

## **Transcript: VICTORIA**

**Taylor-6572465568137216-5175535508176896**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Is this Weston? Yes. Hey, this is Victoria. Uh, we administer... I- I'm sorry, I'm with Benefits in a Card. We administer the, uh, medical insurance for Hamilton Reicker Group. Yes. Hey, so I'm just looking at a enrollment form that you signed and dated recently. Um, it looks like actually yesterday, for the medical insurance. Um, there's a couple of different things wrong with it, so I- I'm unsure of what you're wanting to enroll into specifically, um, and who you're wanting the coverage for. Um, so it looks like on the form you selected the StayHealthy MEC TeleRx, VIP Standard and the StayHealthy Enhanced. Now, unfortunately, you can't have all three, so as far as medical, do you know what plan you're wanting to enroll into? Uh, I'm still in high school so I really don't know what they kind of are, so I was just, like, clicking through. Okay. Um, let's see. And are you 18? Yes. Okay. Um... Give me one second. So there's actually a few different plans. Um, the StayHealthy MEC TeleRx, that is specifically for your preventative health care, so it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the network. Now, it does come with virtual urgent care, um, as well as a subscription of FreeRx, which is like a, um, pr- like a prescription plan. But for the most part, what the StayHealthy MEC TeleRx is going to cover is just your preventative services. Then you have, um, there's two other medical plans, the Hospital Indemnity Plans, the VIP Standard and the VIP Classic. Neither one of these plans are going to cover your preventative services like the StayHealthy does, but they provide coverage for more of, like, a non-preventative scenario, like if you get admitted to the hospital, you have to go to the emergency room or just have to go to a physician's office. There's coverage for things like that. Um, the Classic pays just a little bit more towards hospitalization than the Standard does. And then we do have the StayHealthy MEC Enhanced, which essentially covers both ends, the preventative and the non-preventative medical together. Okay. So is this something that maybe you want to think about and call us back before enrolling? Do you need some time to- Yeah, I'll have to- ... to think about? Yeah, I'll have to take some time to think about what I want. Okay. I'm not going to process the enrollment as of yet. Um, I know it's with new hires, with Hamilton Reicker Group, they typically give you 30 days from the date of your first check to get enrolled. So once you do make a decision, just make sure to call us within that window. And I'll go ahead and send you some information to your email that kind of, like, lays out all the plans, what they cover and how much they cost. Okay. Yes, sir. Well, that's all I needed to speak with you about and I hope you have a wonderful day. All right. You too. Thank you. Thank you. Bye-bye. Goodbye.

### **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Is this Weston?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Hey, this is Victoria. Uh, we administer... I- I'm sorry, I'm with Benefits in a Card. We administer the, uh, medical insurance for Hamilton Reicker Group.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Hey, so I'm just looking at a enrollment form that you signed and dated recently. Um, it looks like actually yesterday, for the medical insurance. Um, there's a couple of different things wrong with it, so I- I'm unsure of what you're wanting to enroll into specifically, um, and who you're wanting the coverage for. Um, so it looks like on the form you selected the StayHealthy MEC TeleRx, VIP Standard and the StayHealthy Enhanced. Now, unfortunately, you can't have all three, so as far as medical, do you know what plan you're wanting to enroll into?

Speaker speaker\_2: Uh, I'm still in high school so I really don't know what they kind of are, so I was just, like, clicking through.

Speaker speaker\_1: Okay. Um, let's see. And are you 18?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um... Give me one second. So there's actually a few different plans. Um, the StayHealthy MEC TeleRx, that is specifically for your preventative health care, so it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the network. Now, it does come with virtual urgent care, um, as well as a subscription of FreeRx, which is like a, um, pr- like a prescription plan. But for the most part, what the StayHealthy MEC TeleRx is going to cover is just your preventative services. Then you have, um, there's two other medical plans, the Hospital Indemnity Plans, the VIP Standard and the VIP Classic. Neither one of these plans are going to cover your preventative services like the StayHealthy does, but they provide coverage for more of, like, a non-preventative scenario, like if you get admitted to the hospital, you have to go to the emergency room or just have to go to a physician's office. There's coverage for things like that. Um, the Classic pays just a little bit more towards hospitalization than the Standard does. And then we do have the StayHealthy MEC Enhanced, which essentially covers both ends, the preventative and the non-preventative medical together.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So is this something that maybe you want to think about and call us back before enrolling? Do you need some time to-

Speaker speaker\_2: Yeah, I'll have to-

Speaker speaker\_1: ... to think about?

Speaker speaker\_2: Yeah, I'll have to take some time to think about what I want.

Speaker speaker\_1: Okay. I'm not going to process the enrollment as of yet. Um, I know it's with new hires, with Hamilton Reicker Group, they typically give you 30 days from the date of your first check to get enrolled. So once you do make a decision, just make sure to call us within that window. And I'll go ahead and send you some information to your email that kind of, like, lays out all the plans, what they cover and how much they cost.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yes, sir. Well, that's all I needed to speak with you about and I hope you have a wonderful day.

Speaker speaker\_2: All right. You too. Thank you.

Speaker speaker\_1: Thank you. Bye-bye.

Speaker speaker\_2: Goodbye.