

Transcript: VICTORIA

Taylor-6391572196802560-5950242949742592

Full Transcript

Thank you for calling Benefits ... Okay. ... this is State ... How can I help you? Hi, um, I'm looking to enroll in benefits and I just was curious about some of the differences in the plans available. Okay. What's the name of the agency you work for? Creative Circle. Okay. Um, and what are some of the questions that you have? Um, just as far as, like, the medical coverage, I noticed there are a few tiers, but the booklet that was attached didn't really clarify the difference between coverage for those tiers. If you could kind of walk through that for me. Okay. Um, so basically there's a StayHealthy MEC TeleRx, which, um, covers your preventative health care, um, so that's like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the, um, MultiPlan network. Um, it does also come with virtual urgent care as well as a subscription to, um, FreeRX, which is like a, um, prescription plan. Um, then we have the hospital indemnity plans, the EnsurePlus, the EnsurePlus Enhanced and the EnsurePlus Premier. All three of these plans do not cover preventative like the StayHealthy does. Okay. Um, they provide coverage more for non-preventative, so like if you are admitted to the hospital, if you have to go to the emergency room, physician's office. Um, there's also coverage for things like prescriptions. Really the between the three EnsurePlus plans is the dollar amount that the insurance will cover specifically for hospitalization. Um, so it looks like the EnsurePlus Premier pays the most towards that, um, but that's, that's kind of the differences between the plans. Okay, gotcha. Um, and what exactly is FreeRX? So FreeRX is a prescription plan. Um, the majority of the medications that are covered through that plan is, um... There are some medications that would not be free, um, but they would at least be discounted. It really just depends on the medication. Um, and then, uh, the, so the way that it works is the chronic medications are only available for home delivery, um, and the acute medications you can pick up at the pharmacy. Okay. And do you have like, um, like a, a guide that I can look at that shows what medications are and are not covered? Um, there is a page in the benefits guide that shows some of the medications. It's on page number four. It'll say FreeRx.com at the top. Um, but you can also go onto the actual website, FreeRx.com, and there's a drug search on that website and it'll show you, um, if it comes up, it'll show you the cost of it. Most of it, like I said, is free, so you'll see, like, zero ... pharmacy pickup medicat, home delivery. Yeah. Okay. I see. Um, and does that... Okay, let, let's see. Um, okay, so that covers prescriptions, and then on the other end, I would also have to get, like, a health care plan if I wanted to be prescribed, you know, with insurance coverage. Well, the A, I mean, the, the FreeRx comes with the StayHealthy MEC TeleRx medical plan. Oh, okay. And... So it's included in that specific medical plan. And what does that mean exactly, this TeleRx medical plan? So again, the MEC TeleRx is the preventative medical plan, so that's the plan that covers your preventative health care, things like yearly physicals, vaccinations and preventative screenings. It would be covered at 100%

as long as you stay in the network. So that plan comes along with the FreeRx subscription and it also comes with virtual urgent care. Okay. Yeah, 'cause I see them here both listed, the MEC TeleRx, um, they're two different, you know, costs. So I would have to get both to be eligible for MEC TeleRx. It wouldn't just be if I just got FreeRx. Yes, but if you get the MEC TeleRx, it's already included in the plan. But if you just want to do the FreeRx and get, like, dental or vision or maybe the EnsurePlus plan, then you would just choose the FreeRx. But- Okay. But FreeRx is built into TeleRx. Right. Okay, gotcha. So if you decide to pick the MEC TeleRx, there's no need for you to also pick FreeRx 'cause it already comes with the MEC. Okay. And then, um, would I, like, find my own primary care physician, or is it, like, you know, through, like, a portal? Um, so you do have to stay within the MultiPlan network. You can either go onto MultiPlan.com or you can call MultiPlan and they can help you find a provider. Okay. Um, and will MultiPlan.com also have a little bit more information about this TeleRx? Not necessarily. MultiPlan is just the name of the network, so that website is only going to be good for like finding a provider. Okay. What's another website that I can kind of like read a little bit more about TeleRx? I- I'm not aware of a website that has more information. All the information I have is what's on the benefits guide, so I mean, I can definitely try to answer some more questions maybe that you had about that plan. Okay. Um, I guess I'm just kind of comparison- comparing the idea of getting TeleRx versus if I were to do the base, the insurance basics, H1 plan. Um, you know, like kind of like what the benefits between those two in particular look like. Okay, so the way to look at this is the- the Stay Healthy MEC TeleRx as just your preventative care and then any of the Insure Plus plans as the non-preventative care. That's the difference between those because- Okay. ... none of the Insure Plus plans cover preventative or come with a subscription to FreeRx or come with, um... Well, actually they do come with virtual urgent care. That's the only thing they have in common with the, uh, Stay Healthy MEC. Okay. And what sort of things qualify as preventative care and non-preventative care? Like I said, yearly physicals, vaccinations and preventative screenings. Um, if you want more specifics on that there is also a page in the benefits guide that breaks that down. It's page number eight and it'll say Stay Healthy MEC TeleRx Summary Schedule of Benefits for Preventive Services. Okay, I'll take a look at that. Um, okay, that helps. Thank you. You're welcome. Did you need help with anything else? No, I'm all set. Thank you. You're welcome. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits ...

Speaker speaker_1: Okay.

Speaker speaker_0: ... this is State ... How can I help you?

Speaker speaker_1: Hi, um, I'm looking to enroll in benefits and I just was curious about some of the differences in the plans available.

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

Speaker speaker_1: Creative Circle.

Speaker speaker_0: Okay. Um, and what are some of the questions that you have?

Speaker speaker_1: Um, just as far as, like, the medical coverage, I noticed there are a few tiers, but the booklet that was attached didn't really clarify the difference between coverage for those tiers. If you could kind of walk through that for me.

Speaker speaker_0: Okay. Um, so basically there's a StayHealthy MEC TeleRx, which, um, covers your preventative health care, um, so that's like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the, um, MultiPlan network. Um, it does also come with virtual urgent care as well as a subscription to, um, FreeRX, which is like a, um, prescription plan. Um, then we have the hospital indemnity plans, the EnsurePlus, the EnsurePlus Enhanced and the EnsurePlus Premier. All three of these plans do not cover preventative like the StayHealthy does.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, they provide coverage more for non-preventative, so like if you are admitted to the hospital, if you have to go to the emergency room, physician's office. Um, there's also coverage for things like prescriptions. Really the difference between the three EnsurePlus plans is the dollar amount that the insurance will cover specifically for hospitalization. Um, so it looks like the EnsurePlus Premier pays the most towards that, um, but that's, that's kind of the differences between the plans.

Speaker speaker_1: Okay, gotcha. Um, and what exactly is FreeRX?

Speaker speaker_0: So FreeRX is a prescription plan. Um, the majority of the medications that are covered through that plan is, um... There are some medications that would not be free, um, but they would at least be discounted. It really just depends on the medication. Um, and then, uh, the way that it works is the chronic medications are only available for home delivery, um, and the acute medications you can pick up at the pharmacy.

Speaker speaker_1: Okay. And do you have like, um, like a, a guide that I can look at that shows what medications are and are not covered?

Speaker speaker_0: Um, there is a page in the benefits guide that shows some of the medications. It's on page number four. It'll say FreeRx.com at the top. Um, but you can also go onto the actual website, FreeRx.com, and there's a drug search on that website and it'll show you, um, if it comes up, it'll show you the cost of it. Most of it, like I said, is free, so you'll see, like, zero ... pharmacy pickup medication, home delivery. Yeah.

Speaker speaker_1: Okay. I see. Um, and does that... Okay, let, let's see. Um, okay, so that covers prescriptions, and then on the other end, I would also have to get, like, a health care plan if I wanted to be prescribed, you know, with insurance coverage.

Speaker speaker_0: Well, the A, I mean, the, the FreeRx comes with the StayHealthy MEC TeleRx medical plan.

Speaker speaker_1: Oh, okay. And...

Speaker speaker_0: So it's included in that specific medical plan.

Speaker speaker_1: And what does that mean exactly, this TeleRx medical plan?

Speaker speaker_0: So again, the MEC TeleRx is the preventative medical plan, so that's the plan that covers your preventative health care, things like yearly physicals, vaccinations and preventative screenings. It would be covered at 100% as long as you stay in the network. So that plan comes along with the FreeRx subscription and it also comes with virtual urgent care.

Speaker speaker_1: Okay. Yeah, 'cause I see them here both listed, the MEC TeleRx, um, they're two different, you know, costs. So I would have to get both to be eligible for MEC TeleRx. It wouldn't just be if I just got FreeRx.

Speaker speaker_0: Yes, but if you get the MEC TeleRx, it's already included in the plan. But if you just want to do the FreeRx and get, like, dental or vision or maybe the EnsurePlus plan, then you would just choose the FreeRx. But-

Speaker speaker_1: Okay. But FreeRx is built into TeleRx.

Speaker speaker_0: Right.

Speaker speaker_1: Okay, gotcha.

Speaker speaker_0: So if you decide to pick the MEC TeleRx, there's no need for you to also pick FreeRx 'cause it already comes with the MEC.

Speaker speaker_1: Okay. And then, um, would I, like, find my own primary care physician, or is it, like, you know, through, like, a portal?

Speaker speaker_0: Um, so you do have to stay within the MultiPlan network. You can either go onto MultiPlan.com or you can call MultiPlan and they can help you find a provider.

Speaker speaker_1: Okay. Um, and will MultiPlan.com also have a little bit more information about this TeleRx?

Speaker speaker_0: Not necessarily. MultiPlan is just the name of the network, so that website is only going to be good for like finding a provider.

Speaker speaker_1: Okay. What's another website that I can kind of like read a little bit more about TeleRx?

Speaker speaker_0: I- I'm not aware of a website that has more information. All the information I have is what's on the benefits guide, so I mean, I can definitely try to answer some more questions maybe that you had about that plan.

Speaker speaker_1: Okay. Um, I guess I'm just kind of comparison- comparing the idea of getting TeleRx versus if I were to do the base, the insurance basics, H1 plan. Um, you know, like kind of like what the benefits between those two in particular look like.

Speaker speaker_0: Okay, so the way to look at this is the- the Stay Healthy MEC TeleRx as just your preventative care and then any of the Insure Plus plans as the non-preventative care. That's the difference between those because-

Speaker speaker_1: Okay.

Speaker speaker_0: ... none of the Insure Plus plans cover preventative or come with a subscription to FreeRx or come with, um... Well, actually they do come with virtual urgent care. That's the only thing they have in common with the, uh, Stay Healthy MEC.

Speaker speaker_1: Okay. And what sort of things qualify as preventative care and non-preventative care?

Speaker speaker_0: Like I said, yearly physicals, vaccinations and preventative screenings. Um, if you want more specifics on that there is also a page in the benefits guide that breaks that down. It's page number eight and it'll say Stay Healthy MEC TeleRx Summary Schedule of Benefits for Preventive Services.

Speaker speaker_1: Okay, I'll take a look at that. Um, okay, that helps. Thank you.

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

Speaker speaker_1: No, I'm all set. Thank you.

Speaker speaker_0: You're welcome. Bye-bye.