

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? I have a question. Um, if you have the, um, the EDI, and I know there's three levels of the insurance coverage, if you're at the lowest, which is preventative care only, do they allow you to buy up to get a different... Or is it only what the employer initially signs you up for? Okay. Um, what do you mean by EDI? I'm not familiar with that. Oh. Well, what, um... It just says EDI payer ID. Oh, oh, MEC, the MEC. Okay. And what's- There's a standard MEC, the enhanced, and highest level MEC. Okay, what's the name of your employer? It is, uh, the Doherty Staffing Solutions. Okay, let me pull up their benefits real quick. Give me one second. You did say Doherty Staffing, correct? Yes. Okay. Okay, so I see that they, as far as medical, I see they offer the MEC TeleRx, the VIP Standard, the StayHealthy MEC Enhanced, and then they also offer the Minimum Value Plan. So those are the different, uh, medical plans. Okay. So- So which one do you currently have? The... Just the, um, Standard. Okay. Are you referring to the- And then the preventive are- ... StayHealthy... Are you referring to the StayHealthy MEC TeleRx? Right. Okay. So, I mean, if you want to change to the MEC Enhanced, you can do that. And then that would cover, um, most of, like, mental healthcare visits or not? Or do I have to go up one more? So, so okay. Let me kind of explain a couple things. Here at Benefits on a Card, we're just your administrators, so we don't have specific coverage details. I don't see anything on the benefits guide that shows mental health coverage under either one of the StayHealthy plans. Now, I can tell you the difference and what I know about these plans and see if you would like to change it from there. Um, so basically, the StayHealthy MEC TeleRx, that just covers your preventative services, so like your yearly physicals- Right. ... vaccinations and preventative screenings. It does cover that at 100%. However, you do have to stay within the network. Now, that plan does also come with virtual urgent care and a subscription to FreeRx, which is like a prescription plan. But the majority- Right. ... of your coverage with this one is just gonna be your preventative services. Now, the StayHealthy MEC Enhanced not only covers your preventative services, but it provides some non-preventative benefits as well. So there's coverage for primary care visits, specialist care, and urgent care. And then there's even some benefits for hospitalization if you were to be admitted to the hospital. Is there anything for prescription services? Um, yes. So with prescriptions, it looks like if it is a covered medication, depending on the medication itself, there would be a copay of either \$10, \$20, or \$30. Okay. And then there is the third level, correct, that- There's not a third... That's where I'm getting confused. There's not a third level MEC. Oh. There's only two different MECs- Okay. ... which is what I just reviewed with you. It... It... Okay. I... What... But I thought when I went online on your website was it said there's a Standard, an Enhanced, and then an Enhanced Plus plan. So there's the StayHealthy MEC TeleRx, then there's a VIP Standard, and then there's a StayHealthy MEC Enhanced. Okay.

So- Now, the VIP Standard, um, just to give you some information about the VIP Standard, that is just a hospital indemnity plan so it's not gonna cover any of your preventative services unfortunately. Um, but it does- Okay. ... cover things like being admitted to the hospital. It has coverage for emergency room, urgent care, um, even a physician's office visit. And it does also have the same coverage for prescriptions, a copay of \$10, \$20 or \$30 depending on the medication. And are you able to tell what the differences in price would be per- Yes. ... Each different base at? Are you looking at coverage... Yes. Are you looking for coverage for just yourself or what coverage level are you wanting? Well, it's for one person, yes. And right now it's, it looks like it's \$15.70 a week. Yes, that's specifically for the MEC TeleRx, it's \$15.70 a week. The VIP standard is \$16.81 a week. And then the Stay Healthy MEC Enhanced, that is \$42.68 a week. Okay. And that's called the... I'm sorry, it's the 42.68 a week is the enhanced? The Stay Healthy MEC Enhanced, correct. Okay. All right. Um, my, my problem is, is it's for my son who is in, um, recovery and he's working for them, a temporary position, and he's not able to get any of his recovery meds covered on what he signed up for. And he under- doesn't understand this stuff. It's kind of past his brain power right at the moment and I was trying to get him into MNSure, but if he has anything that's like on MEC, that disqualifies you because then you qualify for another insurance even though it doesn't cover really anything other than preventative. So do they give them um... Have you had this question before? I mean does it make sense to not carry anything, um, in order to qualify- Uh. ... for something else? I mean, we really can't advise on that because the only information we have is information on the, their employer's benefits. So we're not aware- Okay. ... of any like benefits through, you know, the state or the government. We just know what the employer offers. Right. Yeah. Okay. So in order to change to the 42.68 a month, he'd have to call and switch that out or... Yes, and it would also depend on if he- Or 42.68 a week, I mean. Yeah, so if he's wanting to make any type of changes, he would need to call us. Now we would also need to verify when he calls that he's still eligible to make those changes. Um, so with new hires they have 30 days from the date of their first check to get enrolled into benefits and that's pretty much it. Only 30 days from the date of their first check, and then of course the other time to, um, enroll is during the company's open enrollment period that they have every year. It typically looks like they have it towards the end of every year, like December, January timeframe. Okay. But yeah, I mean we can just call back And all this, there really isn't anything you can do about it right now. But there really, it's longer than that, so there really isn't anything you can do other than, than that I guess. But that does answer my question. He's kind of stuck right at the moment. Um, and then it says that it offers a, a dental employee. Is that just preventative also? Um, no, it does have some other benefits. Let me pull it back up. Um, I know it's not gonna cover any major dental work like crowns, orthodontists- Right. ... unfortunately. Um- Right. ... the preventative dental work is 100% covered um, and then basic dental work like fillings and extractions would be covered at 80% once he meets that, uh, \$50 deductible. Okay. All right. Okay. Alrighty. I think that's about all I need to ask you right now. Thank you for your time. All right. Yes, ma'am. Appreciate it. You have a wonderful day. Thank you.

Conversation Format

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

Speaker speaker_1: I have a question. Um, if you have the, um, the EDI, and I know there's three levels of the insurance coverage, if you're at the lowest, which is preventative care only, do they allow you to buy up to get a different... Or is it only what the employer initially signs you up for?

Speaker speaker_0: Okay. Um, what do you mean by EDI? I'm not familiar with that.

Speaker speaker_1: Oh. Well, what, um... It just says EDI payer ID. Oh, oh, MEC, the MEC.

Speaker speaker_0: Okay. And what's-

Speaker speaker_1: There's a standard MEC, the enhanced, and highest level MEC.

Speaker speaker_0: Okay, what's the name of your employer?

Speaker speaker_1: It is, uh, the Doherty Staffing Solutions.

Speaker speaker_0: Okay, let me pull up their benefits real quick. Give me one second. You did say Doherty Staffing, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Okay, so I see that they, as far as medical, I see they offer the MEC TeleRx, the VIP Standard, the StayHealthy MEC Enhanced, and then they also offer the Minimum Value Plan. So those are the different, uh, medical plans.

Speaker speaker_1: Okay. So-

Speaker speaker_0: So which one do you currently have?

Speaker speaker_1: The... Just the, um, Standard.

Speaker speaker_0: Okay. Are you referring to the-

Speaker speaker_1: And then the preventive are-

Speaker speaker_0: ... StayHealthy... Are you referring to the StayHealthy MEC TeleRx?

Speaker speaker_1: Right.

Speaker speaker_0: Okay. So, I mean, if you want to change to the MEC Enhanced, you can do that.

Speaker speaker_1: And then that would cover, um, most of, like, mental healthcare visits or not? Or do I have to go up one more?

Speaker speaker_0: So, so okay. Let me kind of explain a couple things. Here at Benefits on a Card, we're just your administrators, so we don't have specific coverage details. I don't see anything on the benefits guide that shows mental health coverage under either one of the StayHealthy plans. Now, I can tell you the difference and what I know about these plans and see if you would like to change it from there. Um, so basically, the StayHealthy MEC TeleRx,

that just covers your preventative services, so like your yearly physicals-

Speaker speaker_1: Right.

Speaker speaker_0: ... vaccinations and preventative screenings. It does cover that at 100%. However, you do have to stay within the network. Now, that plan does also come with virtual urgent care and a subscription to FreeRx, which is like a prescription plan. But the majority-

Speaker speaker_1: Right.

Speaker speaker_0: ... of your coverage with this one is just gonna be your preventative services. Now, the StayHealthy MEC Enhanced not only covers your preventative services, but it provides some non-preventative benefits as well. So there's coverage for primary care visits, specialist care, and urgent care. And then there's even some benefits for hospitalization if you were to be admitted to the hospital.

Speaker speaker_1: Is there anything for prescription services?

Speaker speaker_0: Um, yes. So with prescriptions, it looks like if it is a covered medication, depending on the medication itself, there would be a copay of either \$10, \$20, or \$30.

Speaker speaker_1: Okay. And then there is the third level, correct, that-

Speaker speaker_0: There's not a third... That's where I'm getting confused. There's not a third level MEC.

Speaker speaker_1: Oh.

Speaker speaker_0: There's only two different MECs-

Speaker speaker_1: Okay.

Speaker speaker_0: ... which is what I just reviewed with you.

Speaker speaker_1: It... It... Okay. I... What... But I thought when I went online on your website was it said there's a Standard, an Enhanced, and then an Enhanced Plus plan.

Speaker speaker_0: So there's the StayHealthy MEC TeleRx, then there's a VIP Standard, and then there's a StayHealthy MEC Enhanced.

Speaker speaker_1: Okay. So-

Speaker speaker_0: Now, the VIP Standard, um, just to give you some information about the VIP Standard, that is just a hospital indemnity plan so it's not gonna cover any of your preventative services unfortunately. Um, but it does-

Speaker speaker_1: Okay.

Speaker speaker_0: ... cover things like being admitted to the hospital. It has coverage for emergency room, urgent care, um, even a physician's office visit. And it does also have the same coverage for prescriptions, a copay of \$10, \$20 or \$30 depending on the medication.

Speaker speaker_1: And are you able to tell what the differences in price would be per-

Speaker speaker_0: Yes.

Speaker speaker_1: ... Each different base at?

Speaker speaker_0: Are you looking at coverage... Yes. Are you looking for coverage for just yourself or what coverage level are you wanting?

Speaker speaker_1: Well, it's for one person, yes. And right now it's, it looks like it's \$15.70 a week.

Speaker speaker_0: Yes, that's specifically for the MEC TeleRx, it's \$15.70 a week. The VIP standard is \$16.81 a week. And then the Stay Healthy MEC Enhanced, that is \$42.68 a week.

Speaker speaker_1: Okay. And that's called the... I'm sorry, it's the 42.68 a week is the enhanced?

Speaker speaker_0: The Stay Healthy MEC Enhanced, correct.

Speaker speaker_1: Okay. All right. Um, my, my problem is, is it's for my son who is in, um, recovery and he's working for them, a temporary position, and he's not able to get any of his recovery meds covered on what he signed up for. And he under- doesn't understand this stuff. It's kind of past his brain power right at the moment and I was trying to get him into MNsure, but if he has anything that's like on MEC, that disqualifies you because then you qualify for another insurance even though it doesn't cover really anything other than preventative. So do they give them um... Have you had this question before? I mean does it make sense to not carry anything, um, in order to qualify-

Speaker speaker_0: Uh.

Speaker speaker_1: ... for something else?

Speaker speaker_0: I mean, we really can't advise on that because the only information we have is information on the, their employer's benefits. So we're not aware-

Speaker speaker_1: Okay.

Speaker speaker_0: ... of any like benefits through, you know, the state or the government. We just know what the employer offers.

Speaker speaker_1: Right. Yeah. Okay. So in order to change to the 42.68 a month, he'd have to call and switch that out or...

Speaker speaker_0: Yes, and it would also depend on if he-

Speaker speaker_1: Or 42.68 a week, I mean.

Speaker speaker_0: Yeah, so if he's wanting to make any type of changes, he would need to call us. Now we would also need to verify when he calls that he's still eligible to make those changes. Um, so with new hires they have 30 days from the date of their first check to get enrolled into benefits and that's pretty much it. Only 30 days from the date of their first check, and then of course the other time to, um, enroll is during the company's open enrollment period that they have every year. It typically looks like they have it towards the end of every

year, like December, January timeframe.

Speaker speaker_1: Okay.

Speaker speaker_0: But yeah, I mean we can just call back

Speaker speaker_1: And all this, there really isn't anything you can do about it right now. But there really, it's longer than that, so there really isn't anything you can do other than, than that I guess. But that does answer my question. He's kind of stuck right at the moment. Um, and then it says that it offers a, a dental employee. Is that just preventative also?

Speaker speaker_0: Um, no, it does have some other benefits. Let me pull it back up. Um, I know it's not gonna cover any major dental work like crowns, orthodontists-

Speaker speaker_1: Right.

Speaker speaker_0: ... unfortunately. Um-

Speaker speaker_1: Right.

Speaker speaker_0: ... the preventative dental work is 100% covered um, and then basic dental work like fillings and extractions would be covered at 80% once he meets that, uh, \$50 deductible.

Speaker speaker_1: Okay. All right. Okay. Alrighty. I think that's about all I need to ask you right now. Thank you for your time.

Speaker speaker_0: All right. Yes, ma'am.

Speaker speaker_1: Appreciate it.

Speaker speaker_0: You have a wonderful day.

Speaker speaker_1: Thank you.