

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance- Good day. ... purposes. Thank you for calling Benefits in the Card, this is Chris. How can I help you today? Hey, Chris, my name is Kyle. Um, I'm looking at some coverage, um, through, um, my employer, and I, I'm just needing some help on, you know, what would be the best options for me if I do decide to go, to go with, um, an employer, uh, uh, health insurance. Okay. I really just don't even know where to start and... Okay. Um, so I will go ahead and advise that while I can explain the plans and- Yeah. ... kind of give examples of what they do, I cannot recommend anything to you. Okay. We're not allowed to. Yep, I understand. Um, okay. With that min- with that in mind, uh, what staffing company do you work with? Around the Clock. Around the Clock, okay. Mm-hmm. Let me take a look at their benefits, one moment. Okay. All right. So, as far as medical goes, you've got four options. You have the Stay Healthy preventative care only plan, which- Okay. ... is gonna be for- good for things like physicals, vaccines- ... cancer screenings, um, colonoscopies, uh, things like that. Okay. But that's kind of all that plan will do. Um, it will not cover any sort of, like, visits to the doctor if you were sick or injured, or, or anything like that. Um, it's purely- Okay. ... preventative services only. All right. Um, the next two plans, the VIP Plus and VIP Prime, those plans are more or less the exact opposite. They cover those sickness and injury visits to the doctor or the hospital or anything like that, um, but they do not cover the preventative care services that Stay Healthy covers. So, while you can go to the doctor for, like, a sickness or, like, an injury or anything like that, um, you no longer would be able to go for, like, a physical or a vaccine or anything like that. Um... Okay. And then, finally, there's a plan called the MEC, or Stay Healthy Enhanced. This plan is kind of a combination. It'll cover- Okay. ... both the treatment visits, um, that VIP covers as well as the preventative care visits that Stay Healthy covers. Um, so you'd be able to get both, like, the if you're sick or injured and if you need, like, a physical or a vaccine or anything like that. Okay. So just sort of, uh... All right. Now, that one seems a little more, uh... That one seems more of an obvious choice then. I mean, you, you either get the, the Stay Healthy where you can do your yearly physical. I mean, I guess that would just be, like, if you, you know, if you basically were pretty healthy person, no preexisting conditions and just wanted to do your normal yearly thing. And then, but then the VIP and the Prime don't cover any of that, like, you... Your yearly physical and things would all be just out of pocket? Is that what I'm understanding? Correct. Yeah, VIP Plus, VIP Prime, those would not cover those yearly physicals or vaccines or cancer screenings or anything like that. Okay. But the, uh, the other one, uh, would cover both or both of those would be included in that? Correct. Stay Healthy Enhanced- Okay. ... will cover both the, uh, yearly stuff as well as the, like, emergency stuff. Okay. That one seems like more of an obvious choice than... At least for me, anyway. Um- Right. And then- Okay. ... other than, uh, medical, um, Around the Clock also offers dental, vision, uh, short-term

disability, critical illness, accident coverage, behavioral health, identity protection, and then they offer, um, a standalone prescription, uh, coverage called FreeRx. Um, was, uh, anything in particular out of those that you needed a little bit more of an explanation on? Um, nothing with the dental. Um, let's see, the disability... Yeah, maybe the disability, just because I'm, like, the, uh, the kind of the breadwinner in the family. So, what does that entail? Uh, short-term disability, if you are... Uh, if you have to stay out of work for any sort of, like, a medical condition or s- or, like, a surgery or anything like that, um, you can file a claim with American Public Life. It's, uh, they'd, uh, they would review the circumstances, what leads to, like, you needing short-term disability. And if they approve it, then you get a, you get an, uh, a benefit amount of \$700 dollars a month for a benefit period of 180 days, um, to give you... Uh, at, at maximum, to give you, like, a, a supplementary income since you're unable- Sure. ... to work. Sure. Okay. Um... All right. And then how about the... 'Cause I've seen... Usually, like, disability kicks in... Is it... This is considered... Is this considered short term or long term? I, I guess, like... Uh, short. Okay. Short term. There's an elimination period of sev- uh, seven days. Okay, so you wait... Yeah, you gotta wait seven days, and then, and then the policy kicks in for a total of 180 days? Um, yes, so- If... I- ... I believe what it is, um... Let me, let me look into some information just to make sure that I'm not giving you anything incorrect on this. Bear with me a moment. Sure. Okay. All right. Um... So once... Let's see here. Okay. So, I... I... I believe what they mean by the elimination period is that it needs to be, um... It needs to be, uh, for, like... It needs to be a... just, like, a term away from work at least that, that long- Okay. ... due to whatever's going on. Um... Yep. But that would, uh... that would definitely be... 'Cause unfortunately, the information I have doesn't go into too much detail on that. Mm-hmm. Um, just because we are only the enrollment admin. We're not the actual insurance company for that. Uh, that would be American Public Life. Okay. Um, they'd, uh, they'd be able to, uh... They'd be able to answer more in-depth questions regarding exactly how they pay out that short-term disability. Okay. Um, and then how about the, the critical illness? All right. That one's a little bit more straightforward. Um, th- that one does have a caveat though. Um, you do have to be enrolled in a short-term disability to get critical illness. Okay. Um, but critical illness will cover, like, the, uh... So, certain, uh, covered conditions. Um, so things like invasive cancers, permanent damage from a stroke, heart attacks, uh, organ failure, things like that. Um, it'll pay... Uh, it'll pay up to \$10,000 to the treatment of those services. Mm-hmm. Uh, this is on top of your... I- if you were to select, um... It looks like VIP, uh, includes a critical illness rider as well of \$5,000. So, if you would- Okay. ... have VIP and then, uh, short term, then you, uh, you would have up... a maximum of \$15,000 of coverage. But that's only if you do VIP. Yeah. Okay. Yeah, I think I'll probably just forego that. Um, and then how about... I, I carry my own life insurance, but is there an option for, um, like a spouse life insurance policy? Uh, for this, um, it would be employee and spouse, as you're required to be on any enrollment. Uh-huh. Um, but, but yeah, there is... Uh, you can add spouse or children to the term life policy. Um, it's term life and, and, uh, AD&D;, accidental death and, death and dismemberment. Okay. Um, coverage, uh, on that, coverage for you would be \$20,000 and coverage for spouse would be \$2,500. Okay. All right, I'd probably just forego that then. Gotcha. Uh, and then how about, uh, vision? Uh, vision's pretty straightforward. I exams are a \$10 copay. Uh, lenses and frames are a \$25 copay. Uh, there's no copay for a contact fitting appointment. And then there's a \$130 frames allowance, which if you're doing contacts instead will also be... could also be applied to contacts. Okay, so exam... You said exam was

10, and then, um... Sorry, the second thing you said, I, I missed that. Uh, yeah, the lenses and frames, or they may call it like a materials copay, uh, 25. Okay. All right. Okay. Um, let's see. It looks like that one for, like, a family is 30... approximately \$30 a month. Okay. Um, and then how about... Let's see, how about accident? What does that, uh, all entail? Uh, so accident. So, if you get into any form of accident that requires one of the use of its covered services- Mm-hmm. ... um, so like emergency room, emergency dental work, hospital admission, et cetera, um, then it will, uh... it will pay towards those services on top of what your, um... on top of what your medical coverage may already... may already cover for that. Okay. Does it ha-... Does it show any sort of, um, like a dollar amount on your end? Uh, yeah, for, uh... for, like, hospital emergency room, it'd be, uh, \$250. Um, hospital admission, \$250. Uh, ambulance ride, 250. Um, emergency dental work, \$50. Um, emergency, like, medical imaging, \$100. Yeah, tho- those are kind of the example amounts I'm seeing here. Oh, okay. So, that would be on top of whatever, uh, health benefit that I... that I choose if I added that rider. Correct. I- okay. All right. Um, I'll probably forego that one just 'cause it's only a few hundred dollars and it looks like for a- Okay. ... yeah, for a family I'd be paying like close to \$20 a month on... for that anyway. Right. Uh, I will ad-... I will also ad- uh, en- advise that there is a group accident rider included in the Stay Healthy Enhanced plan if you select that. Okay. Uh, so if you were to do the, uh... if you were to do the Stay Healthy and then also add the standalone group accident, that, that rider would effectively double the amount of coverage. Okay. So, the Stay Healthy already has basically whatever that rider includes in the accident, but if you added the accident, it would just double it? Correct. Um, but if you- Okay. Yeah, the Stay Healthy Enhanced includes that rider, but, um, that's also I- listed as a standalone in case you wanted that on top of, say, like, the preventative only or the VIP, since neither of those include that rider. Okay. Okay, yeah, that makes sense. All right. Um, and then I think when I was reading the behavior health, it was just sort of like a telemed type of thing for psychiatric-type stuff. Uh. Is that correct? Yeah, correct. Uh, yeah, that's for... Yeah, tele- telebehavioral health. So, like, virtual visits for any sort of therapy or counseling or anything like that you may need. Okay. Um, what does that... I mean, what does that cover? I guess I should... Does, does it have, like, a specific dollar amount, like per, per call or per visit or... Uh, let's see here.... information I'm showing says no copays or fees, anything like that. Um, 24/7, 365 to master's level counseling, sessions available via telephone or video chat. Um, supportive counseling with subsequent sessions, 100% follow-up with the original counselor. Uh, you're able to change counselors at any time if you feel like there's ever an issue with your current one. Um, yeah, so and, and s- sir, for any sort of like... and if, like, stress and anxiety issues, depression, uh, gre- uh, grieving for, like, death of a loved one, relationships, substance abuse, anything like that. Okay. All right. Um, yeah, probably would just probably forego that, I think. Um, the, the identity, the identity stuff, I already, I already have that as a, as... uh, I already have something covering me for that. Um, what... how about the FreeRx? All right. So FreeRx is fairly straightforward. If it's a covered medication, um, through the FreeRx formulary, then you have zero out-of-pocket cost for that medication. Okay. Um, that could be used for chronic, uh, chronic maintenance medications as well as acute emergency medications. So, um... and they, uh, they offer, let's see here. It says over 800 of the top 90% of generic drugs. Um, your chronic medications, they will ship to your door. Uh, acute medications, if you need to go pick... uh, those can be picked up at a pharmacy, um, at any phor... at, uh, any... they claim s- over 60,000 participating pharmacy locations, which would include, like, CVS, Walgreens,

Publix, Walmart, uh, Kroger, Albertsons. Um, I do know that if you are curious about, like, what medications may be covered, they do- Mm-hmm. ... have a drug search on their website, freerx.com. Um- Okay. But, uh, that would... uh, they'd be able to, uh... you'd be able to search to see, like, if a medication that you may need is on that formulary. Okay. If it is, again, you have, you... it's, it's effectively free for you. Okay. Yeah, that doesn't seem like a, a bad idea to, to throw that on there. Um, and then, um, Virtual Primary Care? I mean, yeah, I don't, I don't think I probably... I, I guess, maybe tell me about that, but... m- Um, so effectively, that, that lets you do, like, a standard primary care visit, but over the phone instead of going to a physical doctor's office. Okay. Um, the only, the only thing, the only, uh, the biggest thing about that, though, um, is that while Virtual Primary Care physicians can prescribe medications, Virtual Primary Care itself does not cover medications. Um, so you would need... uh, you would need ca- uh, pharmacy coverage if you were- Okay. ... doing Virtual Primary Care. Pharmacy coverage is included with, um, all of the medical options, so Stay Healthy VIP and Stay Healthy Enhanced, um, in various ways. So, if you were to do Virtual Primary Care on top of, on top of, um, a medical policy, you would ha- you would kind of cover that base. Okay. Um, but that, that's also if you feel like you're gonna do more over-the-phone-type visits instead of going to a physical doctor's office. Okay. Yeah, that... probably not. That, that wouldn't appeal to me, I don't think. So, the, so the, the medical plans, I'm, I'm leaning towards the, the Enhanced one. I just... I have a, I have a kid, you know, I have a child, so they- Right. ... give vaccines and, you know, well-child visits and all that kind of stuff would just make sense, I think, with the, with the Enhanced one. So that one, that one does include some sort of a, a, a prescription coverage as well? Yes. So, um, so FreeRx is a completely standalone prescription policy. Now, it is- Okay. ... included in the Stay Healthy Preventative Care Only Plan, um, but that's the only plan it's included in. Otherwise- Okay. ... it is that, um, \$5.99 for just yourself, or \$6.99 for you and any dependents. Mm-hmm. Um, but the... but Stay Healthy Enhanced does have, uh, prescription coverage built into it. Okay. Um, uh, s- uh, if it's a preventative care, ACA-mandated prescription, um, you have a \$5 copay for, uh, it... for generics, uh, at the pharmacy for a 30-day supply, or a \$15 copay for mail order 90-day supply. Um, that's just for those preventative medications. And then anything more acute, like your antibiotics, your painkillers, or anything like that- Mm-hmm. ... um, \$10, \$20, or \$30 copay for generics, with discounts on non-generics. Now, the, uh, difference is, is that, um, the, the difference between this prescription coverage and then FreeRx, is that they don't have the same formulary. So, uh, one drug may be covered under one plan, but not the other. Yeah. Okay. Um, is there a... is there, um, somewhere that I can look at what the formulary is for the Enhanced, so then I can, then I can kind of, uh, y- you know, look at the Enhanced versus the FreeRx, and just see which... you know, if it's beneficial to go with one or the other, or both? Right. Uh, give me just a moment. There should be a way for... I believe you will need to give, uh, the, um, pharmacy benefit manager, Pharmavale, a call. Um- Okay. ... but there is some information that you would need, uh, regarding, like, their pho- the formulary itself. I just need to locate that for you. Um, if you don't mind holding on the line for me, let me, let me pull that up, and then I can give you the phone number that you're gonna need to call as well, with all the information you'll need, okay? Okay. Sounds good. Thanks. No problem. I'll be right back with you. All right, sir? Yeah. Hey, thanks for holding. I appreciate your patience. All right, um, so I was able to locate the information you'll need. Um, let me know when you're ready. I'll give you PharmaVeil's phone number, and then the, uh, group number

specifically for ATC's benefits. Okay. Yeah, go ahead. All right, so the phone number to call is going to be 800-933- Okay. ... 3734. Okay. And the group number is going to be I as in India, M as in Mike, A as in Alpha, 9454-G as in golf. Okay. Um, now this one is, uh, this PharmaVeil, th- is this the one that's built into the enhanced... Yes, sir. Okay, okay. All right. Good to know. And then, um, let's see. Yeah, I think, uh, I think that's it. Do- what- do you know the closing date on the open enrollment for, for ATC is? Open enrollment for ATC ends on December 24th- Okay. ... um, which is, yeah, Christmas Eve. So, we're, uh, we're actually cl- uh, we at- in the call center, we'll be closed that day. So your last- Okay. ... day to call us would actually be December 23rd. Okay. All right, um, and then do you, uh, do you yourself earn any sort of commission or anything for, for signing people up? Uh, no. Nothing like that exists. Okay. All right, I just wanted to make sure. If you did, I wanted to be able to, I wanted to be able to, uh, get back in touch with you. Well, I do appreciate- Um- ... that. But yeah, no. Unfortunately, that's not a thing. Okay. All right. Um, okay. So, I think I just need to do a little bit of homework here and, uh, and look at some of these, uh, these other options and things that you've given me. So, um, I appreciate your time. Uh, you've been a great help to me. No problem. Um, was, uh, Kyle, was there anything else that I might be able to help you with today? No, I think that's it. All right then. Well, if that's- Okay. ... everything, thanks again for calling and you have a wonderful day, sir. Yeah. Thanks, you too. You're welcome. Bye now. Bye.

## Conversation Format

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

Speaker speaker\_1: Good day.

Speaker speaker\_0: ... purposes.

Speaker speaker\_2: Thank you for calling Benefits in the Card, this is Chris. How can I help you today?

Speaker speaker\_1: Hey, Chris, my name is Kyle. Um, I'm looking at some coverage, um, through, um, my employer, and I, I'm just needing some help on, you know, what would be the best options for me if I do decide to go, to go with, um, an employer, uh, uh, health insurance.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I really just don't even know where to start and...

Speaker speaker\_2: Okay. Um, so I will go ahead and advise that while I can explain the plans and-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... kind of give examples of what they do, I cannot recommend anything to you.

Speaker speaker\_1: Okay.

Speaker speaker\_2: We're not allowed to.

Speaker speaker\_1: Yep, I understand.

Speaker speaker\_2: Um, okay. With that min- with that in mind, uh, what staffing company do you work with?

Speaker speaker\_1: Around the Clock.

Speaker speaker\_2: Around the Clock, okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Let me take a look at their benefits, one moment.

Speaker speaker\_1: Okay.

Speaker speaker\_2: All right. So, as far as medical goes, you've got four options. You have the Stay Healthy preventative care only plan, which-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... is gonna be for- good for things like physicals, vaccines- ... cancer screenings, um, colonoscopies, uh, things like that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: But that's kind of all that plan will do. Um, it will not cover any sort of, like, visits to the doctor if you were sick or injured, or, or anything like that. Um, it's purely-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... preventative services only.

Speaker speaker\_1: All right.

Speaker speaker\_2: Um, the next two plans, the VIP Plus and VIP Prime, those plans are more or less the exact opposite. They cover those sickness and injury visits to the doctor or the hospital or anything like that, um, but they do not cover the preventative care services that Stay Healthy covers. So, while you can go to the doctor for, like, a sickness or, like, an injury or anything like that, um, you no longer would be able to go for, like, a physical or a vaccine or anything like that. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_2: And then, finally, there's a plan called the MEC, or Stay Healthy Enhanced. This plan is kind of a combination. It'll cover-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... both the treatment visits, um, that VIP covers as well as the preventative care visits that Stay Healthy covers. Um, so you'd be able to get both, like, the if you're sick or injured and if you need, like, a physical or a vaccine or anything like that.

Speaker speaker\_1: Okay. So just sort of, uh... All right. Now, that one seems a little more, uh... That one seems more of an obvious choice then. I mean, you, you either get the, the Stay Healthy where you can do your yearly physical. I mean, I guess that would just be, like, if you, you know, if you basically were pretty healthy person, no preexisting conditions and just wanted to do your normal yearly thing. And then, but then the VIP and the Prime don't cover any of that, like, you... Your yearly physical and things would all be just out of pocket? Is that what I'm understanding?

Speaker speaker\_2: Correct. Yeah, VIP Plus, VIP Prime, those would not cover those yearly physicals or vaccines or cancer screenings or anything like that.

Speaker speaker\_1: Okay. But the, uh, the other one, uh, would cover both or both of those would be included in that?

Speaker speaker\_2: Correct. Stay Healthy Enhanced-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... will cover both the, uh, yearly stuff as well as the, like, emergency stuff.

Speaker speaker\_1: Okay. That one seems like more of an obvious choice than... At least for me, anyway. Um-

Speaker speaker\_2: Right. And then-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... other than, uh, medical, um, Around the Clock also offers dental, vision, uh, short-term disability, critical illness, accident coverage, behavioral health, identity protection, and then they offer, um, a standalone prescription, uh, coverage called FreeRx. Um, was, uh, anything in particular out of those that you needed a little bit more of an explanation on?

Speaker speaker\_1: Um, nothing with the dental. Um, let's see, the disability... Yeah, maybe the disability, just because I'm, like, the, uh, the kind of the breadwinner in the family. So, what does that entail?

Speaker speaker\_2: Uh, short-term disability, if you are... Uh, if you have to stay out of work for any sort of, like, a medical condition or s- or, like, a surgery or anything like that, um, you can file a claim with American Public Life. It's, uh, they'd, uh, they would review the circumstances, what leads to, like, you needing short-term disability. And if they approve it, then you get a, you get an, uh, a benefit amount of \$700 dollars a month for a benefit period of 180 days, um, to give you... Uh, at, at maximum, to give you, like, a, a supplementary income since you're unable-

Speaker speaker\_1: Sure.

Speaker speaker\_2: ... to work.

Speaker speaker\_1: Sure. Okay. Um... All right. And then how about the... 'Cause I've seen... Usually, like, disability kicks in... Is it... This is considered... Is this considered short term or long term? I, I guess, like...

Speaker speaker\_2: Uh, short.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Short term. There's an elimination period of sev- uh, seven days.

Speaker speaker\_1: Okay, so you wait... Yeah, you gotta wait seven days, and then, and then the policy kicks in for a total of 180 days?

Speaker speaker\_2: Um, yes, so-

Speaker speaker\_1: If... I-

Speaker speaker\_2: ... I believe what it is, um... Let me, let me look into some information just to make sure that I'm not giving you anything incorrect on this. Bear with me a moment.

Speaker speaker\_1: Sure. Okay.

Speaker speaker\_2: All right. Um... So once... Let's see here. Okay. So, I... I... I believe what they mean by the elimination period is that it needs to be, um... It needs to be, uh, for, like... It needs to be a... just, like, a term away from work at least that, that long-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... due to whatever's going on. Um...

Speaker speaker\_1: Yep.

Speaker speaker\_2: But that would, uh... that would definitely be... 'Cause unfortunately, the information I have doesn't go into too much detail on that.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, just because we are only the enrollment admin. We're not the actual insurance company for that. Uh, that would be American Public Life.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, they'd, uh, they'd be able to, uh... They'd be able to answer more in-depth questions regarding exactly how they pay out that short-term disability.

Speaker speaker\_1: Okay. Um, and then how about the, the critical illness?

Speaker speaker\_2: All right. That one's a little bit more straightforward. Um, th- that one does have a caveat though. Um, you do have to be enrolled in a short-term disability to get critical illness.

Speaker speaker\_1: Okay.



Speaker speaker\_2: Um, but critical illness will cover, like, the, uh... So, certain, uh, covered conditions. Um, so things like invasive cancers, permanent damage from a stroke, heart attacks, uh, organ failure, things like that. Um, it'll pay... Uh, it'll pay up to \$10,000 to the treatment of those services.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Uh, this is on top of your... I- if you were to select, um... It looks like VIP, uh, includes a critical illness rider as well of \$5,000. So, if you would-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... have VIP and then, uh, short term, then you, uh, you would have up... a maximum of \$15,000 of coverage. But that's only if you do VIP.

Speaker speaker\_1: Yeah. Okay. Yeah, I think I'll probably just forego that. Um, and then how about... I, I carry my own life insurance, but is there an option for, um, like a spouse life insurance policy?

Speaker speaker\_2: Uh, for this, um, it would be employee and spouse, as you're required to be on any enrollment.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: Um, but, but yeah, there is... Uh, you can add spouse or children to the term life policy. Um, it's term life and, and, uh, AD&D, accidental death and, death and dismemberment.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, coverage, uh, on that, coverage for you would be \$20,000 and coverage for spouse would be \$2,500.

Speaker speaker\_1: Okay. All right, I'd probably just forego that then.

Speaker speaker\_2: Gotcha.

Speaker speaker\_1: Uh, and then how about, uh, vision?

Speaker speaker\_2: Uh, vision's pretty straightforward. I exams are a \$10 copay. Uh, lenses and frames are a \$25 copay. Uh, there's no copay for a contact fitting appointment. And then there's a \$130 frames allowance, which if you're doing contacts instead will also be... could also be applied to contacts.

Speaker speaker\_1: Okay, so exam... You said exam was 10, and then, um... Sorry, the second thing you said, I, I missed that.

Speaker speaker\_2: Uh, yeah, the lenses and frames, or they may call it like a materials copay, uh, 25.

Speaker speaker\_1: Okay. All right. Okay. Um, let's see. It looks like that one for, like, a family is 30... approximately \$30 a month. Okay. Um, and then how about... Let's see, how about

accident? What does that, uh, all entail?

Speaker speaker\_2: Uh, so accident. So, if you get into any form of accident that requires one of the use of its covered services-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... um, so like emergency room, emergency dental work, hospital admission, et cetera, um, then it will, uh... it will pay towards those services on top of what your, um... on top of what your medical coverage may already... may already cover for that.

Speaker speaker\_1: Okay. Does it ha-... Does it show any sort of, um, like a dollar amount on your end?

Speaker speaker\_2: Uh, yeah, for, uh... for, like, hospital emergency room, it'd be, uh, \$250. Um, hospital admission, \$250. Uh, ambulance ride, 250. Um, emergency dental work, \$50. Um, emergency, like, medical imaging, \$100. Yeah, tho- those are kind of the example amounts I'm seeing here.

Speaker speaker\_1: Oh, okay. So, that would be on top of whatever, uh, health benefit that I... that I choose if I added that rider.

Speaker speaker\_2: Correct.

Speaker speaker\_1: I- okay. All right. Um, I'll probably forego that one just 'cause it's only a few hundred dollars and it looks like for a-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... yeah, for a family I'd be paying like close to \$20 a month on... for that anyway.

Speaker speaker\_2: Right. Uh, I will ad-... I will also ad- uh, en- advise that there is a group accident rider included in the Stay Healthy Enhanced plan if you select that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, so if you were to do the, uh... if you were to do the Stay Healthy and then also add the standalone group accident, that, that rider would effectively double the amount of coverage.

Speaker speaker\_1: Okay. So, the Stay Healthy already has basically whatever that rider includes in the accident, but if you added the accident, it would just double it?

Speaker speaker\_2: Correct. Um, but if you-

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah, the Stay Healthy Enhanced includes that rider, but, um, that's also I- listed as a standalone in case you wanted that on top of, say, like, the preventative only or the VIP, since neither of those include that rider.

Speaker speaker\_1: Okay. Okay, yeah, that makes sense. All right. Um, and then I think when I was reading the behavior health, it was just sort of like a telemed type of thing for psychiatric-type stuff.

Speaker speaker\_2: Uh.

Speaker speaker\_1: Is that correct?

Speaker speaker\_2: Yeah, correct. Uh, yeah, that's for... Yeah, tele- telebehavioral health. So, like, virtual visits for any sort of therapy or counseling or anything like that you may need.

Speaker speaker\_1: Okay. Um, what does that... I mean, what does that cover? I guess I should... Does, does it have, like, a specific dollar amount, like per, per call or per visit or...

Speaker speaker\_2: Uh, let's see here.... information I'm showing says no copays or fees, anything like that. Um, 24/7, 365 to master's level counseling, sessions available via telephone or video chat. Um, supportive counseling with subsequent sessions, 100% follow-up with the original counselor. Uh, you're able to change counselors at any time if you feel like there's ever an issue with your current one. Um, yeah, so and, and s- sir, for any sort of like... and if, like, stress and anxiety issues, depression, uh, gre- uh, grieving for, like, death of a loved one, relationships, substance abuse, anything like that.

Speaker speaker\_1: Okay. All right. Um, yeah, probably would just probably forego that, I think. Um, the, the identity, the identity stuff, I already, I already have that as a, as... uh, I already have something covering me for that. Um, what... how about the FreeRx?

Speaker speaker\_2: All right. So FreeRx is fairly straightforward. If it's a covered medication, um, through the FreeRx formulary, then you have zero out-of-pocket cost for that medication.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, that could be used for chronic, uh, chronic maintenance medications as well as acute emergency medications. So, um... and they, uh, they offer, let's see here. It says over 800 of the top 90% of generic drugs. Um, your chronic medications, they will ship to your door. Uh, acute medications, if you need to go pick... uh, those can be picked up at a pharmacy, um, at any phor... at, uh, any... they claim s- over 60,000 participating pharmacy locations, which would include, like, CVS, Walgreens, Publix, Walmart, uh, Kroger, Albertsons. Um, I do know that if you are curious about, like, what medications may be covered, they do-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... have a drug search on their website, freerx.com. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_2: But, uh, that would... uh, they'd be able to, uh... you'd be able to search to see, like, if a medication that you may need is on that formulary.

Speaker speaker\_1: Okay.

Speaker speaker\_2: If it is, again, you have, you... it's, it's effectively free for you.

Speaker speaker\_1: Okay. Yeah, that doesn't seem like a, a bad idea to, to throw that on there. Um, and then, um, Virtual Primary Care? I mean, yeah, I don't, I don't think I probably... I, I guess, maybe tell me about that, but... m-

Speaker speaker\_2: Um, so effectively, that, that lets you do, like, a standard primary care visit, but over the phone instead of going to a physical doctor's office.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, the only, the only thing, the only, uh, the biggest thing about that, though, um, is that while Virtual Primary Care physicians can prescribe medications, Virtual Primary Care itself does not cover medications. Um, so you would need... uh, you would need ca- uh, pharmacy coverage if you were-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... doing Virtual Primary Care. Pharmacy coverage is included with, um, all of the medical options, so Stay Healthy VIP and Stay Healthy Enhanced, um, in various ways. So, if you were to do Virtual Primary Care on top of, on top of, um, a medical policy, you would ha- you would kind of cover that base.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, but that, that's also if you feel like you're gonna do more over-the-phone-type visits instead of going to a physical doctor's office.

Speaker speaker\_1: Okay. Yeah, that... probably not. That, that wouldn't appeal to me, I don't think. So, the, so the, the medical plans, I'm, I'm leaning towards the, the Enhanced one. I just... I have a, I have a kid, you know, I have a child, so they-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... give vaccines and, you know, well-child visits and all that kind of stuff would just make sense, I think, with the, with the Enhanced one. So that one, that one does include some sort of a, a, a prescription coverage as well?

Speaker speaker\_2: Yes. So, um, so FreeRx is a completely standalone prescription policy. Now, it is-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... included in the Stay Healthy Preventative Care Only Plan, um, but that's the only plan it's included in. Otherwise-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... it is that, um, \$5.99 for just yourself, or \$6.99 for you and any dependents.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, but the... but Stay Healthy Enhanced does have, uh, prescription coverage built into it.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, uh, s- uh, if it's a preventative care, ACA-mandated prescription, um, you have a \$5 copay for, uh, it... for generics, uh, at the pharmacy for a 30-day supply, or a \$15 copay for mail order 90-day supply. Um, that's just for those preventative medications. And then anything more acute, like your antibiotics, your painkillers, or anything like that-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... um, \$10, \$20, or \$30 copay for generics, with discounts on non-generics. Now, the, uh, difference is, is that, um, the, the difference between this prescription coverage and then FreeRx, is that they don't have the same formulary. So, uh, one drug may be covered under one plan, but not the other.

Speaker speaker\_1: Yeah. Okay. Um, is there a... is there, um, somewhere that I can look at what the formulary is for the Enhanced, so then I can, then I can kind of, uh, y- you know, look at the Enhanced versus the FreeRx, and just see which... you know, if it's beneficial to go with one or the other, or both?

Speaker speaker\_2: Right. Uh, give me just a moment. There should be a way for... I believe you will need to give, uh, the, um, pharmacy benefit manager, Pharmavale, a call. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... but there is some information that you would need, uh, regarding, like, their pho- the formulary itself. I just need to locate that for you. Um, if you don't mind holding on the line for me, let me, let me pull that up, and then I can give you the phone number that you're gonna need to call as well, with all the information you'll need, okay?

Speaker speaker\_1: Okay. Sounds good. Thanks.

Speaker speaker\_2: No problem. I'll be right back with you. All right, sir?

Speaker speaker\_3: Yeah.

Speaker speaker\_2: Hey, thanks for holding. I appreciate your patience. All right, um, so I was able to locate the information you'll need. Um, let me know when you're ready. I'll give you PharmaVeil's phone number, and then the, uh, group number specifically for ATC's benefits.

Speaker speaker\_3: Okay. Yeah, go ahead.

Speaker speaker\_2: All right, so the phone number to call is going to be 800-933-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... 3734.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And the group number is going to be I as in India, M as in Mike, A as in Alpha, 9454-G as in golf.

Speaker speaker\_1: Okay. Um, now this one is, uh, this PharmaVeil, th- is this the one that's built into the enhanced...

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Okay, okay. All right. Good to know. And then, um, let's see. Yeah, I think, uh, I think that's it. Do- what- do you know the closing date on the open enrollment for, for ATC is?

Speaker speaker\_2: Open enrollment for ATC ends on December 24th-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... um, which is, yeah, Christmas Eve. So, we're, uh, we're actually cl- uh, we at- in the call center, we'll be closed that day. So your last-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... day to call us would actually be December 23rd.

Speaker speaker\_1: Okay. All right, um, and then do you, uh, do you yourself earn any sort of commission or anything for, for signing people up?

Speaker speaker\_2: Uh, no. Nothing like that exists.

Speaker speaker\_1: Okay. All right, I just wanted to make sure. If you did, I wanted to be able to, I wanted to be able to, uh, get back in touch with you.

Speaker speaker\_2: Well, I do appreciate-

Speaker speaker\_1: Um-

Speaker speaker\_2: ... that. But yeah, no. Unfortunately, that's not a thing.

Speaker speaker\_1: Okay. All right. Um, okay. So, I think I just need to do a little bit of homework here and, uh, and look at some of these, uh, these other options and things that you've given me. So, um, I appreciate your time. Uh, you've been a great help to me.

Speaker speaker\_2: No problem. Um, was, uh, Kyle, was there anything else that I might be able to help you with today?

Speaker speaker\_1: No, I think that's it.

Speaker speaker\_2: All right then. Well, if that's-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... everything, thanks again for calling and you have a wonderful day, sir.

Speaker speaker\_1: Yeah. Thanks, you too.

Speaker speaker\_2: You're welcome. Bye now.

Speaker speaker\_1: Bye.