

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Chris, man, I got a question, man. Mm, can I have your number- I called the number on- Go ahead. Sorry, I was just asking how can I help? Oh, sorry, man, I'm kind of aggravated. I called this number on the back of the card, they really pissing me off. Um, my insurance is, is 90 Degree Insurance, or what is it? Is it, the card I got on file, the card y'all gave me, 90 Degree Insurance? Okay. Okay, 90 Degree Benefits is one of the insurance companies for the, for the medical policies. They specifically handle the MEC policy for preventative care services. Um... All right. ... let me take a look at your file and see what exact plan you're, uh, you're enrolled into and see if there's anyone else that you may be able to talk to regarding your insurance. What staffing company do you work for? Yeah. Uh, Wagner. Yeah, man. But I tried to go see the hand specialist. None of them don't take it on this insurance. Okay, and- So I don't know. ... the last four of your social? 2452. Thank you. Your first and last name? Davey Aaron. Thank you. Uh, Mr. Aaron, could you verify your address and date of birth for me, please? Yeah, it's 531 Mountain Creek Church Road, Northwest, Lot 28 for Apple, um, 62178. And the rest of the address? I need the city, state and zip as well. Oh, Monroe, Georgia 30696. Thank you. We have a phone number on file of 404-268-4989. Is that correct? Yeah, man, I'm sorry. I'm trying to drive, I'm trying to get out of this place, is why, man. No, you're fine, sir. You're fine. Um, taking a look at your file... Yeah, I do show that you are currently enrolled into the MEC, uh, Stay Healthy plan, which really only covers preventative care services. It's only good for things like physicals, vaccines, cancer screenings, and services like that. Oh. Any sort of, anything for like treatment, like if there's an issue like you're sick or injured or anything like that, unfortunately that plan would not cover anything towards that. Now, Wagner is still in open enrollment at this time, so you do have the option of adding coverage or replacing what you have with that kind of coverage if you need it. Um, the two plans- Huh? ... that would cover those kinds of services are VIP Classic and VIP Pro. Uh, they both cover things like doctor's visits, hospital visits, prescriptions and services along that nature. Um, with Pro pretty much just, uh, pretty much just being a higher level of Classic. It provides more coverage for things like doctor's visits, emergency rooms, hospital admissions, so on and so forth. Man, I called, already in a row. I thought I had, I did all that. In a row- Yeah, you are enrolled. Yeah, you, you, you are currently enrolled into insurance. Uh, looks like you... But the plan that you enrolled into only covers preventative care services, but because it's still open enrollment, if you wanted to enroll into the medical plan that would cover things like doctor's visits, you're s- you're allowed to do so at this time. So I want to see my regular daughter, that don't cover that? Correct. It, it would, it... Well, if you went to go see him for like a physical or something like that, it would cover that. Oh. But if you, if you're going because you're sick or because there's a problem, unfortunately, the plan that you selected would not cover that. Oh, shit.

Hey, can I get the number so I can call them then? 'Cause I been going to see my daughter, and I did not know it don't pay for. Huh, I mean, when I, when I got... When I called and got in a roll, I swore I told them I wanted everything. Okay, let's see. 'Cause it was December the... December the... No, it was... No, it looked like- It was December the 17th. ... you gave us a call, uh, Dec- uh, December 9th, the day that open enrollment started. Yeah. That's when I thought I, I got everything 'cause they say as soon as they take out, I get, I can start getting, going see the insurance. I've been going to my regular job, I didn't know it's not even paying, so I ain't got no bills. But I thought, I thought I got everything, man. I thought I had... I told that lady to put me on where I can go see everything. That's it at- Yeah. Could I get the number? Uh, yeah, I'm... Since... Uh, can I... Are you talking about- Sorry? ... uh, to get, uh, 90 Degrees number? Yeah, so I can enroll. Oh, no, no, no. You, you enroll through us. Can I get enrolled to that, um, plan where I can see everything? Yeah, to, to get enrolled into the plan for like doctor's visits and stuff? Yeah, we can do that for you. Yeah, 'cause it's fucking up. Uh, like I said, there's the... Yeah, there's the Classic which is \$18.55 per week, and then the Pro which is \$37.83 per week. Um, again- Which- ... Pro is the higher level. Which one's better? I can't really answer that, that gets in the realm of recommendations which we're not allowed to give. Um, but like I can tell you that Pro is the higher level and will cover more towards services that are covered under those plans. Let me do the Pro then. Okay. 'Cause I'm going... Can it, will it start today? 'Cause I'm going to see my daughter right now. It, it wouldn't start today, unfortunately. Um, let me, uh, let me confirm a couple of things real quick and then I'll go over everything as far as the changes. Uh, now, did you want to remove the preventative care plan you have? Because, uh, VIP wouldn't cover those physicals or anything like that itself, by itself. Um, if you, if you need both benefits you can enroll into both what you currently have and VIP Pro. Um, but it would be... You'd be seeing what you're currently, what you're currently seeing coming out of your check and then plus 37.83, uh, for a total of 57.21 a week. Or if you want to just remove the preventative care, it'd be 43.20 a week. Damn. Naw, I's not paying that much for no kidding dollars. Um-So, you said it's got the Pro. Then it's got the, uh, \$18. \$18, I'm just a little bit same as the Pro or a little bit different? So, uh, the... as far as what services it covers, they're pretty much the same. The difference is that how much the insurance will pay towards those services. Classic is the lower level, um, and as such, like as an... as an example, Classic will pay up to \$500 for a hospital admission, whereas Pro will pay up to \$2,000 for that kind of service. Yeah, I'm going to stick with Pro, but, um, let's go ahead and do that right fast. Um, I'll stay- Okay. ... with Pro for then. I'll pay for it. All right. And the other one? Pro, what covers eye, vision, dental, um- No. So, no, no, no. Pro... Like, VIP doesn't cover medical... or sorry, VIP doesn't cover dental or vision, uh, either, but you did select those two plans. You are enrolled into those two. What do you mean by in a row? So, okay. So, medical is separate from dental and is also separate from vision. Everything is separate from each other. There's not like a single plan that covers all three, but you did enroll into all three separate policies for... Like, you, you enrolled into the preventative care medical plan. You also selected dental and vision. So, you do have medical, dental and vision. It's just that the medical may not have been what you expected it to be at the time, which is why we're saying that we can go ahead and make that change now to get you into a plan that would cover things more like doctor's visits, hospital visits and the like. But you've always had dental and vision coverage. Yeah, let me... Let me go in, keep that one and just go ahead and do that one too. Just, just get it all in one plan, man. Okay. So, uh, so we're removing the

preventative care and replacing it with VIP Pro, or are we keeping the preventative care plan? All right, so what was you saying? That the VIP Pro, it, um, it, um, it covers all the doctor visits, everything. Then I will still... If I don't have the other one, will I still have... You're saying I'll still have vision, dental and everything, right? Yeah. Vision and dental are not... are not tied to a medical plan. You can... You, theoretically, if you wanted to, could have dental and vision without medical at all. Would I have... Would it be on this card? The card I got through mail, would it be on that one? I, I'm..... No, they'd, they'd be separate. They'd be separate ID cards. Because I only got dental right now. I don't have the eye vision card. I should be able to email a copy of the vision card to you. Can you, uh, just confirm we have the, uh, email on file, illinoiserian41@gmail.com? Yes. Yes. Okay. Yeah. I can email your vision card to you, so you can go ahead and have that. Um, and then... But then let's get... let's get back to just making sure we know what changes we want to do. So, we know you want the VIP Pro for your medical. We're keeping your dental and we're keeping your vision. There's no change to that. So, we're not wor- we're not worried about dental or vision. We're... For your medical, are we only doing VIP Pro and removing the medical plan that you already have? Because they're separate. You can enroll into both at the same time because they do different things. What you have would cover a physical or a cancer screening or like a vaccine, but it wouldn't cover a doctor's visit. VIP Pro would cover a doctor's visit, but it wouldn't cover a physical or a vaccine or anything like that. So, if I keep both of them, how much will it be every week? If you do both, it'd be... That- that's that 57.21 I stated earlier. Man, that's two. Um, but... Man, that's a... that's a lot. Uh, let's go ahead and keep both of them. Go ahead and do both of them? All right. Okay. So again, \$57.21 per week. Do we authorize Wagner to make these deductions? Yeah, I guess. All right. And if at any time it's not working out for you or if you want to make any further changes, um, even after today, uh, you're allowed to drop or cancel anything if you- if you feel like you no longer need it. Yeah, because, damn, that's crazy. So, Pro don't cover what the other one covers? Correct. And no other insurance cover all bundles at one time? No, unfortunately that's just not how Wagner has set up their benefits. Damn. So, Pro covers all that, then the other one covers the same thing as Pro but less, \$500.00. All right, fine. So- Let's go ahead and keep everything. Let's... That's cool. All right. I'm cool with this. Okay. All right. I wasn't searching..... cheapest. No, I- I definitely understand, sir. Um, so it's going to take about a week or two for this change to process. Once everything processes, you should start seeing your deductions increase to that 57.21. The Monday following the first deduction of 57.21 is when the new medical policy will go into effect, and you should get an ID card for that plan about a week or two later. So the ID... the card I got right now is no longer... I don't... 'Cause I'm going to the..... The card... I got to have the... Wait. Yeah. So, the card that you have right now is, is not going to deactivate because you didn't get rid of that plan. Um, but it's not going to cover, like, if you... if, if you're going for, like, a sickness-type visit or if you're going to get something checked out because there's something wrong. That, that... the card that you have, the 90-degree card, that's only good for things like, like, like I said, a physical, a vaccine, like, like a flu shot or like a, like a-... like, the COVID vaccine or, or, like, your yearly physicals, things like that. That's what, that's what the card that you currently have will cover. But that's, that's all it will cover. The card that you're going to be getting soon with, with this change going into effect, would cover those, like, if something's wrong and you need to go get checked out type visits. What about if I'm a diabetic? Uh, like I need a vax- uh, the shot, it don't cover that?

The, the one that you currently have would most likely not because it needs to- it's, uh, its prescription coverage is only good for preventative care services. The plan that we've added on, the VIP Pro may cover that under its prescription po- uh, under its prescription policy, uh, which would be through PharmaVail. Um, but unfortunately, I don't have access to the list of medications that that plan covers. All right, now. Geez. I did not know all this. All right. And I, I swear- Yeah, I- ... when I called, I got ev- I thought I heard everything. Everything about this business. I, I definitely understand. Um- I think- Yeah, no, it looks like... Yeah, it looks like, uh, during that call as, as far as the notes say here, you had, you had selected that you wanted medical, uh, we wanted the Stay Healthy plan, the preventative care, as well as dental and vision, 'cause that's what you were enrolled into. But like I said, because it's still open enrollment, we're able to go ahead and at least get that added on moving forward. That way any future- All right. ... appointments may be covered under the new plan. Well, basically they misunderstood me because I said I want, like, dental, vision, everything, seeing a doctor and everything. I swore I said everything. They must have, they misunderstood me then. Okay. Well if, if that- But it's all right. It means I got it now. All right then. Um, so yeah, and then like I said, I'll still go ahead and email that vision card on over to you so you can go ahead and have that as soon as possible. Um, Mr. Aaron, was there anything else I could help you with? Yeah, I have a ques- one more. Yes. So, if I go see the eye, eye place today, if I don't have pay no copay, will it... How much will it cover for my glasses? So I gotta pay- Uh- ... out of pocket for glasses? So, you, you, you do have a copay. Um, your eye exam itself is a \$10 copay. Uh, any lenses and frames is a \$25 copay. And then, um, there's a frames allowance of \$130. So whatever style of frames you select, the insurance will cover up to \$130 of that. And then, if it's over that, you'll, you're just responsible for whatever's left. So like, if you pick a style of frames that's say \$150, insurance will pay \$130 and you're just responsible for that last \$20. All right now. So it's \$10 copay. So if I wa- I gotta pay the exam \$10, then I don't have to pay the doctor visit or nothing like that? Yeah. So, so, yeah, the, the eye exam, all you should, all you should pay is \$10. All right then. I'm gonna save me a dollar and make an appointment and get that too as well, so I was gonna get that while you... All right, appreciate it, homeboy. Thanks for being hateful- help- helpful man. I apologize. I have a speech problem. It's one of them days. No. You're fine, sir. Um, yeah, so just, uh, we'll go ahead and get that all taken care of for you, um, once you, uh... And then, like I said, you'll, you'll get this email with the, uh, ID card in just a couple of minutes here for your vision card. Um, and then we're good to go. Uh, was there anything else I could help with? No, sir. I appreciate it. All right then. Well, if that's everything, thanks again for calling. You have a wonderful day, sir. You too, bye-bye.

Conversation Format

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

Speaker speaker_1: Chris, man, I got a question, man.

Speaker speaker_0: Mm, can I have your number-

Speaker speaker_1: I called the number on- Go ahead.

Speaker speaker_0: Sorry, I was just asking how can I help?

Speaker speaker_1: Oh, sorry, man, I'm kind of aggravated. I called this number on the back of the card, they really pissing me off. Um, my insurance is, is 90 Degree Insurance, or what is it? Is it, the card I got on file, the card y'all gave me, 90 Degree Insurance?

Speaker speaker_0: Okay. Okay, 90 Degree Benefits is one of the insurance companies for the, for the medical policies. They specifically handle the MEC policy for preventative care services. Um...

Speaker speaker_1: All right.

Speaker speaker_0: ... let me take a look at your file and see what exact plan you're, uh, you're enrolled into and see if there's anyone else that you may be able to talk to regarding your insurance. What staffing company do you work for?

Speaker speaker_1: Yeah. Uh, Wagner. Yeah, man. But I tried to go see the hand specialist. None of them don't take it on this insurance.

Speaker speaker_0: Okay, and-

Speaker speaker_1: So I don't know.

Speaker speaker_0: ... the last four of your social?

Speaker speaker_1: 2452.

Speaker speaker_0: Thank you. Your first and last name?

Speaker speaker_1: Davey Aaron.

Speaker speaker_0: Thank you. Uh, Mr. Aaron, could you verify your address and date of birth for me, please?

Speaker speaker_1: Yeah, it's 531 Mountain Creek Church Road, Northwest, Lot 28 for Apple, um, 62178.

Speaker speaker_0: And the rest of the address? I need the city, state and zip as well.

Speaker speaker_1: Oh, Monroe, Georgia 30696.

Speaker speaker_0: Thank you. We have a phone number on file of 404-268-4989. Is that correct?

Speaker speaker_1: Yeah, man, I'm sorry. I'm trying to drive, I'm trying to get out of this place, is why, man.

Speaker speaker_0: No, you're fine, sir. You're fine. Um, taking a look at your file... Yeah, I do show that you are currently enrolled into the MEC, uh, Stay Healthy plan, which really only covers preventative care services. It's only good for things like physicals, vaccines, cancer screenings, and services like that.

Speaker speaker_1: Oh.

Speaker speaker_0: Any sort of, anything for like treatment, like if there's an issue like you're sick or injured or anything like that, unfortunately that plan would not cover anything towards that. Now, Wagner is still in open enrollment at this time, so you do have the option of adding coverage or replacing what you have with that kind of coverage if you need it. Um, the two plans-

Speaker speaker_1: Huh?

Speaker speaker_0: ... that would cover those kinds of services are VIP Classic and VIP Pro. Uh, they both cover things like doctor's visits, hospital visits, prescriptions and services along that nature. Um, with Pro pretty much just, uh, pretty much just being a higher level of Classic. It provides more coverage for things like doctor's visits, emergency rooms, hospital admissions, so on and so forth.

Speaker speaker_1: Man, I called, already in a row. I thought I had, I did all that. In a row-

Speaker speaker_0: Yeah, you are enrolled. Yeah, you, you, you are currently enrolled into insurance. Uh, looks like you... But the plan that you enrolled into only covers preventative care services, but because it's still open enrollment, if you wanted to enroll into the medical plan that would cover things like doctor's visits, you're s- you're allowed to do so at this time.

Speaker speaker_1: So I want to see my regular daughter, that don't cover that?

Speaker speaker_0: Correct. It, it would, it... Well, if you went to go see him for like a physical or something like that, it would cover that.

Speaker speaker_1: Oh.

Speaker speaker_0: But if you, if you're going because you're sick or because there's a problem, unfortunately, the plan that you selected would not cover that.

Speaker speaker_1: Oh, shit. Hey, can I get the number so I can call them then? 'Cause I been going to see my daughter, and I did not know it don't pay for. Huh, I mean, when I, when I got... When I called and got in a roll, I swore I told them I wanted everything.

Speaker speaker_0: Okay, let's see.

Speaker speaker_1: 'Cause it was December the... December the... No, it was...

Speaker speaker_0: No, it looked like-

Speaker speaker_1: It was December the 17th.

Speaker speaker_0: ... you gave us a call, uh, Dec- uh, December 9th, the day that open enrollment started.

Speaker speaker_1: Yeah. That's when I thought I, I got everything 'cause they say as soon as they take out, I get, I can start getting, going see the insurance. I've been going to my regular job, I didn't know it's not even paying, so I ain't got no bills. But I thought, I thought I got everything, man. I thought I had... I told that lady to put me on where I can go see everything. That's it at-

Speaker speaker_0: Yeah.

Speaker speaker_1: Could I get the number?

Speaker speaker_0: Uh, yeah, I'm... Since... Uh, can I... Are you talking about-

Speaker speaker_1: Sorry?

Speaker speaker_0: ... uh, to get, uh, 90 Degrees number?

Speaker speaker_1: Yeah, so I can enroll.

Speaker speaker_0: Oh, no, no, no. You, you enroll through us.

Speaker speaker_1: Can I get enrolled to that, um, plan where I can see everything?

Speaker speaker_0: Yeah, to, to get enrolled into the plan for like doctor's visits and stuff? Yeah, we can do that for you.

Speaker speaker_1: Yeah, 'cause it's fucking up.

Speaker speaker_0: Uh, like I said, there's the... Yeah, there's the Classic which is \$18.55 per week, and then the Pro which is \$37.83 per week. Um, again-

Speaker speaker_1: Which-

Speaker speaker_0: ... Pro is the higher level.

Speaker speaker_1: Which one's better?

Speaker speaker_0: I can't really answer that, that gets in the realm of recommendations which we're not allowed to give. Um, but like I can tell you that Pro is the higher level and will cover more towards services that are covered under those plans.

Speaker speaker_1: Let me do the Pro then.

Speaker speaker_0: Okay.

Speaker speaker_1: 'Cause I'm going... Can it, will it start today? 'Cause I'm going to see my daughter right now.

Speaker speaker_0: It, it wouldn't start today, unfortunately. Um, let me, uh, let me confirm a couple of things real quick and then I'll go over everything as far as the changes. Uh, now, did you want to remove the preventative care plan you have? Because, uh, VIP wouldn't cover those physicals or anything like that itself, by itself. Um, if you, if you need both benefits you can enroll into both what you currently have and VIP Pro. Um, but it would be... You'd be seeing what you're currently, what you're currently seeing coming out of your check and then plus 37.83, uh, for a total of 57.21 a week. Or if you want to just remove the preventative care, it'd be 43.20 a week.

Speaker speaker_1: Damn. Naw, I's not paying that much for no kidding dollars. Um-So, you said it's got the Pro. Then it's got the, uh, \$18. \$18, I'm just a little bit same as the Pro or a little bit different?

Speaker speaker_0: So, uh, the... as far as what services it covers, they're pretty much the same. The difference is that how much the insurance will pay towards those services. Classic is the lower level, um, and as such, like as an... as an example, Classic will pay up to \$500 for a hospital admission, whereas Pro will pay up to \$2,000 for that kind of service.

Speaker speaker_1: Yeah, I'm going to stick with Pro, but, um, let's go ahead and do that right fast . Um, I'll stay-

Speaker speaker_0: Okay.

Speaker speaker_1: ... with Pro for then. I'll pay for it.

Speaker speaker_0: All right.

Speaker speaker_1: And the other one? Pro, what covers eye, vision, dental, um-

Speaker speaker_0: No. So, no, no, no. Pro... Like, VIP doesn't cover medical... or sorry, VIP doesn't cover dental or vision, uh, either, but you did select those two plans. You are enrolled into those two.

Speaker speaker_1: What do you mean by in a row?

Speaker speaker_0: So, okay. So, medical is separate from dental and is also separate from vision. Everything is separate from each other. There's not like a single plan that covers all three, but you did enroll into all three separate policies for... Like, you, you enrolled into the preventative care medical plan. You also selected dental and vision. So, you do have medical, dental and vision. It's just that the medical may not have been what you expected it to be at the time, which is why we're saying that we can go ahead and make that change now to get you into a plan that would cover things more like doctor's visits, hospital visits and the like. But you've always had dental and vision coverage.

Speaker speaker_1: Yeah, let me... Let me go in, keep that one and just go ahead and do that one too. Just, just get it all in one plan, man.

Speaker speaker_0: Okay. So, uh, so we're removing the preventative care and replacing it with VIP Pro, or are we keeping the preventative care plan?

Speaker speaker_1: All right, so what was you saying? That the VIP Pro, it, um, it, um, it covers all the doctor visits, everything. Then I will still... If I don't have the other one, will I still have... You're saying I'll still have vision, dental and everything, right?

Speaker speaker_0: Yeah. Vision and dental are not... are not tied to a medical plan. You can... You, theoretically, if you wanted to, could have dental and vision without medical at all.

Speaker speaker_1: Would I have... Would it be on this card? The card I got through mail, would it be on that one? I, I'm.....

Speaker speaker_0: No, they'd, they'd be separate. They'd be separate ID cards.

Speaker speaker_1: Because I only got dental right now. I don't have the eye vision card.

Speaker speaker_0: I should be able to email a copy of the vision card to you. Can you, uh, just confirm we have the, uh, email on file, illinoiserian41@gmail.com?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. Yeah. I can email your vision card to you, so you can go ahead and have that. Um, and then... But then let's get... let's get back to just making sure we know what changes we want to do. So, we know you want the VIP Pro for your medical. We're keeping your dental and we're keeping your vision. There's no change to that. So, we're not wor- we're not worried about dental or vision. We're... For your medical, are we only doing VIP Pro and removing the medical plan that you already have? Because they're separate. You can enroll into both at the same time because they do different things. What you have would cover a physical or a cancer screening or like a vaccine, but it wouldn't cover a doctor's visit. VIP Pro would cover a doctor's visit, but it wouldn't cover a physical or a vaccine or anything like that.

Speaker speaker_1: So, if I keep both of them, how much will it be every week?

Speaker speaker_0: If you do both, it'd be... That- that's that 57.21 I stated earlier.

Speaker speaker_1: Man, that's two. Um, but... Man, that's a... that's a lot. Uh, let's go ahead and keep both of them.

Speaker speaker_0: Go ahead and do both of them? All right. Okay. So again, \$57.21 per week. Do we authorize Wagner to make these deductions?

Speaker speaker_1: Yeah, I guess.

Speaker speaker_0: All right. And if at any time it's not working out for you or if you want to make any further changes, um, even after today, uh, you're allowed to drop or cancel anything if you- if you feel like you no longer need it.

Speaker speaker_1: Yeah, because, damn, that's crazy. So, Pro don't cover what the other one covers?

Speaker speaker_0: Correct.

Speaker speaker_1: And no other insurance cover all bundles at one time?

Speaker speaker_0: No, unfortunately that's just not how Wagner has set up their benefits.

Speaker speaker_1: Damn. So, Pro covers all that, then the other one covers the same thing as Pro but less, \$500.00. All right, fine.

Speaker speaker_0: So-

Speaker speaker_1: Let's go ahead and keep everything. Let's... That's cool.

Speaker speaker_0: All right.

Speaker speaker_1: I'm cool with this.

Speaker speaker_0: Okay. All right.

Speaker speaker_1: I wasn't searching..... cheapest.

Speaker speaker_0: No, I- I definitely understand, sir. Um, so it's going to take about a week or two for this change to process. Once everything processes, you should start seeing your deductions increase to that 57.21. The Monday following the first deduction of 57.21 is when the new medical policy will go into effect, and you should get an ID card for that plan about a week or two later.

Speaker speaker_1: So the ID... the card I got right now is no longer... I don't... 'Cause I'm going to the.....

Speaker speaker_0: The card...

Speaker speaker_1: I got to have the... Wait.

Speaker speaker_0: Yeah. So, the card that you have right now is, is not going to deactivate because you didn't get rid of that plan. Um, but it's not going to cover, like, if you... if, if you're going for, like, a sickness-type visit or if you're going to get something checked out because there's something wrong. That, that... the card that you have, the 90-degree card, that's only good for things like, like, like I said, a physical, a vaccine, like, like a flu shot or like a, like a... like, the COVID vaccine or, or, like, your yearly physicals, things like that. That's what, that's what the card that you currently have will cover. But that's, that's all it will cover. The card that you're going to be getting soon with, with this change going into effect, would cover those, like, if something's wrong and you need to go get checked out type visits.

Speaker speaker_1: What about if I'm a diabetic? Uh, like I need a vax- uh, the shot, it don't cover that?

Speaker speaker_0: The, the one that you currently have would most likely not because it needs to- it's, uh, its prescription coverage is only good for preventative care services. The plan that we've added on, the VIP Pro may cover that under its prescription po- uh, under its prescription policy, uh, which would be through PharmaVail. Um, but unfortunately, I don't have access to the list of medications that that plan covers.

Speaker speaker_1: All right, now. Geez. I did not know all this.

Speaker speaker_0: All right.

Speaker speaker_1: And I, I swear-

Speaker speaker_0: Yeah, I-

Speaker speaker_1: ... when I called, I got ev- I thought I heard everything. Everything about this business.

Speaker speaker_0: I, I definitely understand. Um-

Speaker speaker_1: I think-

Speaker speaker_0: Yeah, no, it looks like... Yeah, it looks like, uh, during that call as, as far as the notes say here, you had, you had selected that you wanted medical, uh, we wanted the

Stay Healthy plan, the preventative care, as well as dental and vision, 'cause that's what you were enrolled into. But like I said, because it's still open enrollment, we're able to go ahead and at least get that added on moving forward. That way any future-

Speaker speaker_1: All right.

Speaker speaker_0: ... appointments may be covered under the new plan.

Speaker speaker_1: Well, basically they misunderstood me because I said I want, like, dental, vision, everything, seeing a doctor and everything. I swore I said everything. They must have, they misunderstood me then.

Speaker speaker_0: Okay. Well if, if that-

Speaker speaker_1: But it's all right. It means I got it now.

Speaker speaker_0: All right then. Um, so yeah, and then like I said, I'll still go ahead and email that vision card on over to you so you can go ahead and have that as soon as possible. Um, Mr. Aaron, was there anything else I could help you with?

Speaker speaker_1: Yeah, I have a ques- one more.

Speaker speaker_0: Yes.

Speaker speaker_1: So, if I go see the eye, eye place today, if I don't have pay no copay, will it... How much will it cover for my glasses? So I gotta pay-

Speaker speaker_0: Uh-

Speaker speaker_1: ... out of pocket for glasses?

Speaker speaker_0: So, you, you, you do have a copay. Um, your eye exam itself is a \$10 copay. Uh, any lenses and frames is a \$25 copay. And then, um, there's a frames allowance of \$130. So whatever style of frames you select, the insurance will cover up to \$130 of that. And then, if it's over that, you'll, you're just responsible for whatever's left. So like, if you pick a style of frames that's say \$150, insurance will pay \$130 and you're just responsible for that last \$20.

Speaker speaker_1: All right now. So it's \$10 copay. So if I wa- I gotta pay the exam \$10, then I don't have to pay the doctor visit or nothing like that?

Speaker speaker_0: Yeah. So, so, yeah, the, the eye exam, all you should, all you should pay is \$10.

Speaker speaker_1: All right then. I'm gonna save me a dollar and make an appointment and get that too as well, so I was gonna get that while you... All right, appreciate it, homeboy. Thanks for being hateful- help- helpful man. I apologize. I have a speech problem. It's one of them days.

Speaker speaker_0: No. You're fine, sir. Um, yeah, so just, uh, we'll go ahead and get that all taken care of for you, um, once you, uh... And then, like I said, you'll, you'll get this email with the, uh, ID card in just a couple of minutes here for your vision card. Um, and then we're good

to go. Uh, was there anything else I could help with?

Speaker speaker_1: No, sir. I appreciate it.

Speaker speaker_0: All right then. Well, if that's everything, thanks again for calling. You have a wonderful day, sir.

Speaker speaker_1: You too, bye-bye.