

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Okay, I have a couple questions. Um, when you guys say \$50 a day, like on the, the guideline, is that how much I would pay or how much taken off? Are you referring to the benefits guide? Yeah. Okay, so that's what the insurance is gonna pay for the different benefits. So they'll pay \$50 off of whatever I owe? Yes, just depending on the benefit. Whatever it says and w- w- let me ask you this. What's the name of the agency you work for? Mancan. Okay, let me pull up their benefits real quick. Give me one second. Okay. Okay, are you looking at the VIP Standard or the VIP Classic? Um, it was, it was actually just, uh, like I was looking at either one of them. It just said like, like say if I go, like when it says physician, where is it, physician's office if I go to one and it has to be on the list, right? But what? So it depends on the plan that you choose. If you go with one of the VIP plans you do not have to stay in network. But yes, for a physician's office visit, it looks like the insurance will pay \$50 a day with a max of four days. Okay. Per year? I would assume it's per year. Um, that might be something you need to verify with the actual insurance company. Okay. Um, and then if, uh, well my next one is how long does, like if I, 'cause I'll be employed through Mancan for 160 hours, which would be a month, and then after that I would be employed through the employer if I make it. But, um, this COBRA thing, is that what that means? Like I can pay... It says four, four payments after four consecutive weeks, COBRA eligible after four consecutive weeks of non-payment regardless of payroll period, stuff like that. So what I'm, what I'm understanding is like I can, like after the insurance is done and I'm not employed through Mancan anymore I can still keep my coverage as long as I keep paying on the card. Is that correct? So this is how it works. After your, after you receive your last paycheck from Mancan Staffing, we will give you four consecutive weeks where you can make a direct payment with us to continue the coverage. On the fifth week of not receiving a payroll deduction, at that point any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there. So even if I'm not, uh, employed through Mancan I can keep my coverage regardless of the timeframe? So again, the, we can... It, it's temporarily with us. So when you get your last paycheck from Mancan we give you four weeks where you can temporarily continue the coverage with us. You would call in and make a direct payment over the phone with either a credit or debit card. Then on the fifth week of not receiving a payroll deduction any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there. I'm, I'm getting kinda confu... So like- So you can only temporarily continue it with us for up to four weeks. And then after that what's the COBRA mean? Like then I can - COBRA is... So if it, if what you're enrolled into is eligible for COBRA it will automatically roll over to them. COBRA's a way to continue coverage with an employer that you're no longer working with. It's supposed to be similar to what you had but the pricing can vary. Um, unfortunately I'm not aware of the pricing. That's

something that when it, it does roll over to them then you would have to contact them to see, you know, how much it would cost to continue the benefits with them. Okay. And that four weeks, will that be taken directly out of my paycheck or would I pay out of pocket? Well, if you're no longer working with Mancan there's no way for us to take it out of a paycheck because you're not receiving one. Okay. So again, it's whenever you get your last paycheck that deduction more than likely is gonna be made out of your check, um, for the coverage which will provide coverage for the following week. So, you would then call us from there and we allow you to make a direct payment with us with either a debit or a credit card for up to four weeks. Okay. And then, um... Okay. Then my next question is, uh... Oh, if I start, like if, if I say, "Yeah, I want coverage," when will it... I mean, I know it'll start the Monday after. Like, if I'm certain Monday, this coming Monday, and I decide, you know, today or whatever, if I want to, to get coverage, when would I start that? Like, is it the day I call? I mean, I know it has a week to... So the way that it works, once you en- get enrolled, it can take up, uh, one to two weeks for the enrollment to be processed through your payroll. So you may not see your first payroll deduction being made until two weeks after enrolling. When you do see that first deduction being made out of your check, the coverage starts the following mo- following Monday. So it's all dependent on when that deduction is made out of your paycheck. Okay. Um, and as far as the medications go, if it is... Like if I was to choose the MEC with StayHealthy one, um, it has... I think... Okay. So it has a few prescription, uh, benefit companies that I could... Like when I go... I, it sa- it says on here that... 'Cause there's like three different ones and I've looked them up and some of my medications are covered on different sites. Am I supposed to just choose one of the medication places and then choose a pharmacy and then just go there and show my card and then it'll be all right? It depends on the plan that you choose. So if you're going specifically for the MEC TeleRx, you can get prescriptions one of two ways. Um, you can get it through Elixir, which to my knowledge the medications with Elixir is like mainly preventative medications like birth control. In that case you would just present your medical ID card to the pharmacy, um, if it is a covered medication. Now under that same plan you do have a subscription to FreeRx, um, which most of the medications covered under FreeRx are free. If it's not free, it would be at least discounted. Um, and depending on the medication with FreeRx there... Certain medications are available for pharmacy pickup and then other medications are only available for home delivery. Um, so once you get, you know, enrolled into the plan and once it's active you will get an email for FreeR- for FreeRx, uh, with instructions on how to register your online account. And then once you get that registered, you can log into your account and the ID card for FreeRx is going to be on the dashboard of that account. Um, you can also look up the prescriptions on freerx.com, that website, and it'll tell you if it is a covered medication, um, and then it'll also tell you if it's a pharmacy pickup or h- or home delivery. And then, uh, the home delivery instructions are also on... Will be listed in your, um, once you have logged into your account. Okay, what about the MultiPlan network? Is that only if I choose the MEC and the VIP? That's the network for all of our medical plans. So you only have to stay in that network for the StayHealthy MEC TeleRx. You do not have to stay in network for either of the VIP plans. Either way, that's just the name of the network. Okay. So there's... So that would... There's three of them that I could choose from, like as far as medications go for those three different companies if I got the MEC? No, the MEC only comes with two pharmacy carriers, Elixir and FreeRx, which I just reviewed with you. The carrier for pharmacy under the VIP plans is

PharmaVail, which works entirely different. If this is a covered medication with PharmaVail, it would be covered at \$10, \$20 or \$30. And that's how much I would pay? No, ma'am. That's how much the insurance will pay. So again, the carrier for the VIP plan's prescription is PharmaVail and if it is a covered medication under PharmaVail, the insurance will cover either \$10, \$20 or \$30 of the prescription. Yeah. It's just that... Well... Hmm. Oh, so that's a provider thing, MultiPlan? MultiPlan again is the network of all of our medical plans. Okay. Okay. The, okay... The provide- is that provi- Yeah, okay. All right. Okay. I'm just getting used to what these mean but, um... Okay. I will... And what is your guys' hours? We're open, uh, Monday through Friday, 8:00 AM to 8:00 PM Eastern Time. Okay, cool. Okay. All right. That is all the questions for now. Okay. You have a wonderful day. You too. Thanks. Thank you. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Okay, I have a couple questions. Um, when you guys say \$50 a day, like on the, the guideline, is that how much I would pay or how much taken off?

Speaker speaker_0: Are you referring to the benefits guide?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so that's what the insurance is gonna pay for the different benefits.

Speaker speaker_1: So they'll pay \$50 off of whatever I owe?

Speaker speaker_0: Yes, just depending on the benefit. Whatever it says and w- w- let me ask you this. What's the name of the agency you work for?

Speaker speaker_1: Mancan.

Speaker speaker_0: Okay, let me pull up their benefits real quick. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, are you looking at the VIP Standard or the VIP Classic?

Speaker speaker_1: Um, it was, it was actually just, uh, like I was looking at either one of them. It just said like, like say if I go, like when it says physician, where is it, physician's office if I go to one and it has to be on the list, right? But what?

Speaker speaker_0: So it depends on the plan that you choose. If you go with one of the VIP plans you do not have to stay in network. But yes, for a physician's office visit, it looks like the insurance will pay \$50 a day with a max of four days.

Speaker speaker_1: Okay. Per year?

Speaker speaker_0: I would assume it's per year. Um, that might be something you need to verify with the actual insurance company.

Speaker speaker_1: Okay. Um, and then if, uh, well my next one is how long does, like if I, 'cause I'll be employed through Mancan for 160 hours, which would be a month, and then after that I would be employed through the employer if I make it. But, um, this COBRA thing, is that what that means? Like I can pay... It says four, four payments after four consecutive weeks, COBRA eligible after four consecutive weeks of non-payment regardless of payroll period, stuff like that. So what I'm, what I'm understanding is like I can, like after the insurance is done and I'm not employed through Mancan anymore I can still keep my coverage as long as I keep paying on the card. Is that correct?

Speaker speaker_0: So this is how it works. After your, after you receive your last paycheck from Mancan Staffing, we will give you four consecutive weeks where you can make a direct payment with us to continue the coverage. On the fifth week of not receiving a payroll deduction, at that point any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there.

Speaker speaker_1: So even if I'm not, uh, employed through Mancan I can keep my coverage regardless of the timeframe?

Speaker speaker_0: So again, the, we can... It, it's temporarily with us. So when you get your last paycheck from Mancan we give you four weeks where you can temporarily continue the coverage with us. You would call in and make a direct payment over the phone with either a credit or debit card. Then on the fifth week of not receiving a payroll deduction any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there.

Speaker speaker_1: I'm, I'm getting kinda confu... So like-

Speaker speaker_0: So you can only temporarily continue it with us for up to four weeks.

Speaker speaker_1: And then after that what's the COBRA mean? Like then I can -

Speaker speaker_0: COBRA is... So if it, if what you're enrolled into is eligible for COBRA it will automatically roll over to them. COBRA's a way to continue coverage with an employer that you're no longer working with. It's supposed to be similar to what you had but the pricing can vary. Um, unfortunately I'm not aware of the pricing. That's something that when it, it does roll over to them then you would have to contact them to see, you know, how much it would cost to continue the benefits with them.

Speaker speaker_1: Okay. And that four weeks, will that be taken directly out of my paycheck or would I pay out of pocket?

Speaker speaker_0: Well, if you're no longer working with Mancan there's no way for us to take it out of a paycheck because you're not receiving one.

Speaker speaker_1: Okay.

Speaker speaker_0: So again, it's whenever you get your last paycheck that deduction more than likely is gonna be made out of your check, um, for the coverage which will provide coverage for the following week. So, you would then call us from there and we allow you to make a direct payment with us with either a debit or a credit card for up to four weeks.

Speaker speaker_1: Okay. And then, um... Okay. Then my next question is, uh... Oh, if I start, like if, if I say, "Yeah, I want coverage," when will it... I mean, I know it'll start the Monday after. Like, if I'm certain Monday, this coming Monday, and I decide, you know, today or whatever, if I want to, to get coverage, when would I start that? Like, is it the day I call? I mean, I know it has a week to...

Speaker speaker_0: So the way that it works, once you en- get enrolled, it can take up, uh, one to two weeks for the enrollment to be processed through your payroll. So you may not see your first payroll deduction being made until two weeks after enrolling. When you do see that first deduction being made out of your check, the coverage starts the following mo- following Monday. So it's all dependent on when that deduction is made out of your paycheck.

Speaker speaker_1: Okay. Um, and as far as the medications go, if it is... Like if I was to choose the MEC with StayHealthy one, um, it has... I think... Okay. So it has a few prescription, uh, benefit companies that I could... Like when I go... I, it sa- it says on here that... 'Cause there's like three different ones and I've looked them up and some of my medications are covered on different sites. Am I supposed to just choose one of the medication places and then choose a pharmacy and then just go there and show my card and then it'll be all right?

Speaker speaker_0: It depends on the plan that you choose. So if you're going specifically for the MEC TeleRx, you can get prescriptions one of two ways. Um, you can get it through Elixir, which to my knowledge the medications with Elixir is like mainly preventative medications like birth control. In that case you would just present your medical ID card to the pharmacy, um, if it is a covered medication. Now under that same plan you do have a subscription to FreeRx, um, which most of the medications covered under FreeRx are free. If it's not free, it would be at least discounted. Um, and depending on the medication with FreeRx there... Certain medications are available for pharmacy pickup and then other medications are only available for home delivery. Um, so once you get, you know, enrolled into the plan and once it's active you will get an email for FreeR- for FreeRx, uh, with instructions on how to register your online account. And then once you get that registered, you can log into your account and the ID card for FreeRx is going to be on the dashboard of that account. Um, you can also look up the prescriptions on freerx.com, that website, and it'll tell you if it is a covered medication, um, and then it'll also tell you if it's a pharmacy pickup or h- or home delivery. And then, uh, the home delivery instructions are also on... Will be listed in your, um, once you have logged into your account.

Speaker speaker_1: Okay, what about the MultiPlan network? Is that only if I choose the MEC and the VIP?

Speaker speaker_0: That's the network for all of our medical plans. So you only have to stay in that network for the StayHealthy MEC TeleRx. You do not have to stay in network for either of the VIP plans. Either way, that's just the name of the network.

Speaker speaker_1: Okay. So there's... So that would... There's three of them that I could choose from, like as far as medications go for those three different companies if I got the MEC?

Speaker speaker_0: No, the MEC only comes with two pharmacy carriers, Elixir and FreeRx, which I just reviewed with you. The carrier for pharmacy under the VIP plans is PharmaVail, which works entirely different. If this is a covered medication with PharmaVail, it would be covered at \$10, \$20 or \$30.

Speaker speaker_1: And that's how much I would pay?

Speaker speaker_0: No, ma'am. That's how much the insurance will pay. So again, the carrier for the VIP plan's prescription is PharmaVail and if it is a covered medication under PharmaVail, the insurance will cover either \$10, \$20 or \$30 of the prescription.

Speaker speaker_1: Yeah. It's just that... Well... Hmm. Oh, so that's a provider thing, MultiPlan?

Speaker speaker_0: MultiPlan again is the network of all of our medical plans.

Speaker speaker_1: Okay. Okay. The, okay... The provide- is that provi- Yeah, okay. All right. Okay. I'm just getting used to what these mean but, um... Okay. I will... And what is your guys' hours?

Speaker speaker_0: We're open, uh, Monday through Friday, 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_1: Okay, cool. Okay. All right. That is all the questions for now.

Speaker speaker_0: Okay. You have a wonderful day.

Speaker speaker_1: You too. Thanks.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.