

## **Transcript: VICTORIA**

**Taylor-5791862748921856-5588592449339392**

### **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey. I was wondering if you could tell me what the difference is between what y'all do and regular, like, Blue Cross Blue Shield? Um, so are you with a staffing agency? I got a job offer from a staffing agency. Okay. Well- And so I was... Huh? The staffing is Oxford. Okay. Do you have their, uh, benefits guide? I do. Okay, gotcha. Um, so basically- They have InsurPlus- ... the majority of his plan- ... Enhanced, Hospital Indemnity and Accident, the StayHealthy TeleRx, and the InsurBasic. Yeah, so basically the, the difference between what we offer versus major medical companies is the majority of our plans is not gonna cover a large portion of your medical bills. They all kinda work differently just depending on the plan itself, but the major difference is the type of coverage you'll get. It's, it's not gonna cover a large portion of the medical bills basically. Okay. So- So if you're looking at the, uh, benefits guide? Mm-hmm. You wanna go to page, uh, number two where it'll- Mm-hmm. ... break d- break down the majority of the medical plans. Um, let me see. Yeah, so all the medical plans are listed on that page. Basically the first medical plan you'll see there is gonna be the, uh, StayHealthy MEC TeleRx, and this plan specifically covers, uh, preventative care. So that's like your like physicals, vaccinations and preventative screenings, which would be covered at 100%, so there's no copay, no deductible associated with that. Now you do have to- Okay. ... stay in-network. Um, this plan also comes with virtual urgent care, um, and then a subscription to FreeRx, which is like a prescription plan. Um, but the only type of- Okay. ... like urgent care coverage you're gonna have is virtual unfortunately. Now the other two plans, the InsurPlus and the InsurPlus Enhanced, neither one of those are gonna cover preventative care like the StayHealthy does, but they do provide coverage more for like non-preventative. So if you get 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, the way that these two- Tell me what coverage that works. ... plans work. Yeah, so the way that these two plans work is there's no copay, no deductible. The insurance is gonna pay us that dollar amount which is listed inside that chart on page number two, and then you pay the remainder of the bill. So if you have to go to the emergency room, under both of those plans the insurance is only gonna pay \$250 of that, and then you pay the remainder. Okay. And what is the difference between the Basic and the Enhanced? Just the dollar amount that it looks like they'll pay towards hospitalization. Um, so the InsurPlus Enhanced pays a little bit more towards the hospitalization benefits. Okay. And then ... same. the dental is through who? Dental is through American Public Life, which also does the InsurPlus plan. Um, what I know about dental is it's very basic, so it's not gonna cover any major dental work like crowns or orthodontists. What it does cover is your preventative care at 100%. Um, basic dental work like, uh, fillings and regular extractions at 80% once you meet the \$50 deductible. Mm-hmm. The most that plan is gonna pay out yearly

is \$500. Okay. And vision? Vision is with MetLife. There's a copay of \$10 for the annual eye exam, a copay of \$25 for lenses and frames, and then the insurance will pay \$130 towards the frames. Okay. Okay. That's something to think about. Yes, ma'am. Did you have any oth- Can I do like the Enhanced or the InsurPlus and the StayHealthy together? Yes. You can combine those. Okay. And family covers to age what in your children? 26. Okay. And so both of the InsurPlus and the Basics, does it cover, um, mental health? That I don't know. We're just your administrators, so the information that I have is quite literally a copy of the benefits guide. Um, I don't see anything specific to mental health listed on the benefits guide, so that might be something that you have to verify with the actual insurance company. Um... Okay. Which I can give you some phone numbers to call if you're wanting to do some research before you enroll. They would be able to answer that for you. Okay. And the InsurBasic+ covers 250 of a doctor's visit and then- No, no. ... everything else is- No, no, no. So \$250 of an emergency room visit. Okay. For physician's office, they'll cover \$50 of a physician's office visit. Ooh, okay. What about lab work and stuff like that? Um, I mean, I... Again, it, this- it doesn't say specifically lab work. I- I'm assuming if that's considered diagnostic testing, um- Yeah, if it's considered diagnostic. ... it would be \$250 a year that they pay out for that. Okay. Okay. Well, I appreciate all your help. Thank you. You're welcome. You have a wonderful day. You too. Okay, 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: Hey. I was wondering if you could tell me what the difference is between what y'all do and regular, like, Blue Cross Blue Shield?

Speaker speaker\_0: Um, so are you with a staffing agency?

Speaker speaker\_1: I got a job offer from a staffing agency.

Speaker speaker\_0: Okay. Well-

Speaker speaker\_1: And so I was... Huh? The staffing is Oxford.

Speaker speaker\_0: Okay. Do you have their, uh, benefits guide?

Speaker speaker\_1: I do.

Speaker speaker\_0: Okay, gotcha. Um, so basically-

Speaker speaker\_1: They have InsurPlus-

Speaker speaker\_0: ... the majority of his plan-

Speaker speaker\_1: ... Enhanced, Hospital Indemnity and Accident, the StayHealthy TeleRx, and the InsurBasic.

Speaker speaker\_0: Yeah, so basically the, the difference between what we offer versus major medical companies is the majority of our plans is not gonna cover a large portion of your medical bills. They all kinda work differently just depending on the plan itself, but the major difference is the type of coverage you'll get. It's, it's not gonna cover a large portion of the medical bills basically.

Speaker speaker\_1: Okay. So-

Speaker speaker\_0: So if you're looking at the, uh, benefits guide?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: You wanna go to page, uh, number two where it'll-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... break d- break down the majority of the medical plans. Um, let me see. Yeah, so all the medical plans are listed on that page. Basically the first medical plan you'll see there is gonna be the, uh, StayHealthy MEC TeleRx, and this plan specifically covers, uh, preventative care. So that's like your like physicals, vaccinations and preventative screenings, which would be covered at 100%, so there's no copay, no deductible associated with that. Now you do have to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... stay in-network. Um, this plan also comes with virtual urgent care, um, and then a subscription to FreeRx, which is like a prescription plan. Um, but the only type of-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... like urgent care coverage you're gonna have is virtual unfortunately. Now the other two plans, the InsurPlus and the InsurPlus Enhanced, neither one of those are gonna cover preventative care like the StayHealthy does, but they do provide coverage more for like non-preventative. So if you get 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, the way that these two-

Speaker speaker\_1: Tell me what coverage that works.

Speaker speaker\_0: ... plans work. Yeah, so the way that these two plans work is there's no copay, no deductible. The insurance is gonna pay us that dollar amount which is listed inside that chart on page number two, and then you pay the remainder of the bill. So if you have to go to the emergency room, under both of those plans the insurance is only gonna pay \$250 of that, and then you pay the remainder.

Speaker speaker\_1: Okay. And what is the difference between the Basic and the Enhanced?

Speaker speaker\_0: Just the dollar amount that it looks like they'll pay towards hospitalization. Um, so the InsurPlus Enhanced pays a little bit more towards the hospitalization benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then ... same.

Speaker speaker\_1: the dental is through who?

Speaker speaker\_0: Dental is through American Public Life, which also does the InsurPlus plan. Um, what I know about dental is it's very basic, so it's not gonna cover any major dental work like crowns or orthodontists. What it does cover is your preventative care at 100%. Um, basic dental work like, uh, fillings and regular extractions at 80% once you meet the \$50 deductible.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: The most that plan is gonna pay out yearly is \$500.

Speaker speaker\_1: Okay. And vision?

Speaker speaker\_0: Vision is with MetLife. There's a copay of \$10 for the annual eye exam, a copay of \$25 for lenses and frames, and then the insurance will pay \$130 towards the frames.

Speaker speaker\_1: Okay. Okay. That's something to think about.

Speaker speaker\_0: Yes, ma'am. Did you have any oth-

Speaker speaker\_1: Can I do like the Enhanced or the InsurPlus and the StayHealthy together?

Speaker speaker\_0: Yes. You can combine those.

Speaker speaker\_1: Okay. And family covers to age what in your children?

Speaker speaker\_0: 26.

Speaker speaker\_1: Okay. And so both of the InsurPlus and the Basics, does it cover, um, mental health?

Speaker speaker\_0: That I don't know. We're just your administrators, so the information that I have is quite literally a copy of the benefits guide. Um, I don't see anything specific to mental health listed on the benefits guide, so that might be something that you have to verify with the actual insurance company. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: Which I can give you some phone numbers to call if you're wanting to do some research before you enroll. They would be able to answer that for you.

Speaker speaker\_1: Okay. And the InsurBasic+ covers 250 of a doctor's visit and then-

Speaker speaker\_0: No, no.

Speaker speaker\_1: ... everything else is-

Speaker speaker\_0: No, no, no. So \$250 of an emergency room visit.

Speaker speaker\_1: Okay.

Speaker speaker\_0: For physician's office, they'll cover \$50 of a physician's office visit.

Speaker speaker\_1: Ooh, okay. What about lab work and stuff like that?

Speaker speaker\_0: Um, I mean, I... Again, it, this- it doesn't say specifically lab work. I- I'm assuming if that's considered diagnostic testing, um-

Speaker speaker\_1: Yeah, if it's considered diagnostic.

Speaker speaker\_0: ... it would be \$250 a year that they pay out for that.

Speaker speaker\_1: Okay. Okay. Well, I appreciate all your help. Thank you.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: You too.

Speaker speaker\_0: Okay, bye-bye.

Speaker speaker\_1: Bye.