

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. I was calling to try and, um, enroll in benefits. Okay. What's the name of the agency you work for? It's Partners Personnel. And the last four of your Social? X2478. And, uh, your first and last name? Helen Wa. Okay. Do you mind verifying your address and date of birth? X26, uh, 2, 2965 Promenade Place, Buford, Georgia 30519. I'm sorry. Just got all flustered. My mind's kind of scattered. Um, date of birth is 11-26-1982. Okay. Uh, phone number 407-325-9940? Correct. All right, and then email is just, uh, first name, last name at gmail.com? Right. Okay. And what were you wanting to enroll into? Okay, so I... Mm-hmm. I was trying to understand this online. I guess they have three different plans. Is that correct? Um, give me one second. For medical, there's... Uh, looks like... They have like the MEC with tel- TeleRx, and then like a VIP benefits, I think, and a Healthy MEC Enhanced, or a MVP. M- may not be understanding it correctly. Yeah. Those are all the medical plans, so in total there's- Okay. ... about five or six. Oh, okay. Um- Or six. Yeah. Six. Would you be able to help me go through the differences of the benefit plans, or the health plans? Sure. Um, so the first one you see there is the Stay Healthy MEC TeleRx. Mm-hmm. That plan is specifically designed for your preventative healthcare. Okay. So it covers things like yearly physicals, vaccinations, and preventative screenings. Okay. Um, at 100% as long as you stay within the multi-plan network. Okay. It also comes with virtual urgent care, um, and- Mm-hmm. ... a subscription to FreeRx, which is like a prescription plan. Okay. And then we have the three different VIP plans. None of them- Mm-hmm. ... will cover preventative like the Stay Healthy does, but they do- Oh, okay. ... provide coverage for, um, non-preventative, so like if you get admitted to the hospital, there's some surgical benefits. There's things like emergency room, urgent care, and physician office visits. They do also have coverage- Is there- ... for prescriptions. Is there a plan that would cover both? Because the Stay Healthy Rx, it doesn't cover the hospital stays and the urgent cares in it. And, well, I see urgent care, virtual urgent care is included, but the... I guess the emergency stuff is not, right? Right. So yeah. I was, I was just trying to explain that that's... The- Mm-hmm. That's the difference between the Stay Healthy MEC TeleRx, that just covers preventative care, so that's like- Mm-hmm. ... you know, anything preventing an illness or disease. The VIP plans- Yeah. ... cover your non-preventative. And then we do have the next plan on the other... If you're looking at the benefits guide, it's on the next page over, the Stay Healthy MEC Enhanced, which essentially covers preventative and non-preventative together. Oh, okay. Okay. So that's kind of more of what I'm looking for. Okay. Um, is that the only one that covers those? There is also the minimum value plan. Now this plan works more like a major medical plan, so it does have- Mm-hmm. ... a deductible associated with it, which is pretty high. Um, if you're just doing the minimum value plan, let's say, for individual and you stay in network, the deductible is 6,900. Okay. Everything is subject to that deductible, except

for your preventative care, and that's only if you stay in network. Um- Okay. This plan you also pay for monthly, whereas the other plans you pay for weekly. Okay. So... And, and that was the... Uh, let me go back. The Me- The minimum value. ... TeleRx. Oh. Where's that one? The one that I just went over, the one with the high deductible, that is the minimum value plan. That's on page number eight of the benefits guide. Okay. Let me get to that one. Okay, so that's a different one from the ones on the other pages that we were looking at, that one we were talking about- Right. ... earlier. Okay. Yeah, so this one- And then- ... like I said, it works more like a major medical. It has a deductible associated with it, and you pay for it monthly. Again, that's the minimum value plan, whereas any of the other plans, like the Stay Healthy MEC TeleRx, any of the VIP plans, or the Stay Healthy MEC Enhanced, all of those plans you pay- Mm-hmm. ... for weekly. Okay. Let me go to... There's a one, I'm- I'm leaning towards more so the one, the Stay Healthy MEC Enhance because it has the preventative plus the emergency stuff. Um... And that one... Okay, so may have the weekly dedu- deductibles there. So on the weekly deductibles, the employee, I only need it for myself and my kids. Does that... Is this going to include pharmacy? And care Yeah. and things like that? So. Okay. It looks like you have coverage a couple different ways for prescriptions. Uh, with PharmAvail, if it's a covered medication, it would be either \$10, \$20, or \$30 dollars, um, that would be covered and then you'd pay the remainder of the bill. It does also- Okay. ... look like, um, there is a pharmacy option, a 30-day supply in-network providers only. For generic drugs there's a \$5 dollar co-payment. There's no coverage for brand name drugs. You can- Okay. ... also do prescription mail or, uh, option, order option. Mm-hmm. Which is a 90-day supply in-network providers only. Generic drugs would be a \$15 dollar co-payment and then brand name drugs, uh, are not covered unfortunately. Okay. Uh, I think I'm going to do that one just because I kind of need preventative stuff, um, and then also the- the emergency because my kids are in sports. Um, the... For the one that has those, it would be that one and then the other one that you said was on page eight, correct? Yeah, the... Or what about the minimum value plan on page eight? That one, you said it- it co- covers preventative plus emergency? Yeah. So th- again, keep in mind with the minimum value plan, um, everything is going to be subject to that deductible. Okay. So the only thing that's going to be 100% covered without the deductible is going to be your preventative care. And that's only if you- Okay. ... stay in network. If you go out of network for preventative care, that's when it becomes subject to the deductible. Okay. Does the- the other one... Let me go back. Does that one have a deductible too? No. So the- the Stay Healthy MEC Enhance has no deductible. Mm-hmm. Um, this is not a major medical plan, so it's not going to cover a large portion of the medical bills. Some things have- Right. ... a co-pay. Other things- Oh. ... the way that it works, like your hospitalization benefits or emergency room benefits- Mm-hmm. ... the insurance will pay us that dollar amount which is listed for you in the benefits guide with a certain amount of days- Okay. ... and that is what the insurance will pay and then you pay the remainder- All right, let me- ... of the bill. Okay. Mm-hmm. All right. So let me go back and look at the one on page 8 then. Um... No, that's the deductible plan. Okay. Let me look at both of those and compare it a little bit more and then I will call back once I decide. Oh, um, quickly though, is there... Do they offer dental and vision also? Yes. Um, so dental, what I know about that plan is it's not going to cover any major dental work like crowns, ortho- or orthodontists. Um- Okay. ... basically how the dental works is the preventative dental work is 100% covered. Basic dental work like fillings and extractions would be covered at 80% once you meet the deductible, uh, which for individual is like \$50

dollars. Um... Now, vision- Do they have that on a- a PDF downloadable too on the website? It should be on the same PDF that you're looking at. It should be- Okay. So maybe it's- ... on page number three. Ah, okay. All right. I'll go back and look at that then. Is the vision on a certain page also on here? It's also... Yeah, it's also on page number three. Or I'm sorry, page number four. Okay. So that page number four is going to go over like the dental, the vision, short-term disability, term life, any of the additional add-ons. Okay, I see it now. All right. Thank you. You're welcome. Did you need help with anything else? Um, not at this time. Thank you. Okay. And then just to let- Okay. Perfect. ... you know, it looks like your personal open enrollment period is going to end on April 3rd. Okay. Got it. Yes, ma'am. You have a good day. You too. 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: Hi, Victoria. I was calling to try and, um, enroll in benefits.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: It's Partners Personnel.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: X2478.

Speaker speaker_0: And, uh, your first and last name?

Speaker speaker_1: Helen Wa.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: X26, uh, 2, 2965 Promenade Place, Buford, Georgia 30519. I'm sorry. Just got all flustered. My mind's kind of scattered. Um, date of birth is 11-26-1982.

Speaker speaker_0: Okay. Uh, phone number 407-325-9940?

Speaker speaker_1: Correct.

Speaker speaker_0: All right, and then email is just, uh, first name, last name at gmail.com?

Speaker speaker_1: Right.

Speaker speaker_0: Okay. And what were you wanting to enroll into?

Speaker speaker_1: Okay, so I... Mm-hmm. I was trying to understand this online. I guess they have three different plans. Is that correct?

Speaker speaker_0: Um, give me one second. For medical, there's... Uh, looks like...

Speaker speaker_1: They have like the MEC with tel- TeleRx, and then like a VIP benefits, I think, and a Healthy MEC Enhanced, or a MVP. M- may not be understanding it correctly.

Speaker speaker_0: Yeah. Those are all the medical plans, so in total there's-

Speaker speaker_1: Okay.

Speaker speaker_0: ... about five or six.

Speaker speaker_1: Oh, okay. Um-

Speaker speaker_0: Or six. Yeah. Six.

Speaker speaker_1: Would you be able to help me go through the differences of the benefit plans, or the health plans?

Speaker speaker_0: Sure. Um, so the first one you see there is the Stay Healthy MEC TeleRx.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That plan is specifically designed for your preventative healthcare.

Speaker speaker_1: Okay.

Speaker speaker_0: So it covers things like yearly physicals, vaccinations, and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, at 100% as long as you stay within the multi-plan network.

Speaker speaker_1: Okay.

Speaker speaker_0: It also comes with virtual urgent care, um, and-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... a subscription to FreeRx, which is like a prescription plan.

Speaker speaker_1: Okay.

Speaker speaker_0: And then we have the three different VIP plans. None of them-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... will cover preventative like the Stay Healthy does, but they do-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... provide coverage for, um, non-preventative, so like if you get admitted to the hospital, there's some surgical benefits. There's things like emergency room, urgent care, and physician office visits. They do also have coverage-

Speaker speaker_1: Is there-

Speaker speaker_0: ... for prescriptions.

Speaker speaker_1: Is there a plan that would cover both? Because the Stay Healthy Rx, it doesn't cover the hospital stays and the urgent cares in it. And, well, I see urgent care, virtual urgent care is included, but the... I guess the emergency stuff is not, right?

Speaker speaker_0: Right. So yeah. I was, I was just trying to explain that that's... The-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That's the difference between the Stay Healthy MEC TeleRx, that just covers preventative care, so that's like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you know, anything preventing an illness or disease. The VIP plans-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... cover your non-preventative. And then we do have the next plan on the other... If you're looking at the benefits guide, it's on the next page over, the Stay Healthy MEC Enhanced, which essentially covers preventative and non-preventative together.

Speaker speaker_1: Oh, okay. Okay. So that's kind of more of what I'm looking for. Okay. Um, is that the only one that covers those?

Speaker speaker_0: There is also the minimum value plan. Now this plan works more like a major medical plan, so it does have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... a deductible associated with it, which is pretty high. Um, if you're just doing the minimum value plan, let's say, for individual and you stay in network, the deductible is 6,900.

Speaker speaker_1: Okay.

Speaker speaker_0: Everything is subject to that deductible, except for your preventative care, and that's only if you stay in network. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: This plan you also pay for monthly, whereas the other plans you pay for weekly.

Speaker speaker_1: Okay. So... And, and that was the... Uh, let me go back. The Me-

Speaker speaker_0: The minimum value.

Speaker speaker_1: ... TeleRx. Oh. Where's that one?

Speaker speaker_0: The one that I just went over, the one with the high deductible, that is the minimum value plan. That's on page number eight of the benefits guide.

Speaker speaker_1: Okay. Let me get to that one. Okay, so that's a different one from the ones on the other pages that we were looking at, that one we were talking about-

Speaker speaker_0: Right.

Speaker speaker_1: ... earlier. Okay.

Speaker speaker_0: Yeah, so this one-

Speaker speaker_1: And then-

Speaker speaker_0: ... like I said, it works more like a major medical. It has a deductible associated with it, and you pay for it monthly. Again, that's the minimum value plan, whereas any of the other plans, like the Stay Healthy MEC TeleRx, any of the VIP plans, or the Stay Healthy MEC Enhanced, all of those plans you pay-

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Speaker speaker_0: ... basically how the dental works is the preventative dental work is 100% covered. Basic dental work like fillings and extractions would be covered at 80% once you meet the deductible, uh, which for individual is like \$50 dollars. Um... Now, vision-

Speaker speaker_1: Do they have that on a- a PDF downloadable too on the website?

Speaker speaker_0: It should be on the same PDF that you're looking at. It should be-

Speaker speaker_1: Okay. So maybe it's-

Speaker speaker_0: ... on page number three.

Speaker speaker_1: Ah, okay. All right. I'll go back and look at that then. Is the vision on a certain page also on here?

Speaker speaker_0: It's also... Yeah, it's also on page number three. Or I'm sorry, page number four.

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Speaker speaker_1: Okay, I see it now. All right. Thank you.

Speaker speaker_0: You're welcome. Did you need help with anything else?

Speaker speaker_1: Um, not at this time. Thank you.

Speaker speaker_0: Okay. And then just to let-

Speaker speaker_1: Okay. Perfect.

Speaker speaker_0: ... you know, it looks like your personal open enrollment period is going to end on April 3rd.

Speaker speaker_1: Okay. Got it.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: You have a good day.

Speaker speaker_0: You too. Bye-bye.