

## Transcript: VICTORIA

**Taylor-5121601566720000-5222256977428480**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. This is Victoria. How can I help you? Hi, Victoria. I am new to, um, applying for benefits, and I was seeing if you could help me decide which is the best benefits for me. Okay. I mean, I wouldn't be able to suggest a plan, but I can definitely go over the different options with you. Okay. Uh, what's the name of your employer? Creative Circle. Okay, let me pull up your file. And the last four of your Social? 2764. And your first and last name? Lauren Jones. All right. Do you mind verifying your address and date of birth? Address is 115 Dory Road, St. Augustine, Florida 32086, and date of birth is 02/25/1998. Gotcha, and the phone number is 904-687-9845? Yes. Okay, email is gonna be lowwclo@gmail.com? Yes. Okay. Do you have the benefits guide? I do. Okay. Um, so there's a couple different medical plans. Um, the first one being the Stay Healthy MEC TeleRx. Mm-hmm. Um, so that plan is specifically for, like, your preventative services. It covers that at 100% as long as you stay in network. Okay. So that's, like, your yearly physicals, vaccinations, and preventative screenings. Mm-hmm. That plan does also come with a subscription to FreeRx, which is like a, um, prescription plan. Most of the medications that are covered under that would be free. If it's not free, it would be discounted. It's just depending on the medication itself. Um... Okay. And then that plan also comes with virtual urgent care. Uh, then we have- Okay. ... our hospital indemnity plans, the EnsurePlus, the EnsurePlus Enhanced, and the EnsurePlus Premier, which none of these plans will cover your preventative services like the StayHealthy does, but they do provide- Hmm. Okay. ... coverage for, like, um, non-preventative reasons, like if you were to be admitted to the hospital, if you have to go to the emergency room, or just a regular physician's office. There's coverage for that. Um... Okay. These three plans do also have prescription coverage. However, it works a little bit differently than the FreeRx subscription that you get with StayHealthy. Mm-hmm. Um, under the EnsurePlus plans, if it is a covered medication, they would be, it would be covered at \$10, \$20, or \$30, and you'd pay the remainder. Um... Okay. The major difference between the three EnsurePlus plans is basically the dollar- Mm-hmm. ... amount that the insurance is gonna cover for, uh, specifically, it looks like hospitalization. Okay. Um, so the EnsurePlus Premier pays the most towards hospitalization. The EnsurePlus Enhanced would be like the middle tier, and then EnsurePlus is the first tier. Okay. Um... Okay. Now some people, and, and you can do this as well, it just depends on what you're looking for. Some people that are looking for coverage for preventative and non-preventative will get the StayHealthy along with one of the EnsurePlus plans. So that's something. Right, I saw that as an option. Okay, just wanted to go over that. Yeah. But yeah, that's just pretty much the differences. Okay. So another thing is that I have had a, um... I e- I had cancer about five years ago, and we'd just like to check up on that. Um, what do you feel like... Do

you... Would it be, like, the standard or the plus? Would that be helpful? Honestly, with that, I can't answer 'cause I'm just the administer. So, like, we only, like, help get you guys enrolled into the benefits. I don't know much about, like, the specifics- Hmm. ... of the plans other than what's listed- Okay. ... on the benefits guide. Okay. Um, and so I'm not sure if that would be considered preventative or non-preventative. Um, but what you could do is you could reach out to the insurance carrier directly for the plan- Hmm. Okay. ... and see what type of coverage they might have. Um... Gotcha. I know the carrier for the StayHealthy plan is 90 Degree Benefits, and then the carrier for the EnsurePlus plans is gonna be American Public Life. Okay, can you repeat those again? Sorry. Yeah, um, so- Yeah. ... the carrier for the StayHealthy MEC TeleRx, that is with 90 Degree Benefits. I'll go ahead and say their phone number. Okay. Uh, their phone number is 800-833- Mm-hmm. ... 4296. Okay. Option one on the prompt system. Mm-hmm. And then for the EnsurePlus plans, uh, the carrier is American Public Life. Okay. Now since you don't have an active policy with them just yet, I'm gonna give you two phone numbers, um, to try and call that they specifically answer questions for members that are- Okay. ... potential members. Um-So the first number is going to be for Delisia. Her phone number is 601- Mm-hmm. ... 936- Mm-hmm. ... 3290. Okay. And if you don't get ahold of her, you can try Sandra. Her phone number is 601-936-3287. Okay. All right. And then I do have one other question. So- Sure. ... on the, um, enrollment coverages site, it's asking for insurance. So it's like different wording. It's Insurance Plus Basics H1, Insurance Plus Enhanced H3, or Insurance Plus Premier H5. Instead of being like what's on here, which is TellR- Rx, VIP Standard or VIP Plus. And that's interesting because yeah, they don't offer the VIP because... Uh, that might be like an... Are you looking at the benefits guide that says VIP? Yes, the benefit guide says, "Stay Healthy, and the VIP Standard, VIP Plus." Um- Okay, so I think you might just- Um- ... have an outdated version of the benefits guide, 'cause they're no longer... The hospital indemnity plans are Insure, uh, Insure Plus Plans instead of VIP. So I can- Okay. ... send, um, a current benefit guide to you by email. Okay, that would be helpful. Okay. And you have my email, correct? Yes, lowwclo@gmail. Mm-hmm. Okay. Give me one second. Okay, just sent that to you. Thank you. You're welcome. And then, would you happen to know if this is... This, the price of this, is it taken out every paycheck, every other paycheck or once a month? Um, it would be weekly. Weekly? Okay. Mm-hmm. All right. Well, I think you've helped where you can, so thank you so much. Yeah, absolutely. Um, and then just to let you know, it looks like the open enrollment for your employer will end on the 31st of this month. Okay. Um, so you have until then to get enrolled. Perfect. Just- Sounds good, and I received the other, um, benefits information. Okay. Okay. All right, thank you so much. You're welcome. Have a good day. Mm-hmm. You too. Bye. Thank you. Bye-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 on a Card. This is Victoria.

Speaker speaker\_2: This is Victoria.

Speaker speaker\_1: How can I help you?

Speaker speaker\_2: Hi, Victoria. I am new to, um, applying for benefits, and I was seeing if you could help me decide which is the best benefits for me.

Speaker speaker\_1: Okay. I mean, I wouldn't be able to suggest a plan, but I can definitely go over the different options with you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, what's the name of your employer?

Speaker speaker\_2: Creative Circle.

Speaker speaker\_1: Okay, let me pull up your file. And the last four of your Social?

Speaker speaker\_2: 2764.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Lauren Jones.

Speaker speaker\_1: All right. Do you mind verifying your address and date of birth?

Speaker speaker\_2: Address is 115 Dory Road, St. Augustine, Florida 32086, and date of birth is 02/25/1998.

Speaker speaker\_1: Gotcha, and the phone number is 904-687-9845?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, email is gonna be lowwclo@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Do you have the benefits guide?

Speaker speaker\_2: I do.

Speaker speaker\_1: Okay. Um, so there's a couple different medical plans. Um, the first one being the Stay Healthy MEC TeleRx.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, so that plan is specifically for, like, your preventative services. It covers that at 100% as long as you stay in network.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So that's, like, your yearly physicals, vaccinations, and preventative screenings.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: That plan does also come with a subscription to FreeRx, which is like a, um, prescription plan. Most of the medications that are covered under that would be free. If it's not free, it would be discounted. It's just depending on the medication itself. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then that plan also comes with virtual urgent care. Uh, then we have-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... our hospital indemnity plans, the EnsurePlus, the EnsurePlus Enhanced, and the EnsurePlus Premier, which none of these plans will cover your preventative services like the StayHealthy does, but they do provide-

Speaker speaker\_2: Hmm. Okay.

Speaker speaker\_1: ... coverage for, like, um, non-preventative reasons, like if you were to be admitted to the hospital, if you have to go to the emergency room, or just a regular physician's office. There's coverage for that. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: These three plans do also have prescription coverage. However, it works a little bit differently than the FreeRx subscription that you get with StayHealthy.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, under the EnsurePlus plans, if it is a covered medication, they would be, it would be covered at \$10, \$20, or \$30, and you'd pay the remainder. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: The major difference between the three EnsurePlus plans is basically the dollar-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... amount that the insurance is gonna cover for, uh, specifically, it looks like hospitalization.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so the EnsurePlus Premier pays the most towards hospitalization. The EnsurePlus Enhanced would be like the middle tier, and then EnsurePlus is the first tier.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: Now some people, and, and you can do this as well, it just depends on what you're looking for. Some people that are looking for coverage for preventative and

non-preventative will get the StayHealthy along with one of the EnsurePlus plans. So that's something.

Speaker speaker\_2: Right, I saw that as an option.

Speaker speaker\_1: Okay, just wanted to go over that.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: But yeah, that's just pretty much the differences.

Speaker speaker\_2: Okay. So another thing is that I have had a, um... I e- I had cancer about five years ago, and we'd just like to check up on that. Um, what do you feel like... Do you... Would it be, like, the standard or the plus? Would that be helpful?

Speaker speaker\_1: Honestly, with that, I can't answer 'cause I'm just the administer. So, like, we only, like, help get you guys enrolled into the benefits. I don't know much about, like, the specifics-

Speaker speaker\_2: Hmm.

Speaker speaker\_1: ... of the plans other than what's listed-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... on the benefits guide.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, and so I'm not sure if that would be considered preventative or non-preventative. Um, but what you could do is you could reach out to the insurance carrier directly for the plan-

Speaker speaker\_2: Hmm. Okay.

Speaker speaker\_1: ... and see what type of coverage they might have. Um...

Speaker speaker\_2: Gotcha.

Speaker speaker\_1: I know the carrier for the StayHealthy plan is 90 Degree Benefits, and then the carrier for the EnsurePlus plans is gonna be American Public Life.

Speaker speaker\_2: Okay, can you repeat those again? Sorry.

Speaker speaker\_1: Yeah, um, so-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... the carrier for the StayHealthy MEC TeleRx, that is with 90 Degree Benefits. I'll go ahead and say their phone number.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, their phone number is 800-833-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 4296.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Option one on the prompt system.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then for the EnsurePlus plans, uh, the carrier is American Public Life.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Now since you don't have an active policy with them just yet, I'm gonna give you two phone numbers, um, to try and call that they specifically answer questions for members that are-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... potential members. Um-So the first number is going to be for Delisia. Her phone number is 601-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 936-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 3290.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And if you don't get ahold of her, you can try Sandra. Her phone number is 601-936-3287.

Speaker speaker\_2: Okay. All right. And then I do have one other question. So-

Speaker speaker\_1: Sure.

Speaker speaker\_2: ... on the, um, enrollment coverages site, it's asking for insurance. So it's like different wording. It's Insurance Plus Basics H1, Insurance Plus Enhanced H3, or Insurance Plus Premier H5. Instead of being like what's on here, which is TellR- Rx, VIP Standard or VIP Plus.

Speaker speaker\_1: And that's interesting because yeah, th- they don't offer the VIP because... Uh, that might be like an... Are you looking at the benefits guide that says VIP?

Speaker speaker\_2: Yes, the benefit guide says, "Stay Healthy, and the VIP Standard, VIP Plus." Um-

Speaker speaker\_1: Okay, so I think you might just-

Speaker speaker\_2: Um-

Speaker speaker\_1: ... have an outdated version of the benefits guide, 'cause they're no longer... The hospital indemnity plans are Insure, uh, Insure Plus Plans instead of VIP. So I can-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... send, um, a current benefit guide to you by email.

Speaker speaker\_2: Okay, that would be helpful.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And you have my email, correct?

Speaker speaker\_1: Yes, lowwclo@gmail.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay. Give me one second. Okay, just sent that to you.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: And then, would you happen to know if this is... This, the price of this, is it taken out every paycheck, every other paycheck or once a month?

Speaker speaker\_1: Um, it would be weekly.

Speaker speaker\_2: Weekly? Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right. Well, I think you've helped where you can, so thank you so much.

Speaker speaker\_1: Yeah, absolutely. Um, and then just to let you know, it looks like the open enrollment for your employer will end on the 31st of this month.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so you have until then to get enrolled.

Speaker speaker\_2: Perfect.

Speaker speaker\_1: Just-

Speaker speaker\_2: Sounds good, and I received the other, um, benefits information.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. All right, thank you so much.

Speaker speaker\_1: You're welcome. Have a good day.

Speaker speaker\_2: Mm-hmm. You too. Bye.

Speaker speaker\_1: Thank you. Bye-bye.