cause the one is, like, preventative, like pap smears, vaccines, and the other is, like, if you have to go for urgent care, something like that.

Speaker speaker_0: Yes. The Stay Healthy is gonna be for preventative care and then the VIP Classic and the Elite Pro are for non-preventative, like hospitalization, emergency room, urgent care or a physician's office.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, I know you also mentioned seeing the... I don't actually see a minimum value plan being offered for your employer. Let me double check.

Speaker speaker_1: Hm. Okay. Yeah, it's supposed to be on the page, and it says there's no, like, amount in that, um, matrix of cost. It says just to call to enroll, the number I called.

Speaker speaker_0: And you are with Nor Staffing, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Yeah, 'cause I don't see that they offer a minimum value plan.

Speaker speaker_1: Hm.

Speaker speaker_0: Yeah, it looks like just the MEC, the VIP Classic and the Elite Pro for medical.

Speaker speaker_1: Weird. It says it's, uh, subject to eligibility, like you have to work a certain number of hours, which I do meet the hours so maybe that has to do with it.

Speaker speaker_0: Just based off of... 'Cause we work for multiple staffing agencies. Based off of what I know, yes, this minimum value plan does have a requirement on how many hours you work. But I'm just looking at the, the benefits guide for your employer that should, regardless of that, list all of the plans being offered and I don't see that on here. Um, now I do know that your employer used to have coverage with a different administer, so does it show Benefits In a Card on what you're looking at?

Speaker speaker_1: It does. I mean, it's just a PDF of, uh, its Benefits In a Card is, like, the branding for the entire, um, enrollment page and it lists the Stay Healthy, the Elite Pro, the VIP Classic and the MVP, um, in this-

Speaker speaker_0: Let me pull this one up and see.

Speaker speaker_1: Maybe it's new. There's also, I don't... There's like a whole thing where Nor, um, bought out my old company, uh, pretty quickly. So I was working with a different staffing company and then we basically overnight changed to Nor, so that's why we're getting sent all these new documents. Um, so I don't know if... Yeah, I don't know if there's, like, something there. Um, I don't know.

Speaker speaker_0: Let me just check one other thing, 'cause what I'm seeing, they don't offer that, but I'm gonna check one other place.

Speaker speaker_1: Yeah, it says to call the, obviously this number to enroll in the MVP, but it also says somewhere else to email benefits at Nor Staffing to confirm, but I did that already to see if I'm eligible for the MVP. Um, so maybe there's something with that, like I said, like, the, the threshold has to be met. I don't, I don't know because I just joined this company, like, two days ago.

Speaker speaker_0: Okay, everything that I have for your employer, Nor Staffing does not share that plan. So to be honest, I am not too sure what's up with that. I would just, I guess wait if, and see if you hear anything from the email that you sent.

Speaker speaker_1: Okay. Um, and should, should they say, "Yeah, that is something we offer," I can call back and see? Because that was the one I was most interested in. Um...

Speaker speaker_0: I mean, if the paper that you have says to email, I would just wait on that. If anything, they would have the information on that, um, because everything in my system is not showing that your employer offers the MVP plan, so I'm thinking maybe they're a different administer that specifically... Hold on one second. Trying to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... verify something.

Speaker speaker_1: Yeah, it's confusing 'cause on some parts of this PDF it says contact that email for MVP and then on others it says, "Please contact Benefits In a Card to enroll in the MVP plan and list this number." So it's, like, conflicting messaging.

Speaker speaker_0: So that benefits@norstaffing.com should be able to... I think I found something. So they should be able to at least provide you with the cost of that plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, let's see. So they, uh, I'm assuming they would be able to give you more information, 'cause I, I have nothing unfortunately. Um, let's see. So to be eligible for this plan and maintain eligibility, you must average at least 130 hours per month. Um, a company con-contrib-- uh, goodness gracious, I cannot speak today. Uh, a company... So it looks like your employer will contribute t- towards it just based off of your wages.

Speaker speaker_1: Okay, yeah. Yeah, I'm, I'm seeing that same, uh, the same verbiage you're reading listed on the, on the page here too.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay, well, I'll see what they say and then, um, just for my own clarification, so none, any of these plans, even if the MVP is an option, none of these are, like, considered major medical coverage, right? They're just basic coverage so that you don't get, like, in trouble with the IRS, right?

Speaker speaker_0: Yeah, so for the most part, the majority of these plans are not major medical. Now, if you're referring to the ACA compliant plan, technically only one of those... Uh, I believe the minimum value plan is ACA compliant. You'll, you might wanna-

Speaker speaker_1: Okay.

Speaker speaker_0: ... double-check on that. Um, but the StayHealthy MEC plan is also ACA compliant. Either way, to my knowledge, all of the plans being offered through your employer is not technically major medical, and what we mean by that is the coverage is not gonna be comparable to what you would get from a major medical insurance like Blue Cross Blue Shield or United Health.

Speaker speaker_1: Yeah. Okay.

Speaker speaker_0: Now what I know about the minimum value plan, just off the top of my head, it works like a major medical plan. Um, so there is a deductible associated with it, it's just, unfortunately I, I don't even have that information for your employer unfortunately, so I don't know the specific deductible for that. Um, but-

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah, it... So the minimum value works more like a major medical plan than the, uh, other plans we offer.

Speaker speaker_1: Yeah, and, and just so I understand, ACA compliant is, like, the baseline level of compliant. Like, I don't really know what that means.

Speaker speaker_0: It's the Affordable Care Act. It's compliant with the Affordable Care Act.

Speaker speaker_1: Then what, what does that mean? Like, I don't know, I don't know anything about any of this.

Speaker speaker_0: I mean, unfortunately, I, I don't have too much information about that either. I don't know if that's gonna avoid you being penalized by the IRS or anything like that, 'cause we're, again, we're just your administrators. So all I know is that it is compliant with the ACA. I'm not too familiar with the actual ACA compliance, like what it is.

Speaker speaker_1: Okay. Um, let me see if I have any other questions. Um-

Speaker speaker_0: So you might be able just to look up Affordable Care Act and see, you know, how that applies to you and your situation.

Speaker speaker_1: Okay. Um, okay. Well, thanks for the help. I still don't really understand this, but, um, I guess more information is always helpful.

Speaker speaker_0: Yes, ma'am. So did you have any other questions or are you leaning more towards the minimum value plan?

Speaker speaker_1: Um, well, probably one of the ACA compliant ones. I need to understand what the MVP is 'cause that one seemed a little better or, like, it seems more like other ones I've had that are more major. I basically just need my, uh, SSRI covered and want to understand if it will be covered by any of these. Um, that-

Speaker speaker_0: See, and that unfortunately is not something we would be able to answer 'cause we're just your administrators. So what we do is we answer general questions and then once you decide on what to enroll, we help you get enrolled. So what you would wanna do to figure, if you're primarily concerned about the specific medications you're taking are being covered-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... at that point we can do-

Speaker speaker_1: 'Cause I'm not gonna enroll unless I know what's covered, right? Like, I wouldn't wanna just enroll and hope that my medicine's covered. I need to know if it's covered before I enroll, right?

Speaker speaker_0: Yeah, so what I was trying to explain is that you would need to reach out to the actual insurance carriers from there. So again, any medications that are gonna be covered under the StayHealthy MEC, you're gonna wanna reach out to Elixir, um, and I can also-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give you their phone number. Uh, just to make sure you have it spelled correctly, it's E-L-I-X-I-R.

Speaker speaker_1: Okay.

Speaker speaker_0: And if you wanna write this down, this is specifically for the StayHealthy MEC plan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Their phone number is 800-771-4648.

Speaker speaker_1: Okay.

Speaker speaker_0: And then under the VIP Classic and under the Elite Pro, both of those, the pharmacy carrier is Pharmavail. Again, that spelling is P-H-A-R-M-A-V-A-I-L. And then their phone number is 800-933-3734.

Speaker speaker_1: Okay. Um, and it... I mean, from what I'm reading, again, I know you don't see MVP on your end, but it also says it's MultiPlan. So maybe that's something that's out there.

Speaker speaker_0: Yeah, so MultiPlan is the name of the network.

Speaker speaker_1: Okay.

Speaker speaker_0: The n- MultiPlan is the name of the network for all of the medical plans. So that's just the network-

Speaker speaker_1: Oh.

Speaker speaker_0: ... of doctors you have to stay within. That has nothing to do with your prescriptions.

Speaker speaker_1: Mm. Okay. Um, okay. Well, I will give these places a call I guess.

Speaker speaker_0: All righty.

Speaker speaker_1: All right, thanks.

Speaker speaker_0: Are those your last ones? Nope.

Speaker speaker_1: Nope. Thank you.

Speaker speaker_0: Okay.

Speaker speaker_1: Bye.

Speaker speaker_0: You're welcome.