

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Medical International. My name is Francesca. How can I assist you today? Hi, there. Uh, my name's Damien Norlander and I work with, uh, Partners Personnel. I was calling to ask a few questions in regards to, uh, the benefits before signing up. I'm not even sure if I still have time to sign up. Okay, let's take a look. What social security number are you on? I mean, what are the last four of your social? Six... Or I'm sorry, uh, 7450. All right. And then to make sure I'm in the right account, can you verify your mailing address and date of birth? Um, 8... 8 Diablo Circle and my date of birth is April 2nd, 1998. I have that phone number. It's 775-857-9933. That's correct. And lastly, I have your email. That's first and last name at gmail.com. That's right. So you do still have time. You have till January 15th to enroll into coverage. What questions did you have? So I was looking at the list of benefits. Um, the... We were sent, like, a little PDF and from the looks of it, we had two options to sign up for. Um, um, one of the options, it said that it was not a major, major medical, um, major medical plan and it cost about \$93 for spouse and employee, uh, every week. And that's not too bad, I don't think. But then there... The other one, it said that it was major insurance with MetLife, but that it was almost \$1,000 a month for s- for spouse and employee. I-... Are those the only two options? So correct me if I'm wrong, you have the benefit guide, right? Yeah. Um, we, we have the... And, and that's kind of what we were having trouble understanding, me and my wife. Uh, the, the... Let me see if I can get back to it. Okay. So yes, all those plans are not major medical insurance. They're what they call PPO limited plans. The only plan in general that they offer that is a major medical insurance is gonna be that MVP that you spoke about, the one that is monthly rather than pay per check. Um, and you are correct, it will be \$974.45 per month for employee and spouse if you were to enroll into that one. Um, will those cheaper options cover, like, r- routine stuff like doctor's appointments? Yes, sir. At all? Um, so those, those plans will cover those doctor's appointments. For example, if you enroll into one of the VIP plans, the doctor's office will be covered. The lowest that it will cover will be \$50 from the bill. The most that it will cover will be \$150 from the bill. So if you're looking at page number two at the bottom of that little booklet. Okay. Um, on top it should say plan benefit summaries. Yeah. Okay. So those VIP plans will cover what they call hospital indemnity, which are your hospital services, that doctor visit, emergency room, urgent care, surgeries. All of those services are enlisted under the line additional insurance product, group hospital indemnity... I mean, group hospital indemnity with critical illness rider plus cancer. All those dollar amounts there is what the plan will cover and then you're responsible for the remainder. And then with either the Stay Healthy MEC Tilarix, which is the first one that has all of those in- not include and not included under it, that will cover what they consider preventative, which is our checkups to make sure that we're okay, like the annual physical. The only other plan that will cover that

physical aside from that Stay Healthy MEC Tilarix would be the next page that has that one plan alone, um, which is the MEC Enhanced, that would cost \$74.07 for employee and spouse. Now both of the Stay Healthes have a network requirement, but every other plan they offer do not. Okay. Um, so, so what, what kind of Stay Healthy requirements are there? Like, what, what, what are the requirements for you to do? Just, just so I have an idea. They just have a... Yes, so the Stay Healthes have a network requirement. Oh. A network requirement means that specific plan has a specific list of doctors' and providers' offices that you have to go in order for the insurance to pay the service. Is the Um, and then for these cheaper ones, the, the, the VIP plans, um, is there any way to see, like... Do, do they cover medicine at all? So with the insur-... Uh, I mean, with the VIP plans, they have the company Pharmabel prescription. They work over your speaker system. It will either be \$10, \$20 or \$30 for generic prescriptions. Depending on where your prescription falls, that will be what you pay out of pocket and then your discount for non-generic prescriptions. Okay. So, the 10, 20 or 30, that's how much the, the plan will pay or that's how much- No, that would be how much we- So that's how much we would- Mm-hmm. Okay. And then- That's not bad. As for... I'm sorry? I said, that's not bad. All right. I- Yeah. I was thinking of- Um. ... how much it would cover. So that, that, that helps. Gotcha. And then as far as prescription goes, in the event that your current prescriptions are not covered under PharmaVille, if you scroll down to page number five, there is information about the FreeRx membership. You can also enroll into that membership for the medications. It gives you access to about 90% of the generic drugs prescribed in the US for free. The only thing to keep in mind is your acute medications are a pickup at your pharmacy but any chronic medication needs to be shipped by home and it is a free shipping. Okay. And, um... All right. I, I think, I think I'll end up signing up for that then. Is it, is that something I can do with you or do I need to go to, like, a website or... No, sure. I can process it for you. All right. So, so, um, do you... As, as far as the questions that I've had for you- Do you have any... Sorry. Do you have any recommendations for which VIP plan would be best for those sorts of things? It all depends on what you're looking to have covered. For example, um, from the VIP plans, if you wanted your preventative surgeries in the intensive care unit and rehabilitation to be covered, then you'll fall under either VIP Plus or Prime. And then the difference between those two is just the fact that the Prime will cover more of a dollar amount and specific services than the VIP Plus would. Um, for example, if you were to have a surgery in a physician's office, the Plus will cover \$250 from that bill twice a year, whereas the Prime will cover \$1,000 from the bill twice a year. Okay. Um, I'm not sure. Uh, um. So, does that mean it'll pay \$1,000 from it twice a year, every year until it's paid off, or how does that work? So, let's say you go into the hospital and you have a colonoscopy. Um, just for the purpose of the example, let's say that colonoscopy is \$3,500, right? The mo- the VIP Prime will cover \$1,000 from those \$3,500 so you'll be responsible for the remaining two hundred- \$2,500. So, let's say down the line you have another surgery, um, your appendix needs to be taken out. It will also cover only \$1,000 from the appendix surgery. However, as the year rolls over to 2026 and that bill has not been paid, it's not gonna cover another \$1,000. It is gonna cover that \$1,000 for that surgery that year that you got it done. Okay. All right. Does that make sense? So it's not... Yeah. So I'm getting the impression it's not really, like, insurance-insurance. It's more like having, you know... The, the VIP plans are more like having a, as welling out benefit. Yes, sir. It's the same way with the staffing company in a way. It's supposed to be like a... The way I view this plan are they're a safety blanket while you're

waiting to get hired on by your staffing company for their assignment that they got you. Let's say they got you with the Michelin factory. So, while you're waiting for them to hire you directly through them, rather than with your staffing company, you're able to have this coverage through their weekly benefits as well. Okay. All right. Uh, yeah. I'd, I'd like to sign up for the, for the one that would, uh, cover the most as far as... I, I- Mm-hmm. I, honestly, like, the, the most important things for me are that it'll cover... It, it'll, it'll help pay for, like, medicine. Mm-hmm. And just, like, basic routine, like, health checkups right now. Like a physical? Not the one Like, my, my wife and I, we just wanna go in and have a few things checked, like, have routines, like, doctor's appointments to make sure that we're okay. You know? Okay. So the reason why I asked if you wanted to get, like, the physical is 'cause the VIP plans don't cover anything preventative. So, I'm not sure. Depending on what checkups you're getting, it might, it might not cover it, 'cause some of those checkups could be considered preventative. Um, you can, if you like, mix the StayHealthy, MEC, Talarix with a VIP plan to have only the restriction of that network requirement with the preventative services. All right. So, in that case, um... Well, all of those plans cover a certain amount of medicine at least, right? The VIPs, yes, a cert- and then the StayHealthy only cover preventative medication. That's generic. So, we could at least get on Get you ... if you want something. Okay. I guess we're gonna hop off the phone with you and we're gonna talk about it more and then we'll get it figured out. Understood. Um, I'll go ahead and send you a copy... Not a copy, sorry. I'll go ahead and send you the information for the network providers in the event that you guys feel like going with that MEC plan. And I'll also send you a link to the FreeRx website so you can put in your medications and see if it's covered under them as well. Okay? Okay. Thank you so much for answering all of our questions. Of course. My pleasure. I hope you have a wonderful rest of your day.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Medical International. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi, there. Uh, my name's Damien Norlander and I work with, uh, Partners Personnel. I was calling to ask a few questions in regards to, uh, the benefits before signing up. I'm not even sure if I still have time to sign up.

Speaker speaker_1: Okay, let's take a look. What social security number are you on? I mean, what are the last four of your social?

Speaker speaker_2: Six... Or I'm sorry, uh, 7450.

Speaker speaker_1: All right. And then to make sure I'm in the right account, can you verify your mailing address and date of birth?

Speaker speaker_2: Um, 8... 8 Diablo Circle and my date of birth is April 2nd, 1998.

Speaker speaker_1: I have that phone number. It's 775-857-9933.

Speaker speaker_2: That's correct.

Speaker speaker_1: And lastly, I have your email. That's first and last name at gmail.com.

Speaker speaker_2: That's right.

Speaker speaker_1: So you do still have time. You have till January 15th to enroll into coverage. What questions did you have?

Speaker speaker_2: So I was looking at the list of benefits. Um, the... We were sent, like, a little PDF and from the looks of it, we had two options to sign up for. Um, um, one of the options, it said that it was not a major, major medical, um, major medical plan and it cost about \$93 for spouse and employee, uh, every week. And that's not too bad, I don't think. But then there... The other one, it said that it was major insurance with MetLife, but that it was almost \$1,000 a month for s- for spouse and employee. I-... Are those the only two options?

Speaker speaker_1: So correct me if I'm wrong, you have the benefit guide, right?

Speaker speaker_2: Yeah. Um, we, we have the... And, and that's kind of what we were having trouble understanding, me and my wife. Uh, the, the... Let me see if I can get back to it.

Speaker speaker_1: Okay. So yes, all those plans are not major medical insurance. They're what they call PPO limited plans. The only plan in general that they offer that is a major medical insurance is gonna be that MVP that you spoke about, the one that is monthly rather than pay per check. Um, and you are correct, it will be \$974.45 per month for employee and spouse if you were to enroll into that one.

Speaker speaker_2: Um, will those cheaper options cover, like, r- routine stuff like doctor's appointments?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: At all?

Speaker speaker_1: Um, so those, those plans will cover those doctor's appointments. For example, if you enroll into one of the VIP plans, the doctor's office will be covered. The lowest that it will cover will be \$50 from the bill. The most that it will cover will be \$150 from the bill. So if you're looking at page number two at the bottom of that little booklet.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, on top it should say plan benefit summaries.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So those VIP plans will cover what they call hospital indemnity, which are your hospital services, that doctor visit, emergency room, urgent care, surgeries. All of those services are enlisted under the line additional insurance product, group hospital indemnity... I mean, group hospital indemnity with critical illness rider plus cancer. All those dollar amounts there is what the plan will cover and then you're responsible for the remainder. And then with either the Stay Healthy MEC Tilarix, which is the first one that has all of those

in- not include and not included under it, that will cover what they consider preventative, which is our checkups to make sure that we're okay, like the annual physical. The only other plan that will cover that physical aside from that Stay Healthy MEC Tilarix would be the next page that has that one plan alone, um, which is the MEC Enhanced, that would cost \$74.07 for employee and spouse. Now both of the Stay Healthes have a network requirement, but every other plan they offer do not.

Speaker speaker_2: Okay. Um, so, so what, what kind of Stay Healthy requirements are there? Like, what, what, what are the requirements for you to do? Just, just so I have an idea.

Speaker speaker_1: They just have a... Yes, so the Stay Healthes have a network requirement.

Speaker speaker_2: Oh.

Speaker speaker_1: A network requirement means that specific plan has a specific list of doctors' and providers' offices that you have to go in order for the insurance to pay the service.

Speaker speaker_3: Is the

Speaker speaker_4: Um, and then for these cheaper ones, the, the, the VIP plans, um, is there any way to see, like... Do, do they cover medicine at all? So with the insur-... Uh, I mean, with the VIP plans, they have the company Pharmabel prescription. They work over your speaker system. It will either be \$10, \$20 or \$30 for generic prescriptions.

Speaker speaker_1: Depending on where your prescription falls, that will be what you pay out of pocket and then your discount for non-generic prescriptions.

Speaker speaker_2: Okay. So, the 10, 20 or 30, that's how much the, the plan will pay or that's how much-

Speaker speaker_1: No, that would be how much we-

Speaker speaker_2: So that's how much we would-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And then-

Speaker speaker_2: That's not bad.

Speaker speaker_1: As for... I'm sorry?

Speaker speaker_2: I said, that's not bad. All right. I-

Speaker speaker_1: Yeah.

Speaker speaker_2: I was thinking of-

Speaker speaker_1: Um.

Speaker speaker_2: ... how much it would cover. So that, that, that helps.

Speaker speaker_1: Gotcha. And then as far as prescription goes, in the event that your current prescriptions are not covered under PharmaVille, if you scroll down to page number five, there is information about the FreeRx membership. You can also enroll into that membership for the medications. It gives you access to about 90% of the generic drugs prescribed in the US for free. The only thing to keep in mind is your acute medications are a pickup at your pharmacy but any chronic medication needs to be shipped by home and it is a free shipping.

Speaker speaker_2: Okay. And, um... All right. I, I think, I think I'll end up signing up for that then. Is it, is that something I can do with you or do I need to go to, like, a website or...

Speaker speaker_1: No, sure. I can process it for you.

Speaker speaker_2: All right. So, so, um, do you... As, as far as the questions that I've had for you- Do you have any... Sorry. Do you have any recommendations for which VIP plan would be best for those sorts of things?

Speaker speaker_1: It all depends on what you're looking to have covered. For example, um, from the VIP plans, if you wanted your preventative surgeries in the intensive care unit and rehabilitation to be covered, then you'll fall under either VIP Plus or Prime. And then the difference between those two is just the fact that the Prime will cover more of a dollar amount and specific services than the VIP Plus would. Um, for example, if you were to have a surgery in a physician's office, the Plus will cover \$250 from that bill twice a year, whereas the Prime will cover \$1,000 from the bill twice a year.

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through them, rather than with your staffing company, you're able to have this coverage through their weekly benefits as well.

Speaker speaker_2: Okay. All right. Uh, yeah. I'd, I'd like to sign up for the, for the one that would, uh, cover the most as far as... I, I-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I, honestly, like, the, the most important things for me are that it'll cover... It, it'll, it'll help pay for, like, medicine.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And just, like, basic routine, like, health checkups right now.

Speaker speaker_1: Like a physical?

Speaker speaker_2: Not the one Like, my, my wife and I, we just wanna go in and have a few things checked, like, have routines, like, doctor's appointments to make sure that we're okay. You know?

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Speaker speaker_5: Get you ... if you want something. Okay. I guess we're gonna hop off the phone with you and we're gonna talk about it more and then we'll get it figured out.

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Speaker speaker_2: Okay. Thank you so much for answering all of our questions.

Speaker speaker_1: Of course. My pleasure. I hope you have a wonderful rest of your day.