

Transcript: Estefania

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Full Transcript

Thank you for calling the Benefits to Know card. My name's Stephanie. How can I assist you? Hi. I accidentally hung up on you earlier. Uh, my name's Nicole, and I was wondering how do I access the, um, the providers, the in-network providers for me here in Michigan? Okay. Um, were you the one that wanted, like, the general information? 'Cause you're looking to- Well, I have most of it. Mm-hmm. I have most of it that was sent to me. I have a couple questions. But my first one is, I wanna know if my... any of my doctors and, you know, specialists are in-network because that- that's, to me, pretty important. Okay. Yes. So you don't have like a file with us? You're not currently with a staffing agency? No. I, um, I am in group- Just looking for stuff. ... and... Yeah. And I'm going- Okay. ... to accept a position. To accept a position, I'd like to, you know, take a look at that. That's the last thing I really wanna know before I accept the- Mm-hmm. ... position is, you know, the insurance 'cause we currently have BlueCare Network and I know- Right. ... how that works. Mm-hmm. Um, what is the name of the staffing agency, though, so that I know? 'Cause it depends on the plan 'cause one of them does require a in-network and then some of them don't. So it just depends on the plan you get. APC... HCC... Okay. Let me open that. Okay. So if you're looking into getting the VIP+ or the VIP Prime, those are your two hospital indemnity plans. Those two don't require a in-network, so you can go wherever you want as long as a provider accepts it, so it really depends on the provider. And then when it comes to the two MECs, being the MEC Tele RX, which is the preventative plan, and the MEC Enhanced, which is preventative and hospital indemnity, those two, the MECs, do require a in-network. For that, you would have to contact MultiPlan. So I have their phone number to see if, if whoever you go to is within network or not, if you do select those two. Okay. So, um, I'm gonna pull this back up again. Oh, I do have my glasses. Um, so I'm looking at the, um... Let me pull it up here. Uh... So the MEC Telescript is preventative only? Yes. The MEC Tele RX is only preventative, meaning it's only gonna cover like a physical, some vaccines, some skin cancer screenings, some of them. Um, but it doesn't cover any of your doctor visits, let's say urgent care, emergency room, hospital visits or surgeries. So it's only for those preventative services, but that one requires you to stay- Yeah. I'm gonna get it. ... within the network. But then if I go with the VIP+, um, you're talking like \$120 a month. Hmm, that's if you get like the family plan 'cause for employee only it's \$31.71. Employee and spouse for the Plus is 66.73, employee and child is 51.41. Yeah. But what I'm saying is, this says weekly deduction. Yes, correct. There's weekly deductions. All of them are. Okay, but you're saying it's \$31 a week. Yeah, 31.71 if you choose the employee... the VIP+ for employee. Yeah. Well, I don't... I'm almost 50 years old. I am not going to do a, just a preventative. I'm gonna need- No, for- ... VIP+... Exactly. For your VIP+ for employee only, that's \$31.71. You said it was \$100. Um, you said it's almost 100- A month. That's... Oh, yeah. W- I'm talking about weekly, weekly deductions. Right. Well, I'm saying I'm looking at it,

uh, overall that it's gonna cost me, um, uh, \$120 a month, three times four. Yeah, \$120 a month for the VIP+. Yes, it's 31.71. That's a lot. Okay. Um, so you don't have a provider network, um, like list because- No. ... my doctor said they never heard of it. So how do I find out if... I mean, they would just know or? So you would have to call that number of the MultiPlan. Um, like I said, the VIPs don't require any in-network, so it depends on your doctor if he wants to take it or not. It... That would be your doctor's, provider's choice there 'cause those two don't require a in-network. If they're like saying, "We haven't heard about it," then it really just depends on them as they want to take it or not, 'cause those don't require you in-network, like I said. The ones that do are the two MECs. So it just depends on your doctor really if he wants to accept it or not. Okay. Um, prescriptions. Right. Mm-hmm. Um, I, I take five prescriptions a month. And, um, how will... So for the prescriptions, I feel like you're gonna ask me if it's..... whatever medication that you have, if it's covered. So we don't have that information. We're just the healthcare administrators. You would actually have to reach out to the, um, pharmacies of those carriers to see if it's something that they cover or not. So for the VIPs, it's through Pharmacoville, and for the NECs, it's Med Impact. So you would have to directly reach out to them and ask that question, and they're going to ask you for the name, and then they'll actually be the ones to notify you. That wouldn't be something that we have. Sure. Like- Like, the, the network, um, like, the provider as to where to go to or to see if something has coverage, that's something that you have to actually reach out to them regarding. We just have general information. Okay, so I'm... If I'm looking at the VIP Plus, and you're saying that I need to speak to the freerx.com people? No. No. You have to speak to Pharmacoville. Where is that number at? Uh, I can give you that number. . It's 800- Hang, hang on one second. 800- 933-3734, and that's questions regarding, um, the prescription benefits and to see if something's covered or not when it comes to the VIPs. And if you have questions regarding the NECs, that's a whole different one. That would be Med Impact, and I have that phone number as well. Right. But I'm looking at VIP Plus. So what did you call this, uh... Pharmacoville. Pharm... Pharmacoville. Yep. Okay. So I got that number saved. Um, what... What's the deductible, the yearly deductible on the VIP Plus? Okay, so these are limited benefit plans. Major medical plans have a deductible and a co-pay. This insurance pays a percentage of the bill. So it's not a major medical plan. Major medical plans have a deductible and a co-pay. These plans only pay a flat fee towards your services. So everything's going to have a co-pay 'cause nothing is completely covered, right? Correct. Mm-hmm. Correct. Okay. Um... So I'm gonna give you an example. So you said you wanted the Plus. Uh, so a good example is for the VIP Plus, when it comes to surgery and hospital, they cover \$1,000 per day for a maximum of a day, meaning if your bill is \$5,000, they will only cover \$1,000 and you're responsible for the \$4,000. Right. Mm-hmm. Emergency rooms are a minimum of \$250 and it covers \$100? Correct. So if your bill is \$500- Medical imaging... Mm-hmm. They'll only cover \$200. Medical i- medical... Okay. Now, when you say medical imaging, is that X-rays, MRIs- So that's- ... like all- So that's a question for the actual carrier. I can really just give you information regarding what I see on the benefit guide. And I have, uh, two numbers that you can call regarding specific questions like the one that you're asking right now, is medical imaging is considered, like X-rays or anything like that. You would actually have to speak directly to the carrier, because I wouldn't be able to give you that information. Um, but I can- Okay. ... give you those two contact numbers. These are the questions regarding the VIP specifically, um, that you can call and ask prior to enrolling. So any question

like, is this going to be covered if, like diabetes or, or X-ray is covered, that's something that you would have to ask these two contact numbers. And they're actually open from 8:00 AM up until 5:00 PM Eastern Time. So if you want, I can give you that as well because they will actually Yeah. What's that number? ... be greater. Um, it's two different ones. They start the same, they just end in four different numbers. So it's 601. It's what? 601. Uh-huh. 936-3290 for the first one, and then her name is Delicia. Delicia is on- And what is- ... the third- ... what, what am I calling? What's it called? Uh, APL special questions. These are questions regarding your VIP plans, like detailed questions that you won't see on that guide. Okay. Okay. And then the second number ends in 3287. So the same number, it just ends in 38- 3287, and that's Sandra. Okay. Um, all right. So I will try calling my doctor and, um, talk to billing and see if there's something that they can do. Okay, and then if you do decide to enroll, just keep in mind they give you 30 days from the time that you receive your first check to be eligible to enroll into the benefits. Well, say, say that again? Um, they give you 30 days from the time that you receive your first check to be eligible to enroll into the benefits. I just wanted to remind you. Yeah, I'll probably do it, you know, upon hire if, if I decide to take the position. Okay, that's fine. And then, like I said, for pharmacy questions, I would call the 3734 number, and for detailed questions regarding your VIPs, like, to see if medical imaging is considered, like X-rays, I would call those two numbers I just gave you, the one that ends in 3290 and the one that ends in 3287. Okay, that is awesome. Thank you. You're welcome. Have a nice day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling the Benefits to Know card. My name's Stephanie. How can I assist you?

Speaker speaker_1: Hi. I accidentally hung up on you earlier. Uh, my name's Nicole, and I was wondering how do I access the, um, the providers, the in-network providers for me here in Michigan?

Speaker speaker_0: Okay. Um, were you the one that wanted, like, the general information? 'Cause you're looking to-

Speaker speaker_1: Well, I have most of it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I have most of it that was sent to me. I have a couple questions. But my first one is, I wanna know if my... any of my doctors and, you know, specialists are in-network because that- that's, to me, pretty important.

Speaker speaker_0: Okay. Yes. So you don't have like a file with us? You're not currently with a staffing agency?

Speaker speaker_1: No. I, um, I am in group-

Speaker speaker_0: Just looking for stuff.

Speaker speaker_1: ... and... Yeah. And I'm going-

Speaker speaker_0: Okay.

Speaker speaker_1: ... to accept a position. To accept a position, I'd like to, you know, take a look at that. That's the last thing I really wanna know before I accept the-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... position is, you know, the insurance 'cause we currently have BlueCare Network and I know-

Speaker speaker_0: Right.

Speaker speaker_1: ... how that works.

Speaker speaker_0: Mm-hmm. Um, what is the name of the staffing agency, though, so that I know? 'Cause it depends on the plan 'cause one of them does require a in-network and then some of them don't. So it just depends on the plan you get.

Speaker speaker_1: APC... HCC...

Speaker speaker_0: Okay. Let me open that. Okay. So if you're looking into getting the VIP+ or the VIP Prime, those are your two hospital indemnity plans. Those two don't require a in-network, so you can go wherever you want as long as a provider accepts it, so it really depends on the provider. And then when it comes to the two MECs, being the MEC Tele RX, which is the preventative plan, and the MEC Enhanced, which is preventative and hospital indemnity, those two, the MECs, do require a in-network. For that, you would have to contact MultiPlan. So I have their phone number to see if, if whoever you go to is within network or not, if you do select those two.

Speaker speaker_1: Okay. So, um, I'm gonna pull this back up again. Oh, I do have my glasses. Um, so I'm looking at the, um... Let me pull it up here. Uh... So the MEC Telescript is preventative only?

Speaker speaker_0: Yes. The MEC Tele RX is only preventative, meaning it's only gonna cover like a physical, some vaccines, some skin cancer screenings, some of them. Um, but it doesn't cover any of your doctor visits, let's say urgent care, emergency room, hospital visits or surgeries. So it's only for those preventative services, but that one requires you to stay-

Speaker speaker_1: Yeah. I'm gonna get it.

Speaker speaker_0: ... within the network.

Speaker speaker_1: But then if I go with the VIP+, um, you're talking like \$120 a month.

Speaker speaker_0: Hmm, that's if you get like the family plan 'cause for employee only it's \$31.71. Employee and spouse for the Plus is 66.73, employee and child is 51.41.

Speaker speaker_1: Yeah. But what I'm saying is, this says weekly deduction.

Speaker speaker_0: Yes, correct. There's weekly deductions. All of them are.

Speaker speaker_1: Okay, but you're saying it's \$31 a week.

Speaker speaker_0: Yeah, 31.71 if you choose the employee... the VIP+ for employee.

Speaker speaker_1: Yeah. Well, I don't... I'm almost 50 years old. I am not going to do a, just a preventative. I'm gonna need-

Speaker speaker_0: No, for-

Speaker speaker_1: ... VIP+...

Speaker speaker_0: Exactly. For your VIP+ for employee only, that's \$31.71. You said it was \$100. Um, you said it's almost 100-

Speaker speaker_1: A month.

Speaker speaker_0: That's... Oh, yeah. W- I'm talking about weekly, weekly deductions.

Speaker speaker_1: Right. Well, I'm saying I'm looking at it, uh, overall that it's gonna cost me, um, uh, \$120 a month, three times four. Yeah, \$120 a month for the VIP+.

Speaker speaker_0: Yes, it's 31.71.

Speaker speaker_1: That's a lot. Okay. Um, so you don't have a provider network, um, like list because-

Speaker speaker_0: No.

Speaker speaker_1: ... my doctor said they never heard of it. So how do I find out if... I mean, they would just know or?

Speaker speaker_0: So you would have to call that number of the MultiPlan. Um, like I said, the VIPs don't require any in-network, so it depends on your doctor if he wants to take it or not. It... That would be your doctor's, provider's choice there 'cause those two don't require a in-network. If they're like saying, "We haven't heard about it," then it really just depends on them as they want to take it or not, 'cause those don't require you in-network, like I said. The ones that do are the two MECs. So it just depends on your doctor really if he wants to accept it or not.

Speaker speaker_1: Okay. Um, prescriptions.

Speaker speaker_0: Right. Mm-hmm.

Speaker speaker_1: Um, I, I take five prescriptions a month. And, um, how will...

Speaker speaker_0: So for the prescriptions, I feel like you're gonna ask me if it's..... whatever medication that you have, if it's covered. So we don't have that information. We're just the healthcare administrators. You would actually have to reach out to the, um, pharmacies of those carriers to see if it's something that they cover or not. So for the VIPs, it's through Pharmacoville, and for the NECs, it's Med Impact. So you would have to directly reach out to them and ask that question, and they're going to ask you for the name, and then they'll actually be the ones to notify you. That wouldn't be something that we have.

Speaker speaker_1: Sure. Like-

Speaker speaker_0: Like, the, the network, um, like, the provider as to where to go to or to see if something has coverage, that's something that you have to actually reach out to them regarding. We just have general information.

Speaker speaker_1: Okay, so I'm... If I'm looking at the VIP Plus, and you're saying that I need to speak to the freerx.com people?

Speaker speaker_0: No. No. You have to speak to Pharmacoville.

Speaker speaker_1: Where is that number at?

Speaker speaker_0: Uh, I can give you that number.

Speaker speaker_1: .

Speaker speaker_0: It's 800-

Speaker speaker_1: Hang, hang on one second. 800-

Speaker speaker_0: 933-3734, and that's questions regarding, um, the prescription benefits and to see if something's covered or not when it comes to the VIPs. And if you have questions regarding the NECs, that's a whole different one. That would be Med Impact, and I have that phone number as well.

Speaker speaker_1: Right. But I'm looking at VIP Plus. So what did you call this, uh...

Speaker speaker_0: Pharmacoville.

Speaker speaker_1: Pharm... Pharmacoville.

Speaker speaker_0: Yep.

Speaker speaker_1: Okay. So I got that number saved. Um, what... What's the deductible, the yearly deductible on the VIP Plus?

Speaker speaker_0: Okay, so these are limited benefit plans. Major medical plans have a deductible and a co-pay. This insurance pays a percentage of the bill. So it's not a major medical plan. Major medical plans have a deductible and a co-pay. These plans only pay a flat fee towards your services.

Speaker speaker_1: So everything's going to have a co-pay 'cause nothing is completely covered, right?

Speaker speaker_0: Correct. Mm-hmm. Correct.

Speaker speaker_1: Okay. Um...

Speaker speaker_0: So I'm gonna give you an example. So you said you wanted the Plus. Uh, so a good example is for the VIP Plus, when it comes to surgery and hospital, they cover \$1,000 per day for a maximum of a day, meaning if your bill is \$5,000, they will only cover \$1,000 and you're responsible for the \$4,000.

Speaker speaker_1: Right.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Emergency rooms are a minimum of \$250 and it covers \$100?

Speaker speaker_0: Correct. So if your bill is \$500-

Speaker speaker_1: Medical imaging...

Speaker speaker_0: Mm-hmm. They'll only cover \$200.

Speaker speaker_1: Medical i- medical... Okay. Now, when you say medical imaging, is that X-rays, MRIs-

Speaker speaker_0: So that's-

Speaker speaker_1: ... like all-

Speaker speaker_0: So that's a question for the actual carrier. I can really just give you information regarding what I see on the benefit guide. And I have, uh, two numbers that you can call regarding specific questions like the one that you're asking right now, is medical imaging is considered, like X-rays or anything like that. You would actually have to speak directly to the carrier, because I wouldn't be able to give you that information. Um, but I can-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give you those two contact numbers. These are the questions regarding the VIP specifically, um, that you can call and ask prior to enrolling. So any question like, is this going to be covered if, like diabetes or, or X-ray is covered, that's something that you would have to ask these two contact numbers. And they're actually open from 8:00 AM up until 5:00 PM Eastern Time. So if you want, I can give you that as well because they will actually

Speaker speaker_2: Yeah.

Speaker speaker_1: What's that number?

Speaker speaker_0: ... be greater. Um, it's two different ones. They start the same, they just end in four different numbers. So it's 601.

Speaker speaker_1: It's what?

Speaker speaker_0: 601.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: 936-3290 for the first one, and then her name is Delicia. Delicia is on-

Speaker speaker_1: And what is-

Speaker speaker_0: ... the third-

Speaker speaker_1: ... what, what am I calling? What's it called?

Speaker speaker_0: Uh, APL special questions. These are questions regarding your VIP plans, like detailed questions that you won't see on that guide.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: And then the second number ends in 3287. So the same number, it just ends in 38- 3287, and that's Sandra.

Speaker speaker_1: Okay. Um, all right. So I will try calling my doctor and, um, talk to billing and see if there's something that they can do.

Speaker speaker_0: Okay, and then if you do decide to enroll, just keep in mind they give you 30 days from the time that you receive your first check to be eligible to enroll into the benefits.

Speaker speaker_1: Well, say, say that again?

Speaker speaker_0: Um, they give you 30 days from the time that you receive your first check to be eligible to enroll into the benefits. I just wanted to remind you.

Speaker speaker_1: Yeah, I'll probably do it, you know, upon hire if, if I decide to take the position.

Speaker speaker_0: Okay, that's fine. And then, like I said, for pharmacy questions, I would call the 3734 number, and for detailed questions regarding your VIPs, like, to see if medical imaging is considered, like X-rays, I would call those two numbers I just gave you, the one that ends in 3290 and the one that ends in 3287.

Speaker speaker_1: Okay, that is awesome. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: You too. Bye-bye.