

## **Transcript: VICTORIA**

**Taylor-5937673704620032-5181721007144960**

### **Full Transcript**

Thank you for calling Benefits in a Card, this is Victoria. How can I help you? Yes. Um, I'm considering, um, getting benefits with my company through you guys. And I wanted to see, um, if you could maybe help me make the right decision between the plans? Okay. Uh, what's the name of the agency you're here for? It's called Oxford Global Resources. Okay. And do you have the benefits guide for your employer? I do. Yes, it's on my phone actually. Okay. Um, I can definitely answer any questions you might have. Okay. Um, my main health issues are just controlled by oral medication and four to six months doctor visits. I see my regular doctor, and then I see one specialist, um, so it's not really that much needed. Um, so I was trying to figure out if I needed to just stick with the basic, the StayHealthy plan, or what benefits I would, it would give me really, you know, if it would really benefit me to spend the extra money on something more, um, with my, you know, what I deal with on a regular basis? Okay. Yeah. I mean, I wouldn't be able to suggest a plan based off of your current situation just because we're only the administrators. Um, so I just know, like, general information about what they offer, and I can definitely explain the plans to you based off the information I have. Um, now at a certain point if you have more specific questions about the coverage, at that point I would then say you would need to reach out to the insurance carriers that we work with directly and see if they can kind of go over specifics with you. Um- Okay. What I know about the StayHealthy MEC TeleRx is that that plan is specifically designed for your preventative healthcare. So that's things like yearly physicals, um, vaccinations and preventative screenings. Mm-hmm. Um, which would be, of course, covered at 100% as long as you stay in the network. Um, now it does also come with virtual urgent care, um, as well as FreeRx which is like a prescription plan. Um... Okay. But, again, that plan is specifically designed for your preventative care. Right. Okay. Now the EnsurePlus and the EnsurePlus Enhanced, these are our hospital indemnity plans, so neither one of these will cover preventative care like the StayHealthy does. Um, but they do provide coverage for, you know, being admitted to the hospital, having to go to a physician's office, emergency room. They do also have coverage for prescriptions. Um, the only difference is the EnsurePlus Enhanced, it looks like it pays a little bit more towards, like, hospitalization if you were to be admitted. Um, now because it's not major medical insurance, there's no co-pay or deductible. Basically how it works with the EnsurePlus plans is the insurance will pay us that dollar amount towards those benefits and then you pay the remainder of the bill. Right. Okay. Um, but let's see. And that looks like that's pretty much all that your employer offers for medical. Yeah. Okay. Um, I'm trying to make sure I get this, um, decision to, you know, made today. So when do you guys close up for the day? Uh, 8:00 P.M. Eastern Time. Okay. Mm-hmm. So as long as I call before that I should have no problem? Yeah. Okay. All right. Um, I will think this over for a while and then be calling back. Okay. That's fine. Was there anything else- Thank you. ... maybe you

had questions on? I don't think so. Okay. Thank you. You're welcome. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card, this is Victoria. How can I help you?

Speaker speaker\_1: Yes. Um, I'm considering, um, getting benefits with my company through you guys. And I wanted to see, um, if you could maybe help me make the right decision between the plans?

Speaker speaker\_0: Okay. Uh, what's the name of the agency you're here for?

Speaker speaker\_1: It's called Oxford Global Resources.

Speaker speaker\_0: Okay. And do you have the benefits guide for your employer?

Speaker speaker\_1: I do. Yes, it's on my phone actually.

Speaker speaker\_0: Okay. Um, I can definitely answer any questions you might have.

Speaker speaker\_1: Okay. Um, my main health issues are just controlled by oral medication and four to six months doctor visits. I see my regular doctor, and then I see one specialist, um, so it's not really that much needed. Um, so I was trying to figure out if I needed to just stick with the basic, the StayHealthy plan, or what benefits I would, it would give me really, you know, if it would really benefit me to spend the extra money on something more, um, with my, you know, what I deal with on a regular basis?

Speaker speaker\_0: Okay. Yeah. I mean, I wouldn't be able to suggest a plan based off of your current situation just because we're only the administrators. Um, so I just know, like, general information about what they offer, and I can definitely explain the plans to you based off the information I have. Um, now at a certain point if you have more specific questions about the coverage, at that point I would then say you would need to reach out to the insurance carriers that we work with directly and see if they can kind of go over specifics with you. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: What I know about the StayHealthy MEC TeleRx is that that plan is specifically designed for your preventative healthcare. So that's things like yearly physicals, um, vaccinations and preventative screenings.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, which would be, of course, covered at 100% as long as you stay in the network. Um, now it does also come with virtual urgent care, um, as well as FreeRx which is like a prescription plan. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: But, again, that plan is specifically designed for your preventative care.

Speaker speaker\_1: Right. Okay.

Speaker speaker\_0: Now the EnsurePlus and the EnsurePlus Enhanced, these are our hospital indemnity plans, so neither one of these will cover preventative care like the StayHealthy does. Um, but they do provide coverage for, you know, being admitted to the hospital, having to go to a physician's office, emergency room. They do also have coverage for prescriptions. Um, the only difference is the EnsurePlus Enhanced, it looks like it pays a little bit more towards, like, hospitalization if you were to be admitted. Um, now because it's not major medical insurance, there's no co-pay or deductible. Basically how it works with the EnsurePlus plans is the insurance will pay us that dollar amount towards those benefits and then you pay the remainder of the bill.

Speaker speaker\_1: Right. Okay.

Speaker speaker\_0: Um, but let's see. And that looks like that's pretty much all that your employer offers for medical.

Speaker speaker\_1: Yeah. Okay. Um, I'm trying to make sure I get this, um, decision to, you know, made today. So when do you guys close up for the day?

Speaker speaker\_0: Uh, 8:00 P.M. Eastern Time.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So as long as I call before that I should have no problem?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Okay. All right. Um, I will think this over for a while and then be calling back.

Speaker speaker\_0: Okay. That's fine. Was there anything else-

Speaker speaker\_1: Thank you.

Speaker speaker\_0: ... maybe you had questions on?

Speaker speaker\_1: I don't think so.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Bye-bye.