

## Transcript: VICTORIA

Taylor-5224686120026112-5140515632660480

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria, how can I help you? Yes, ma'am. I was trying to find out and... So, I was trying to get... I was thinking about getting the insurance with Surge Staffing and it says, "VIP Standard or VIP Classic." What's the difference in those? Okay. Um, let me look their plans. You said you're with Surge? Mm-hmm. Okay. So, it looks like the only major difference between the VIP Standard and the VIP Classic is the dollar amount that they'll pay towards some of the benefits. Um, so essentially the VIP Classic pays more. Okay. Do you have the, uh, benefits guide? Because it actually breaks it down. Mm-mm, I don't. But, so, uh, I talked to some lady while ago, so if you're having a procedure or something like that, um, how does that work? How does what work? I'm sorry. Like, like if I were going to go have a... I haven't really signed up with them yet, but I was trying to find out about it before I do. So, if you had a procedure like a colonoscopy or something like that, how does that work? I mean, will this benefits with a card thing? Yeah, so I'm doing- At the emergency room or hospital. Okay. So the VIP plans do not cover, uh, preventative services. Um, but just to kind of give you an example, if you were to go to the emergency room under both the VIP Standard and the Classic, it's kind of the same benefit for the ER, but the insurance will pay \$50 of that visit and then you pay the remainder. Okay. What about like a procedure of some kind or something like that? So if I had a colonoscopy or if it was a medical colonoscopy, what, what would it... How would that work? I, I don't see that there's coverage for colonoscopy specifically under the VIP plans. Like I said, they don't, they don't typically cover preventative services. Oh, okay. Yeah. Now we do have the Stay Healthy MEC TeleRx, which does cover your preventative services, um, at 100% as long as you stay within the multi-plan network. But that's pretty much all that the Stay Healthy covers. Now it does come with like a urgent, um, I'm excuse... I'm sorry, a virtual urgent care benefit and then it also comes- Mm-hmm. ... with a subscription to FreeRx. Which FreeRx is a prescription plan. If it is one of the covered, uh, prescriptions, it would be free. So that's with Surge Staffing, all of that? Yeah, those are the three that are free. Does it have to sign up... You'd have to sign up for all of that? Well, it... You don't have to. It's, it's depending on what you want. Yeah. That's why I'm saying you'd have to sign up for all that to get that though. To get the preventative and all that other, what you just talked about. The... So the Stay Healthy MEC TeleRx is just for your preventative care. It already comes with FreeRx as well as the virtual urgent care. So it comes with that. It's not that you have to sign up for it, it, it comes with the MEC. Are you still there? Yeah, I'm trying to figure it out. Okay. Do you have the benefits guide? Because that might help you, um, make a decision. Mm-mm. Okay. I don't. I can email that to you. Okay. What would be a good email address to send that to? Is it something I'm going to have to download? It's just a PDF file that I'm sending to you. I mean, i- if you would like you can reach out to your employer and

see if they have a copy, but I can email it to you as well. It's up to you. Yeah. There's probably a bunch of pages on there or whatever. Mm. But I don't understand what, what it, what you said it already comes with it. Like you don't have to sign up for it, but I don't know. I'm confused about it. So the Stay Healthy MEC TeleRx is a preventative- Mm-hmm. ... medical plan. Right. It covers your preventative services at 100%. It already comes with a subscription to FreeRx, which is a prescription medical plan or I'm sorry, it's a prescription plan, and then it also comes with, uh, the virtual urgent care. But the Stay Healthy thing you have to sign up for, right? Or you have to, uh, pay for it to get it took out of your, uh, check or whatever, right? Yes. You have to pay for... That, that's a... The Stay Healthy medical plan, that's what you would be paying for. Yeah, that's what I'm trying to get at. Yeah. Okay, I got you now. So they, they have that available though in here at Surge Staffing, Stay Healthy, right? I'm sorry? And when you sign... When you, uh, when... If I go in here at Surge Staffing, do they have this available, that Stay Healthy, to choose from? Yeah, so all the medical plans that Surge Staffing offers is the Stay Healthy Medical Plan- Oh. ... the VIP Standard and the VIP Classic. Those are the three different medical plans being offered. The VIP Standard and VIP Classic. So the Classic already comes with that preventative? Is that what you said? No, so the Stay Healthy MEC TeleRx is the only medical plan that covers preventative care. Oh, okay. Yeah. And then the VIP Standard and the VIP Classic are the hospital indemnity plans. Neither one of these plans are going to cover preventative care like the Stay Healthy does. But Surge Staffing offers the, the Stay Healthy, right? Surge Staffing offers all three, the Stay Healthy MEC TeleRx, the VIP Standard and the VIP Classic. Those are all the medical plans they offer. Some people- So the better... Go ahead. So, I was just going to say, some people get the Stay Healthy MEC TeleRx along with one of the VIP plans, um, if they're looking for preventative and non-preventative healthcare. So you can get- Okay. ... Stay Healthy with one of the VIP plans, if you'd like. That's what I was trying to figure out. The, uh, the classic one is one you can go to the doctor's office, so you'd want to get both of them. Is that what you're trying to say, that would be better? I can't advise whether it's better or not. What I know is that the Stay Healthy covers your preventative care and the, the VIP plans cover the non-preventative. So if you're wanting coverage on both ends, then yes, I would recommend getting the Stay Healthy along with one of the VIP plans. It's all based on what you're looking for. Right. Yeah. Sounds like I'd be looking for both of them. Okay. That's what I was trying to figure out. Yeah. Gotcha. Okay. All right, thanks. Okay. You've been a lot of help. You're welcome. All right, I'm gonna stay. Was there anything else? That, that's all. You said it's called Stay Healthy, right? Yeah, so there's a... It's called Stay Healthy MEC TeleRx. Again, that covers just your preventative care. And then the hospital indemnity plans that cover the non-preventative care is the VIP Standard and the VIP Classic. Now I'm confused again. So I'd have... You'd have to get both of them, but, but one of them pays better than the other one, right? Is what you said? Okay, so I think the confusion is coming in. Uh, i- it... Let me try to explain it a different way. Sorry. There's... In total... You're, you're fine. In total, there's three different medical plans, the Stay Healthy MEC TeleRx, the VIP Standard and the VIP Classic. The MEC... The Stay Healthy MEC TeleRx covers your preventative healthcare. It also comes with a subscription to FreeRX as well as the Virtual Urgent Care. But that's all that that plan is going to cover. Now, I was explaining earlier the difference specifically between the VIP Standard and the VIP Classic. Both VIP plans are hospital indemnity plans, so neither one of those are going to cover preventative care like the Stay Healthy does, but they do provide

coverage for non-preventative care, like if you were to be admitted to the hospital or have to go to the emergency room. The only difference between the VIP Standard and the VIP Classic is that the Classic pays a little bit more towards the benefits than the VIP Standard. Okay. So probably what I'd want to do is get the Be- the Classic and then get the Stay Healthy, so I can get both things, like going to the hospital. Yeah, if you want to do the Stay Healthy MEC TeleRx with the VIP Classic, you can do that. That way you have your preventative care under the Stay Healthy and then your non-preventative care under the VIP Classic. Right. That's better. I think what might... I think what might help you make a decision is actually getting a copy of the benefits guide. So if you don't want me to send that to you by email, that's totally fine. I would just reach out to your employer and see if they can print off a copy for you. Okay. Yeah, because it'll actually break down all three of these medical plans on one of the pages and it breaks down specifically the different benefits that come under it and the dollar amount that the insurance will pay for those benefits. Okay. Yeah. All right. Well, I'm sorry to be so confusing, but I appreciate it. You've helped me a lot. No, you're totally fine. It's kind of confusing because they... It kind of works different than major medical companies, so I understand. Right. Okay. All right, thank you. You're welcome. You have a wonderful day. You too. 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, how can I help you?

Speaker speaker\_2: Yes, ma'am. I was trying to find out and... So, I was trying to get... I was thinking about getting the insurance with Surge Staffing and it says, "VIP Standard or VIP Classic." What's the difference in those?

Speaker speaker\_1: Okay. Um, let me look their plans. You said you're with Surge?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay. So, it looks like the only major difference between the VIP Standard and the VIP Classic is the dollar amount that they'll pay towards some of the benefits. Um, so essentially the VIP Classic pays more.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Do you have the, uh, benefits guide? Because it actually breaks it down.

Speaker speaker\_2: Mm-mm, I don't. But, so, uh, I talked to some lady while ago, so if you're having a procedure or something like that, um, how does that work?

Speaker speaker\_1: How does what work? I'm sorry.

Speaker speaker\_2: Like, like if I were going to go have a... I haven't really signed up with them yet, but I was trying to find out about it before I do. So, if you had a procedure like a

colonoscopy or something like that, how does that work? I mean, will this benefits with a card thing?

Speaker speaker\_1: Yeah, so I'm doing-

Speaker speaker\_2: At the emergency room or hospital.

Speaker speaker\_1: Okay. So the VIP plans do not cover, uh, preventative services. Um, but just to kind of give you an example, if you were to go to the emergency room under both the VIP Standard and the Classic, it's kind of the same benefit for the ER, but the insurance will pay \$50 of that visit and then you pay the remainder.

Speaker speaker\_2: Okay. What about like a procedure of some kind or something like that? So if I had a colonoscopy or if it was a medical colonoscopy, what, what would it... How would that work?

Speaker speaker\_1: I, I don't see that there's coverage for colonoscopy specifically under the VIP plans. Like I said, they don't, they don't typically cover preventative services.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Yeah. Now we do have the Stay Healthy MEC TeleRx, which does cover your preventative services, um, at 100% as long as you stay within the multi-plan network. But that's pretty much all that the Stay Healthy covers. Now it does come with like a urgent, um, I'm excuse... I'm sorry, a virtual urgent care benefit and then it also comes-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... with a subscription to FreeRx. Which FreeRx is a prescription plan. If it is one of the covered, uh, prescriptions, it would be free.

Speaker speaker\_2: So that's with Surge Staffing, all of that?

Speaker speaker\_1: Yeah, those are the three that are free.

Speaker speaker\_2: Does it have to sign up... You'd have to sign up for all of that?

Speaker speaker\_1: Well, it... You don't have to. It's, it's depending on what you want.

Speaker speaker\_2: Yeah. That's why I'm saying you'd have to sign up for all that to get that though. To get the preventative and all that other, what you just talked about. The...

Speaker speaker\_1: So the Stay Healthy MEC TeleRx is just for your preventative care. It already comes with FreeRx as well as the virtual urgent care. So it comes with that. It's not that you have to sign up for it, it, it comes with the MEC. Are you still there?

Speaker speaker\_2: Yeah, I'm trying to figure it out.

Speaker speaker\_1: Okay. Do you have the benefits guide? Because that might help you, um, make a decision.

Speaker speaker\_2: Mm-mm.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I don't.

Speaker speaker\_1: I can email that to you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: What would be a good email address to send that to?

Speaker speaker\_2: Is it something I'm going to have to download?

Speaker speaker\_1: It's just a PDF file that I'm sending to you. I mean, i- if you would like you can reach out to your employer and see if they have a copy, but I can email it to you as well. It's up to you.

Speaker speaker\_2: Yeah. There's probably a bunch of pages on there or whatever. Mm. But I don't understand what, what it, what you said it already comes with it. Like you don't have to sign up for it, but I don't know. I'm confused about it.

Speaker speaker\_1: So the Stay Healthy MEC TeleRx is a preventative-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... medical plan.

Speaker speaker\_2: Right.

Speaker speaker\_1: It covers your preventative services at 100%. It already comes with a subscription to FreeRx, which is a prescription medical plan or I'm sorry, it's a prescription plan, and then it also comes with, uh, the virtual urgent care.

Speaker speaker\_2: But the Stay Healthy thing you have to sign up for, right? Or you have to, uh, pay for it to get it took out of your, uh, check or whatever, right?

Speaker speaker\_1: Yes. You have to pay for... That, that's a... The Stay Healthy medical plan, that's what you would be paying for.

Speaker speaker\_2: Yeah, that's what I'm trying to get at. Yeah. Okay, I got you now. So they, they have that available though in here at Surge Staffing, Stay Healthy, right?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: And when you sign... When you, uh, when... If I go in here at Surge Staffing, do they have this available, that Stay Healthy, to choose from?

Speaker speaker\_1: Yeah, so all the medical plans that Surge Staffing offers is the Stay Healthy Medical Plan-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... the VIP Standard and the VIP Classic. Those are the three different medical plans being offered.

Speaker speaker\_2: The VIP Standard and VIP Classic. So the Classic already comes with that preventative? Is that what you said?

Speaker speaker\_1: No, so the Stay Healthy MEC TeleRx is the only medical plan that covers preventative care.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Yeah. And then the VIP Standard and the VIP Classic are the hospital indemnity plans. Neither one of these plans are going to cover preventative care like the Stay Healthy does.

Speaker speaker\_2: But Surge Staffing offers the, the Stay Healthy, right?

Speaker speaker\_1: Surge Staffing offers all three, the Stay Healthy MEC TeleRx, the VIP Standard and the VIP Classic. Those are all the medical plans they offer. Some people-

Speaker speaker\_2: So the better... Go ahead.

Speaker speaker\_1: So, I was just going to say, some people get the Stay Healthy MEC TeleRx along with one of the VIP plans, um, if they're looking for preventative and non-preventative healthcare. So you can get-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... Stay Healthy with one of the VIP plans, if you'd like.

Speaker speaker\_2: That's what I was trying to figure out. The, uh, the classic one is one you can go to the doctor's office, so you'd want to get both of them. Is that what you're trying to say, that would be better?

Speaker speaker\_1: I can't advise whether it's better or not. What I know is that the Stay Healthy covers your preventative care and the, the VIP plans cover the non-preventative. So if you're wanting coverage on both ends, then yes, I would recommend getting the Stay Healthy along with one of the VIP plans. It's all based on what you're looking for.

Speaker speaker\_2: Right. Yeah. Sounds like I'd be looking for both of them.

Speaker speaker\_1: Okay.

Speaker speaker\_2: That's what I was trying to figure out. Yeah.

Speaker speaker\_1: Gotcha.

Speaker speaker\_2: Okay. All right, thanks.

Speaker speaker\_1: Okay.

Speaker speaker\_2: You've been a lot of help.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: All right, I'm gonna stay.

Speaker speaker\_1: Was there anything else?

Speaker speaker\_2: That, that's all. You said it's called Stay Healthy, right?

Speaker speaker\_1: Yeah, so there's a... It's called Stay Healthy MEC TeleRx. Again, that covers just your preventative care. And then the hospital indemnity plans that cover the non-preventative care is the VIP Standard and the VIP Classic.

Speaker speaker\_2: Now I'm confused again. So I'd have... You'd have to get both of them, but, but one of them pays better than the other one, right? Is what you said?

Speaker speaker\_1: Okay, so I think the confusion is coming in. Uh, i- it... Let me try to explain it a different way.

Speaker speaker\_2: Sorry.

Speaker speaker\_1: There's... In total... You're, you're fine. In total, there's three different medical plans, the Stay Healthy MEC TeleRx, the VIP Standard and the VIP Classic. The MEC... The Stay Healthy MEC TeleRx covers your preventative healthcare. It also comes with a subscription to FreeRX as well as the Virtual Urgent Care. But that's all that that plan is going to cover. Now, I was explaining earlier the difference specifically between the VIP Standard and the VIP Classic. Both VIP plans are hospital indemnity plans, so neither one of those are going to cover preventative care like the Stay Healthy does, but they do provide coverage for non-preventative care, like if you were to be admitted to the hospital or have to go to the emergency room. The only difference between the VIP Standard and the VIP Classic is that the Classic pays a little bit more towards the benefits than the VIP Standard.

Speaker speaker\_2: Okay. So probably what I'd want to do is get the Be- the Classic and then get the Stay Healthy, so I can get both things, like going to the hospital.

Speaker speaker\_1: Yeah, if you want to do the Stay Healthy MEC TeleRx with the VIP Classic, you can do that. That way you have your preventative care under the Stay Healthy and then your non-preventative care under the VIP Classic.

Speaker speaker\_2: Right. That's better.

Speaker speaker\_1: I think what might... I think what might help you make a decision is actually getting a copy of the benefits guide. So if you don't want me to send that to you by email, that's totally fine. I would just reach out to your employer and see if they can print off a copy for you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah, because it'll actually break down all three of these medical plans on one of the pages and it breaks down specifically the different benefits that come under it and the dollar amount that the insurance will pay for those benefits.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: All right. Well, I'm sorry to be so confusing, but I appreciate it. You've helped me a lot.

Speaker speaker\_1: No, you're totally fine. It's kind of confusing because they... It kind of works different than major medical companies, so I understand.

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

Speaker speaker\_1: You're welcome. You have a wonderful day.

Speaker speaker\_2: You too.

Speaker speaker\_1: Bye-bye.