

Transcript: Francesca

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Full Transcript

This call may be monitored or recorded for quality assurance purposes. Thank you for calling Benifit 10k, my name is Francesca. How can I assist you today? Hi, Francesca. So I know that, um, there's less days for 2026 where I can go without coverage open enrollment. I'm sorry, sir, the line keeps having a weird sound. You said something about last day and coverage? Uh, yeah, one second. All right, can you... Um, wait. Can you hear me better? Yes, sir. All right, sorry about that. My headphones are giving out on me. But, yeah, I'm trying to do the open enrollment before I miss out on it today or tomorrow. What staffing company do you work with? Crown Services. All right. And what are the last four of the social and your last name to locate the account? You said social and last names? Yes, sir, the last four of the social. Okay. 0050. Go ahead and send that again. And then the last names Ortiz Montanec. Ortiz, O-R-T-I-Z. Uh, and then I got a second one. Montanec, M-O-N-T-A-N-E-C. A Z. Mm-hmm. All right. And what are the last... I mean, sorry. What is the mailing address and the date of birth? Date of birth is January 1st... no, January 11th, 1998. And the address, 820 East Chestnut Street, Louisville, Kentucky. 40204 zip code. We have a different address on file. Oh, I can give you that one. It's, um, 1402 Tucker Drive, Boston, Kentucky. Okay. And you said that it should be 820 East Chestnut Street? Um, I mean, yeah. I guess whenever I started this job, I was in that other address, the one... The second one. But I moved to Louisville, so... Understood. And what city is the new address at? Louisville, Kentucky. And the zip code? You said for the new address, right? Yes, sir. Um, the zip code for the new address is 40204. All right, there we go. We have the best phone number to contact you down as 502-341-4855. Correct. And I have your email as mau-om@hotmail.com? Yeah. It's the hyphen looking one. Mm-hmm. Not the underscore, so yeah. om@hotmail.com. There we go. All right. So you're currently enrolled into that MEC preventative. Were you looking to make changes from that policy? I mean, I feel like, um, I definitely need to maybe see if I can... which kind of coverage I have in terms of like maybe percentages or whatever. 'Cause, um, I feel like whenever I went to the doctor this year, not a lot was covered. So if, you know, it's not gonna be that covered, then might as well just get the lowest, um, rate possible taken out of my check, you know? Yes, sir. So the reason why you could have failed that way is 'cause that plan only covers preventative services or those services that we get done to make sure that we're at true health. But it doesn't cover what they call hospital net money, um, which will be like those doctor's visits, emergency room, urgent care or surgeries. That's not covered on the hospital net money. The plans that will cover those services that Surge offers are called VIP plans. They have two tiers. The lowest tier is a standard which is 1706... 07, sorry, per pre-check and the highest tier is 1886. You're able to mix the one that you currently have with one of those VIP plans to have both type of coverages. Um, the only difference between both of them is that the standard won't cover your preventative surgeries, the intensive care unit or

rehabilitation, whereas the classic does. Gotcha. So thankfully, you know, I don't have like any issues to be needing like surgery or specialists like that. Mm-hmm. So I would just like to see which plan is the better one to just get like the simple doctor visits covered and, like, I guess immediate care. Not even maybe urgent care, just like going to the doctor because you have a cold and have it be, you know, no co-payments and all that. That'll be nice, but I'm definitely just trying to get like the cheapest plan possible. Okay. I understand. So unfortunately these plans don't work with co-pays for the medical ones since they're co-pays. The only plan that will work with a co-pay is a major medical insurance and these are PPO plans. Um, and then the thing that comes into play, I know it doesn't fall into what you're looking for, um, but I did just want to put it out there. The only plan that would work with a co-pay and percentages for medical-... is their only major medical insurance, which kind of defeats the portion where you're looking for something affordable 'cause it is a monthly deduction rather than weekly and it is \$525.82 per month for employee only on that plan. Mm-hmm. Aside from that if we're looking to stay in an affordable state, it would be one of those three that we went over. Um, the only other option is a primary virtual care plan that they have. Um, with that plan you'll have that urgent care service 24/7, um, in the event that you have a cold, pink eye or anything like that it can take care of it either with a video call or with a voice call. They will provide you those primary care services as well virtually, um, and a discount at labs. Like if there's any lab work that they need to get done for you, they'll provide you a discount at their participant labs since it is a virtual plan only. This plan only will cost you \$5.99 per week, but it will be virtual only, so it won't cover for you to see an in-person doctor. It will have to be either by video call or phone call. Gotcha, gotcha. So yeah, I work at a clinic that- Mm-hmm. ... you know, is... they don't have surgeries or anything major but they do have primary care and stuff like that. So if I wanted to, you know, keep going to this clinic that I work at 'cause, you know, those are the people I work with and they're good doctors and whatever, which kind of plan would I need? Maybe the MEC coverage and the additional one that you told me about, like 17, \$18? Mm-hmm. Yeah, 'cause the only plan that has that network requirement is a MEC. If you're already being able to... Oh. If you're already being able to go to them under the MEC, that means that they're in line, I mean in the network, so it should be fine. Um, I did look here 'cause it looks like I was on the 2024 offer and benefits if I'm not mistake but I switched to the 2025. There is an additional other plan that is very similar to the MEC. I wanna say this is the highest tier of the MEC. Mm-hmm. The only difference between this MEC and the current one that you have is that this one offers both hospital indemnity and preventative. Um, this one would be \$42.76 per paycheck though. With this plan they do have copays. They will cover four of each of the following visits. You'll have four visits for primary care with a \$10 copay per visit, specialist visits four per year with a \$50 copay, and then urgent care four visits per year with a \$60 copay. The only thing is you do have to stay within the network with that plan. But if you're ready with your current plan you have been going to that specific clinic we spoke about, you should be more than fine going into this MEC Enhanced 'cause it's both the same network. It's supposed to be the multi-plan network so they should fall under the same one with that plan. Mm-hmm. So... And how much is that per month? 49? Uh, \$42.76 per week if we were to look at example of a four week month 'cause not all months have four weeks as well we mainly do weekly. Okay. But if we look at example of four weeks, a month of four weeks would be \$171.04 per month. Hmm. For four weeks. Gotcha. So that's the MEC 2025 plan? Yeah, that's the one. Yeah, this is the MEC Enhanced. The one that you're currently on

is still being offering but this is just, I wanna say like a highest tier in a way 'cause it does have hospital indemnity which your current plan doesn't have but this one does. Mm-hmm. So that, that along with the fact that it has those copays will be what makes it different than the current one that you are enrolled into. So how much am I paying weekly for the MEC right now? It is \$15.67 per paycheck. Okay. So weekly kind of thing, yeah. Per paycheck. Mm-hmm. And can you just remind me again what, what is the one that I have currently give me? Of course. So the one that you're currently on has preventative services. Those are gonna be your annual physical, um, the preventative screenings for like blood pressure, iron deficiency, counseling for a healthy diet or avoiding the excessive UV exposure from the sun, the preventative immunizations like the influenza, the tetanus, the varicella along with preventative generic prescriptions. It does come with a virtual care package for urgent services and then it also has a free RX membership on it. Mm-hmm. And, um, can we check if the hospital I'm going to is within network? So we don't have access to that network 'cause we only administer the services. MultiPlan will be the one that has that network access. That will be the one- Okay. ... to be able to let you know whether or not under that plan, um, under the MEC Enhanced if your clinic will be in there 'cause with the VIP plans you don't re-... have a network requirement as long as they take the carrier which is American Public Life for the VIP plans. And the VIP plan is the one that's like 40 per week? I know the VIP plans are the ones that are 17.07 and 18.86. The one that's 40 per week is the MEC Enhanced. Mm-hmm. And for the MEC right now how much was it, sorry? You're paying \$15.67... \$15, gotcha. ... per paycheck if we were to compare it to the enhanced which is \$42.76 it will be... Oh, give me one moment. Mm-hmm.... \$27.09 more. Gotcha. So- And- And then you said... Mm-hmm? Oh no, I'm sorry. I didn't mean to cut you off. I was just gonna say if you're looking for the other option of adding one of the VIPs instead of going for the MEC Enhanced, if you're- Mm-hmm. ... enrolled into the standard it will be \$32.74 per paycheck with the current plan that you're on and if you- What's the VIP? ... move the... mm-hmm, with the VIP Standard, with the lowest year- Mm-hmm. ... of the VIP. And then if you go to the highest year of the VIP it will be \$34.56. Mm-hmm. So let's go with the current MEC and the highest of the VIPs. What does that look like? That would look like \$34.53 per paycheck. Mm-hmm. What kind of benefits can I expect? So with that one you'll have the current benefits that you have at the moment. Mm-hmm. And then the VIP Classics, they will cover hospital indemnity services. These work with a set dollar amount. So I'm gonna go over the list that was provided to us on their benefit guide and the set dollar amount that it will cover you for that service and then you're responsible for the remaining of it, okay? Mm-hmm. So it covers hospital admission once a year, \$500 from the bill; hospital confinement, 30 days a year max, \$50 per day out of the bill; intensive care unit, it will cover you for 20 days max in the year for \$100 out of the bill max; rehabilitation will be covered for 30 days a year, that will be \$25 off the bill per day; surgery in a hospital, in an outpatient facility, or a freestanding surgery center will be covered once a year, \$500 from the bill, and if it is in a physician's office, it will be covered twice a year, \$25 off the bill per day. The emergency room will be covered twice a year, \$50 out of the bill per day. Urgent care facilities and the physician's office are both covered for four days max per year, \$50 out of the bill for each. And physical therapy, speech therapy, or occupational therapy facilities are covered at four visits per year max, \$30 out of the bill per day. Medical imaging tests are covered once a year, \$100 out of the bill. Advanced studies or follow-up tests are covered at \$25 out of the bill once a year. Outpatient prescription drug benefits is covered \$15 per year,

\$10 out of the bill. The ambulance by ground is covered at \$100 out of the bill and by air \$200 out of the bill once a year. Preventative surgery in a hospital, an outstanding facility, or a freestanding surgery center is covered at \$500 out of the bill once a year. And if it is in a physician's office, it will be covered for \$250 once a year out of the bill. And then lastly, it will come with a critical illness benefit rider package for the amount of \$5,000 in benefits. Hmm. Okay. I mean, having that kind of coverage is better than no coverage, but I feel like I'm willing to risk it. You know? Like- ... I don't feel like I need those services so if I were to stay with the current MEC, um, like if I were to stay with that one or go to the Enhanced MEC, um, what are the, like the big major kind of like basic factors that would make me, you know, choose one or the other? So differences between those two, the one that you're currently on and the MEC Enhanced, um, would be the fact that you have hospital indemnity, those hospital visits with copays for those three visits we spoke about. And instead of only having the Elixir provider for your prescriptions, you're also gonna have another package with Pharmaville Prescription who works with a tier system. They have \$10, \$20, or \$30 for generic depending on where your prescription will fall. That's why you pay out of pocket for them. And then they give a discount on non-generic prescriptions. Mm-hmm. And then it also comes with a group accident package, 'cause aside from that everything else is the same. You're y- you're gonna have that Elixir coverage that you have with the current plan you're on. It will still have those urgent care virtual package in there. The only thing is with the Enhanced, you will lose the Free Rx coverage for the prescriptions. Hmm. Okay. And can you just- And- ... explain to me... Oh yeah, go ahead. Oh no, I apologize. I was just gonna say aside from that it does also come with a group accident package in it. You said group accidents? Mm-hmm. Like a car wreck? No, sir. A group accident package will cover services like a hospital emergency room, emergency- Oh. ... dental work, hospital admission and such. Gotcha. So can you explain to me the current plan that I have right now, what is the whole no copayments, no deductible, no out-of-pocket thing? Correct, yeah. So with the current plan that you have, as long as the service is preventative, it is covered at 100% within network. So for example, that blood pressure screening? Um, under the current plan that you're on, since it only covers preventative services, those services are covered at 100% given that you go into a network provider. It is the same thing with the Enhance as well. Those preventative services are covered 100%. Um, however, comparing both plans to a perspective view of what will be your additional out-of-pocket expenses with the MEC Enhance, just thinking about the difference itself, it would just be that with the current plan that you're under, all of your preventative services are covered 100% and that's the only thing the plan covers. Whereas if you go into the MEC Enhance, you're basically getting a little bit of help with the services that your current plan is not covering. Mm-hmm. Like with the hospital stuff and all that kinda thing. Yeah. So for example, for like your doctor's visit, instead of having to pay that fee for the doctor visit, if you were to be into one of the VIPs you'll have at least \$50 for a paying out of it. Um, where with the Enhance you're only gonna be paying \$10 out of pocket, provided that you don't need more than four visits a year. Mm-hmm. So that's with the VIP right? The \$10 per visit, four times? No. That one is with the MEC Enhance, the \$40 one. The VIP is the one that will cover \$50 for that physician's office visit. Hmm. Okay. Hmm. Yeah, 'cause that's the thing. It might be that the clinic I go to, which is not a full-blown, full-sized hospital- Mm-hmm. It might be that, um, it's not in the network. But, I mean, they are paying some of it. I guess just like, it only feels like it's maybe less than 20%. So that's why I'm, like, trying to figure it out if it's in

network. Um... If they're paying some services it is, 'cause with your current plan, it doesn't cover anything out of network. So if they have made some payments towards the services that you have gotten at that clinic, it means that it is within network and that the services that they have paid for are the only services that your plan currently covers. Right. Yeah, that's what it feels like it is. 'Cause I mean if it were to be like a \$200 bill, it would be maybe 180, so it is in network. Mm-hmm. Okay. I guess I'm just la- I need to pick up... I, I n- I don't know. I need to use the Elixir, the FreeRx and all that or the vir- virtual care even, 'cause that might make it cheaper on me, probably. Yes, 'cause the one that you're currently on does have that virtual care plan. Mm-hmm. Um, I do have to say however, more than positively, the carrier, the website itself that you used to go into it, if at some point you use it has changed, 'cause the carrier is different now. Hmm. It's not the Wal- Walmart Health? No, sir. It will be Lyric Health now. Hmm. Can I, would I get an email about that? Or have I already gotten it maybe? Yes. You should have gotten an email in regards to it 'cause it was effective this week, starting this Monday 30th. Mm-hmm. Um, it was when they did the transaction into it. Gotcha. Are they gonna send out new cards? Not for that, 'cause to be honest the only thing that really changed was just the virtual carrier. I can give you the website if you like of where you can go to visit. Uh, if I needed that would I need to call the Multiplan? Or ... Like what would be the... No. For that website I can... No, for the website of the virtual I can provide it to you. If you like I can send it to your email along with their customer service phone number. Yeah. That'll be great 'cause I was trying to use my headphones to type all this info out. Mm-hmm. But now that I have the phones in my ears it's kinda hard to remember all the, uh, just the website. So... Of course. And if you do need more time, um, 'cause I know with insurance sometimes it's a little difficult getting all that information in just over the phone, I can also send you a copy of your staffing company's benefit guide of the offerings currently so that you can also review them if it makes you feel like it might be best for you to also see it yourself before making a decision. Mm-hmm. Yeah. I mean, I feel like that'll be better even though it might be also, it cannot hurt to add the current MEC that I have and add like- Mm-hmm. ... the standard VIP. I'm sure that'll be better off than just keeping just the MEC. But I feel like, um, I need to call the Multiplan just to make sure that I'm in network and they might just tell me yes, which I kinda already might know. But, you know, that's the thing. I feel like it's better off to just keep it as it is right now. Hopefully, I don't think I will use the hospital visits or any of those kind of benefits. I understand. So if I ne- if I didn't call today, uh, would I have lost coverage or would it stay the same, MEC? No. It'll be the same. The system actually already rolled it over. Oh, gotcha. So you would just be staying with the same exact plan. Got it. If you hadn't called in today. Mm. Gotcha. So for right now, the MEC is costing me like, what? \$15 per week? Per paycheck? Yes, sir. It is costing you \$15.67 per paycheck right now. Gotcha. And then if I don't change it or add anything maybe tomorrow or in the next couple of days then it's too late? It will stay the same. The only thing is, today's the last day of your company open enrollment period. Gotcha. And I don't remember if I picked this plan myself. Is it probably the basic one that they give to everyone, like bottom line base one? Baseline? No, actually your company has a company policy of auto-enrolling their new hires into a medical preventative care plan. That's a plan that it defaults under for their company auto enrollment. Hmm. So like I could, I could go maybe lower on the \$15 or not? No, there's no other plan aside from that MEC that will provide those current services that you're having that will be lower. Specifically speaking, medical-wise, plans that we offer, the lowest you can go will be that virtual \$5.99. But it won't cover those

in-person visits. Right. Totally. So, um, what does preventative entail? Does that mean that only like ro- routine checks or like yearly checks, but if I were to get a cold and I need to go to see the doctor that day, that's not preventative? That is correct sir, yes. Hmm. So that's why maybe my, my bills have been feeling high 'cause I go on the day off where I'm feeling sick and then that, that's not preventative. That's not the scheduled year, year by year kind of visit. Yes sir, that is correct. Mm-hmm. Makes sense. Makes sense. So with the preventative, basically the way that I view it is preventative services are us making sure that we are not sick. Mm-hmm. Gotcha. Is there any plan that's good for those kind of like just, um, quick visits? Like, like the ones I do like for a cold or like COVID for, for example? Those will be the VIP plans that will cover those doctor visits and it will only cover 50 dollars out of each visit. Gotcha. 50 dollars out of those visits for the extra 17 dollars? Yes, sir. Can I just do the maybe the VIP standard or do I need the MEC? So you can do the VIP standard. The only thing is that with the standard you're only getting hospital and then many preventative services won't be covered. Right. Yeah. Hmm. And then for open enrollment, if I were to add the VIP to the MEC that I have, the VIP standard, um, if I wanted to cancel the VIP standard later on, is there, is that possible or not really? You're able to if you wish to. There is no restrictions on cancellations. The only restriction that you have is after today, let's say for example you're on the standard and after today you want to switch to the classic, you wanna upgrade it, you won't be able to. Gotcha. Gotcha. You can only cancel it. Mm-hmm. Mm-hmm. So yeah, that's where I'm kind of torn. It feels like it could be good to have the VIP standard added to the MEC right now and just, I mean 50 dollars out of those visits that are considered quote unquote "urgent care." I mean that sounds nice. Better than not having it. Hmm. Could you send me the information to my email like you said please? Sure thing, sir. I have sent it from our office email which is ensel@benefitsinocard. It should be titled Virtual Care Website and Benefit Guide. Gotcha. And that's only the benefits that I have right now, the MEC? No sir, the benefit guide wouldn't show your current policy. It's just gonna show the offerings that your employees, currently offering their employees who enrolled into. Gotcha. Which includes the VIP standard, for example? Yes sir. So it's gonna go over all the medical plans they offer, the additional coverage like dental, vision and such. It's gonna go over all of those plans in that benefit guide. Mm-hmm. Oh yeah, so um, the MEC that I have right now, it does include dental and vision? No sir, those are completely separate services. You're in the medical plan. Dental and vision are two different categories. Right. So the VIP standard includes the dental and vision or not really? No sir. VIP plans and MEC plans are medical only. Okay. The only thing that they're gonna have in there is a critical illness packet or a group accident packet 'cause those are two medical packages, but dental and vision are different. They're different departments. Hmm, gotcha. But I do have the chance to add medical or uh, I'm sorry, dental to this plan right now? To the policy? Yes sir. So it won't be added to your MEC plan since your plan is separate and would just be added into what they call a policy. Once you have more than one plan of insurance, they consider that being a policy rather than just one plan. Gotcha. Gotcha. So now let me see with you if I, like what are the options to adding like the bottom tier of the medical, no, the dental care? There wouldn't be any. They only offer one dental plan and one vision plan. The only coverage itself that has more than one plan for you to choose from is medical. Oh gotcha. So can you just tell me real quick, uh, how much it costs for the dental and vision? Sure thing. It'll be three dollars and 52 cents per paycheck for employee only on the dental plan. It will cover your preventative services at 100%, basic

services, basic restore services and radiographs at 80%. You'll have an annual maximum of 500 dollars and a 50 dollar deductible. So annually the most that it will be maximum, sorry, that it's gonna cover for your services dental-wise is gonna be 500 dollars. After that per year, it'll have to be renewed again which means that for 2025-They will pay \$500 of dental services. You will not get another- noth- another hundred- I mean, another 500, sorry- Mm-hmm. ... till 2026 next year with the plan. For only \$3 per paycheck? Yes, sir. That is correct. \$3.52 per paycheck. I mean, dang. I missed out on that this past year, then. And then, there we go. And then the dental is \$2.15 per paycheck. This one works for copays as a \$10 copay for the eye exam, \$25 copay for the lenses and the frames. There's a \$0 copay for your contact lens fittings, and the annual frame allowance is \$130 per year. And what was the first, um, number you gave me or the first thing that they offer in that plan for vision? Mm-hmm. It is a \$10 copay for the eye exam. Oh, gotcha. Hmm. I mean, and how much is per paycheck on that vision? \$2.15 per paycheck. \$2.15? Yes, sir. Gotcha. So if I were to add those two, dental and vision, to my current MEC, how much would that be per, per paycheck, I guess? Okay. So your current MEC plan with the dental and vision will be \$21.34 per paycheck. I mean, dang. Can we just go ahead and add those two please- Sure thing. ... to the MEC coverage? All right. Do you authorize Crown Services to make the deduction of \$21.34 for the selected plan? Yes, ma'am. All right. And then it should take one to two weeks for them to start making the deductions. Once you see that first deduction of \$21.34, following Monday will be when the dental and vision coverage becomes effective. Okay. And then that same week of activation, Friday is when the carriers are gonna send out those benefit cards to your mailing address. Gotcha. So how many, um, visits do I get per dentist? Or per year for the dentist? So the dentist doesn't have... I mean the dental plan doesn't show a limit on visits or the vision one. It just shows- Gotcha. ... the maximum that it will cover for the dental and then that- So 500. ... maximal frame allowance. Gotcha. So it's the 500 max is what they'll cover per year? Yes, sir, for the dental plan. And then for the vision, you told me it was \$10 copay, I guess, until the \$130 get reached? I know. So the \$130 is your frame allowance of how much they'll- Okay. ... pay for your glasses frames. Mm-hmm. And then the copays is just what you will pay every time you go get an eye exam. Oh, gotcha, gotcha. Mm-hmm. Okay. So I guess- And then it also applies to that lens and contacts as well as the contact lens fitting. Totally. So then if I were to just... Well, I already got these two added to the plan, but if I were to call the multi-plan and I found out that the places I go to for dental and vision are not in network, I can, like we said earlier, go back and cancel those two if I wanted to go strictly to those? So those two plans don't have any network requirement. The only benefit plan that has a network requirement is the MEC plan. Hmm. Gotcha. Can you have, um... Can you... Can I cancel later on the MEC if I need to and just keep- Yes, sir. ... the dental and vision? Mm-hmm. Hmm. Very interesting. Okay. Well, um, I think, you know, for now, I'm gonna just keep it at \$21 and some cents. Uh, I feel like it's, it's up to me to just stay healthy, but I feel like that's good coverage for now, for sure. Yeah, I understand. I also did send you just now to your email the information for the network providers for both of the dental and vision. They don't have the requirement, but they do still got companies that will have that list with this you're locating providers that accept their insurance. Your dental is with American Public Life and the vision is gonna be with MetLife. Gotcha. Did you send to my email the info about the new virtual care thing? Yes, sir. So you should have two- Oh my gosh. ... emails in total. Cool. Cool. Thank you so much. I feel like, um, that's as good as it's gonna get, but it's better than

nothing, for sure. So I appreciate it a ton for taking the time to explaining it to me, and I feel like I'm very happy with just adding those two and keeping the same coverage right now. Of course, my pleasure. Okay. Is there any other information that you will need today? Um, if I need to know, like is the Free Rx, like an Elytra available everywhere or is there also a network for this? So the Free Rx is just a membership, that one. Your AQ medications need to pick, p- pick up at one of the participant locations. I believe that were run by Walmart, Walgreens, Rite Aid, Publix, CVS, and such. Mm-hmm. And then the chronics have to be shipped to your home for a three to five day shipping, which is free. Okay. So I believe with- Make sense. ... the Free Rx, if you're looking at it from the prescription point of view, it really just has a restriction that it all depends on the specific medication. I, myself, use it. Not all medications are covered under them but to be quite honest I've been using it for roughly a year now and I believe I only had to pay for medication once or twice. Nice. What I suggest everyone doing members-wise when I speak with them, the website. Once you go into the FreeRx website, they have something called a drug search. I believe depending on what your browser is, it might take you straight to there. I always put my medication in there as soon as a doctor gives me the names of it and the strength. And once you hit Find your Meds, it will tell you if it is covered, if it's something that your doctor has to have delivered to your home or if it is something that you can pick up at a particular pharmacies inside. Gotcha. Nice. And what's the Elixir again? How's that different from FreeRx? Um, the Elixir specifically comes with your FreeRx plan and the only thing that they cover is the preventative, generic prescriptions. Gotcha. Let's see the examples they provided. Sorry, a lot of scrolling down. There we go. Nice. Thanks. Um, so it says that it will cover preventative, generic prescriptions like aspirin, statins or vitamins. Hm, gotcha. The way that I would see it is the Elixir is restricted to it just being preventative, generic prescriptions, whereas the FreeRx provides a wide variety of it. It even does cover over-the-counter. Um, the only tricky part with over-the-counter is that you have to call them to place your order, as well as the fact that when you do that, you have to have a minimum, I believe, is \$10 or \$20, something like that. Otherwise, there is a shipping fee. But if you have already a prescription that's gonna be shipped to your home and you called in prior to it being sent to you to add it to that prescription, you're able to actually get away with ordering less than their limit and getting that prescription shipped to you free since there was already a prescribed prescription being sent to you. Mm-hmm. So I just need to get on the ElixirSolutions.com and figure it out from there w- to do that? No, this is the FreeRx that we're talking about. Oh, okay. Mm-hmm. So same thing, get on the website and get it with a representative maybe and get the order in for the prescribed medication? Yes, sir. So for the prescribed medication, your doctor will be the one that does it, um, once you go there. Mm-hmm. And they put in the order. And then when you do pick up the prescription, I have to say, you have to make sure that they are not billing the insurance so they're using the FreeRx. Depending on the system of the pharmacy that you're gonna pick up, I know Walgreens recognizes it as an FSA account. So it all depends on the system of the pharmacy that you're going to and how it will label it in their system. Gotcha. But, yes- So just try to ensure that they give me the FreeRx benefits? Yes, sir, that they're billing it to the FreeRx one. Gotcha. And not, like, the medical, M-E-C thing? Yes, sir. Correct. Okay. And then just to clarify with that over-the-counter medications that you can order, let's say for example you have migraine medication being delivered home- Mm-hmm. ... for the chronic medication. You're able to call in and let's say you wanna get calcium or the generic version of Tylenol. Mm-hmm. You would

just call them once your doctor puts in the request and let them know, "Hey, I would like to add, um, a bottle of vitamin C, Tylenol or such to the order that my doctor put in already." And then instead of being charged that \$5.99 shipping fee, it'll be free of charge instead. And then I did look that up. There's a \$25 minimum that they have for the over-the-counter prescription, I mean, over-the-counter medications if you don't have a prescription being shipped to you at the same time. Hmm. So every time I get a prescription, it's better to go ahead and add stuff maybe that is covered by the FreeRx? Yes, sir, if you're looking to get them. If you go into your account, the FreeRx account, um, so those tabs that they have there in- under the document one, there's gonna be the OTC medication formula, form- formulary, sorry. And it's gonna- Mm-hmm. ... give you the list of those over-the-counter medications that are offered as well as the price and the count of how much will come in that bottle. Gotcha. So for example, if I get a multivitamin from my, um, provider, my doctor, I can maybe, you know, get that for free through the FreeRx? Or you would know better? It all depends. So if you, for example, you're getting a vitamin C and that vitamin or multivitamin is considered over-the-counter, it won't be free. Gotcha. Um, 'cause over-the-counter medications do have a total amount set in there that you have to pay for them. Gotcha, gotcha. So the chronic ones are the ones that are maybe free sometimes? So your medication in general would be maybe free. About 90% of those generic prescriptions are gonna be free of charge. It just depends- Maybe not. ... specifically what the medication is. Totally. Okay. Very interesting. I've been getting it, you know, uh, at a pretty good rate with the- Mm-hmm. ... clinic I work at but, I mean, free is better than \$7 which is what I've been getting it for. So- Yeah, no, like, I mean, I think it was an eye drop for a pinkeye or something like that, that I once had to get during the summer. Um, and when I got the notification from Walgreens that it was ready, I think it was less than \$8, m- maybe \$6 or something like that. But with the FreeRx, it was free. So I definitely know what you mean. Even if it is a very small amount that you're paying for the prescription, sometimes free is better. Totally. Totally. All right. This is good info because I've had it in my card, but I never really got into- Mm-hmm. ... thinking or looking at PredRx and what it is. Of course, and it is a membership that you're already paying with that NEC plan. Yeah, might as well use it. Is the virtual care also just preventative services? Ah, no, your virtual care is for urgent care services. Hmm. Gotcha. Yeah, so if for example- So I'm definitely better off- Go ahead. Yeah, I was gonna say, I'm better off for sure just if I get sick or COVID, but I need a test for maybe COVID, um, is that something that urgent care can do? So virtually, they can take care of things like let's say if you have a sore throat, um, a pink eye or it could very well be, sorry, strep throat, things like that. Mm-hmm. They're able to take care of those over the phone with you for the urgent care. Um, however, like if it is anything that we have to see you for, those are things that they're not gonna be able to help you with, but they will advise you if you have to see a doctor in person. Like cold full symptoms, allergy, sinus problems, um, sometimes bronchitis or repres- respiratory infections, those things they can help you with over the phone, um, with having it with an urgent care either as virtual, whether it be in a FaceTime call or something like that, a video call, or it might just be a regular phone call like you and I are talking right now. Gotcha. So if they say you've go- you have to go see someone in person, that's something else different and they might not cover since it's not preventative at that point? Yes, sir. So if they do say- Or, or- ... you have to go in person, it will be out of your pocket basically at that point. Gotcha. Okay. This is really good info, so thank you for being patient with me. Of course, that's what we're here for. Yeah. Um, definitely great info to know.

Um, if you wanna... if I can leave a review, I would love to because you've been very helpful and thank you for helping me at the vision and dental. Of course. It was my pleasure. Uh, we don't really have a caller review, but yes, your thoughts are enough. Thank you so much, Mr. Ortiz. Thank you. What was your name? Francesca. Thank you, Francesca. You're great. Thank you. I do hope you have a wonderful rest of your weekend. If you have any questions or concerns, we are gonna be still open till 8:00 PM Eastern Time today. So you still have the chances- So I can... Mm-hmm. Mm-hmm, until 8:00 PM, I can... Yes, sir. Cool beans. Thank you so much, Frances- Francesca. Of course. My pleasure. Have a wonderful rest of your day. You too. Bye bye. Yeah.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benifit 10k, my name is Francesca. How can I assist you today?

Speaker speaker_2: Hi, Francesca. So I know that, um, there's less days for 2026 where I can go without coverage open enrollment.

Speaker speaker_1: I'm sorry, sir, the line keeps having a weird sound. You said something about last day and coverage?

Speaker speaker_2: Uh, yeah, one second. All right, can you... Um, wait. Can you hear me better?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All right, sorry about that. My headphones are giving out on me. But, yeah, I'm trying to do the open enrollment before I miss out on it today or tomorrow.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Crown Services.

Speaker speaker_1: All right. And what are the last four of the social and your last name to locate the account?

Speaker speaker_2: You said social and last names?

Speaker speaker_1: Yes, sir, the last four of the social.

Speaker speaker_2: Okay. 0050.

Speaker speaker_1: Go ahead and send that again.

Speaker speaker_2: And then the last names Ortiz Montanec. Ortiz, O-R-T-I-Z. Uh, and then I got a second one. Montanec, M-O-N-T-A-N-E-C. A Z. Mm-hmm.

Speaker speaker_1: All right. And what are the last... I mean, sorry. What is the mailing address and the date of birth?

Speaker speaker_2: Date of birth is January 1st... no, January 11th, 1998. And the address, 820 East Chestnut Street, Louisville, Kentucky. 40204 zip code.

Speaker speaker_1: We have a different address on file.

Speaker speaker_2: Oh, I can give you that one. It's, um, 1402 Tucker Drive, Boston, Kentucky.

Speaker speaker_1: Okay. And you said that it should be 820 East Chestnut Street?

Speaker speaker_2: Um, I mean, yeah. I guess whenever I started this job, I was in that other address, the one... The second one. But I moved to Louisville, so...

Speaker speaker_1: Understood. And what city is the new address at?

Speaker speaker_2: Louisville, Kentucky.

Speaker speaker_1: And the zip code?

Speaker speaker_2: You said for the new address, right?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Um, the zip code for the new address is 40204.

Speaker speaker_1: All right, there we go. We have the best phone number to contact you down as 502-341-4855.

Speaker speaker_2: Correct.

Speaker speaker_1: And I have your email as mau-om@hotmail.com?

Speaker speaker_2: Yeah. It's the hyphen looking one.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Not the underscore, so yeah. om@hotmail.com.

Speaker speaker_1: There we go. All right. So you're currently enrolled into that MEC preventative. Were you looking to make changes from that policy?

Speaker speaker_2: I mean, I feel like, um, I definitely need to maybe see if I can... which kind of coverage I have in terms of like maybe percentages or whatever. 'Cause, um, I feel like whenever I went to the doctor this year, not a lot was covered. So if, you know, it's not gonna be that covered, then might as well just get the lowest, um, rate possible taken out of my check, you know?

Speaker speaker_1: Yes, sir. So the reason why you could have failed that way is 'cause that plan only covers preventative services or those services that we get done to make sure that we're at true health. But it doesn't cover what they call hospital net money, um, which will be like those doctor's visits, emergency room, urgent care or surgeries. That's not covered on the

hospital net money. The plans that will cover those services that Surge offers are called VIP plans. They have two tiers. The lowest tier is a standard which is 1706... 07, sorry, per pre-check and the highest tier is 1886. You're able to mix the one that you currently have with one of those VIP plans to have both type of coverages. Um, the only difference between both of them is that the standard won't cover your preventative surgeries, the intensive care unit or rehabilitation, whereas the classic does.

Speaker speaker_2: Gotcha. So thankfully, you know, I don't have like any issues to be needing like surgery or specialists like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I would just like to see which plan is the better one to just get like the simple doctor visits covered and, like, I guess immediate care. Not even maybe urgent care, just like going to the doctor because you have a cold and have it be, you know, no co-payments and all that. That'll be nice, but I'm definitely just trying to get like the cheapest plan possible.

Speaker speaker_1: Okay. I understand. So unfortunately these plans don't work with co-pays for the medical ones since they're co-pays. The only plan that will work with a co-pay is a major medical insurance and these are PPO plans. Um, and then the thing that comes into play, I know it doesn't fall into what you're looking for, um, but I did just want to put it out there. The only plan that would work with a co-pay and percentages for medical-... is their only major medical insurance, which kind of defeats the portion where you're looking for something affordable 'cause it is a monthly deduction rather than weekly and it is \$525.82 per month for employee only on that plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Aside from that if we're looking to stay in an affordable state, it would be one of those three that we went over. Um, the only other option is a primary virtual care plan that they have. Um, with that plan you'll have that urgent care service 24/7, um, in the event that you have a cold, pink eye or anything like that it can take care of it either with a video call or with a voice call. They will provide you those primary care services as well virtually, um, and a discount at labs. Like if there's any lab work that they need to get done for you, they'll provide you a discount at their participant labs since it is a virtual plan only. This plan only will cost you \$5.99 per week, but it will be virtual only, so it won't cover for you to see an in-person doctor. It will have to be either by video call or phone call.

Speaker speaker_2: Gotcha, gotcha. So yeah, I work at a clinic that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... you know, is... they don't have surgeries or anything major but they do have primary care and stuff like that. So if I wanted to, you know, keep going to this clinic that I work at 'cause, you know, those are the people I work with and they're good doctors and whatever, which kind of plan would I need? Maybe the MEC coverage and the additional one that you told me about, like 17, \$18?

Speaker speaker_1: Mm-hmm. Yeah, 'cause the only plan that has that network requirement is a MEC. If you're already being able to... Oh. If you're already being able to go to them under the MEC, that means that they're in line, I mean in the network, so it should be fine. Um, I did look here 'cause it looks like I was on the 2024 offer and benefits if I'm not mistake but I switched to the 2025. There is an additional other plan that is very similar to the MEC. I wanna say this is the highest tier of the MEC.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The only difference between this MEC and the current one that you have is that this one offers both hospital indemnity and preventative. Um, this one would be \$42.76 per paycheck though. With this plan they do have copays. They will cover four of each of the following visits. You'll have four visits for primary care with a \$10 copay per visit, specialist visits four per year with a \$50 copay, and then urgent care four visits per year with a \$60 copay. The only thing is you do have to stay within the network with that plan. But if you're ready with your current plan you have been going to that specific clinic we spoke about, you should be more than fine going into this MEC Enhanced 'cause it's both the same network. It's supposed to be the multi-plan network so they should fall under the same one with that plan.

Speaker speaker_2: Mm-hmm. So... And how much is that per month? 49?

Speaker speaker_1: Uh, \$42.76 per week if we were to look at example of a four week month 'cause not all months have four weeks as well we mainly do weekly.

Speaker speaker_2: Okay.

Speaker speaker_1: But if we look at example of four weeks, a month of four weeks would be \$171.04 per month.

Speaker speaker_2: Hmm.

Speaker speaker_1: For four weeks.

Speaker speaker_2: Gotcha. So that's the MEC 2025 plan?

Speaker speaker_1: Yeah, that's the one. Yeah, this is the MEC Enhanced. The one that you're currently on is still being offering but this is just, I wanna say like a highest tier in a way 'cause it does have hospital indemnity which your current plan doesn't have but this one does.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So that, that along with the fact that it has those copays will be what makes it different than the current one that you are enrolled into.

Speaker speaker_2: So how much am I paying weekly for the MEC right now?

Speaker speaker_1: It is \$15.67 per paycheck.

Speaker speaker_2: Okay. So weekly kind of thing, yeah. Per paycheck. Mm-hmm. And can you just remind me again what, what is the one that I have currently give me?

Speaker speaker_1: Of course. So the one that you're currently on has preventative services. Those are gonna be your annual physical, um, the preventative screenings for like blood pressure, iron deficiency, counseling for a healthy diet or avoiding the excessive UV exposure from the sun, the preventative immunizations like the influenza, the tetanus, the varicella along with preventative generic prescriptions. It does come with a virtual care package for urgent services and then it also has a free RX membership on it.

Speaker speaker_2: Mm-hmm. And, um, can we check if the hospital I'm going to is within network?

Speaker speaker_1: So we don't have access to that network 'cause we only administer the services. MultiPlan will be the one that has that network access. That will be the one-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to be able to let you know whether or not under that plan, um, under the MEC Enhanced if your clinic will be in there 'cause with the VIP plans you don't re-... have a network requirement as long as they take the carrier which is American Public Life for the VIP plans.

Speaker speaker_2: And the VIP plan is the one that's like 40 per week?

Speaker speaker_1: I know the VIP plans are the ones that are 17.07 and 18.86. The one that's 40 per week is the MEC Enhanced.

Speaker speaker_2: Mm-hmm. And for the MEC right now how much was it, sorry?

Speaker speaker_1: You're paying \$15.67...

Speaker speaker_2: \$15, gotcha.

Speaker speaker_1: ... per paycheck if we were to compare it to the enhanced which is \$42.76 it will be... Oh, give me one moment.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... \$27.09 more.

Speaker speaker_2: Gotcha. So-

Speaker speaker_1: And-

Speaker speaker_2: And then you said... Mm-hmm?

Speaker speaker_1: Oh no, I'm sorry. I didn't mean to cut you off. I was just gonna say if you're looking for the other option of adding one of the VIPs instead of going for the MEC Enhanced, if you're-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... enrolled into the standard it will be \$32.74 per paycheck with the current plan that you're on and if you-

Speaker speaker_2: What's the VIP?

Speaker speaker_1: ... move the... mm-hmm, with the VIP Standard, with the lowest year-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... of the VIP. And then if you go to the highest year of the VIP it will be \$34.56.

Speaker speaker_2: Mm-hmm. So let's go with the current MEC and the highest of the VIPs. What does that look like?

Speaker speaker_1: That would look like \$34.53 per paycheck.

Speaker speaker_2: Mm-hmm. What kind of benefits can I expect?

Speaker speaker_1: So with that one you'll have the current benefits that you have at the moment.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then the VIP Classics, they will cover hospital indemnity services. These work with a set dollar amount. So I'm gonna go over the list that was provided to us on their benefit guide and the set dollar amount that it will cover you for that service and then you're responsible for the remaining of it, okay?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So it covers hospital admission once a year, \$500 from the bill; hospital confinement, 30 days a year max, \$50 per day out of the bill; intensive care unit, it will cover you for 20 days max in the year for \$100 out of the bill max; rehabilitation will be covered for 30 days a year, that will be \$25 off the bill per day; surgery in a hospital, in an outpatient facility, or a freestanding surgery center will be covered once a year, \$500 from the bill, and if it is in a physician's office, it will be covered twice a year, \$25 off the bill per day. The emergency room will be covered twice a year, \$50 out of the bill per day. Urgent care facilities and the physician's office are both covered for four days max per year, \$50 out of the bill for each. And physical therapy, speech therapy, or occupational therapy facilities are covered at four visits per year max, \$30 out of the bill per day. Medical imaging tests are covered once a year, \$100 out of the bill. Advanced studies or follow-up tests are covered at \$25 out of the bill once a year. Outpatient prescription drug benefits is covered \$15 per year, \$10 out of the bill. The ambulance by ground is covered at \$100 out of the bill and by air \$200 out of the bill once a year. Preventative surgery in a hospital, an outstanding facility, or a freestanding surgery center is covered at \$500 out of the bill once a year. And if it is in a physician's office, it will be covered for \$250 once a year out of the bill. And then lastly, it will come with a critical illness benefit rider package for the amount of \$5,000 in benefits.

Speaker speaker_2: Hmm. Okay. I mean, having that kind of coverage is better than no coverage, but I feel like I'm willing to risk it. You know? Like- ... I don't feel like I need those services so if I were to stay with the current MEC, um, like if I were to stay with that one or go to the Enhanced MEC, um, what are the, like the big major kind of like basic factors that would

make me, you know, choose one or the other?

Speaker speaker_1: So differences between those two, the one that you're currently on and the MEC Enhanced, um, would be the fact that you have hospital indemnity, those hospital visits with copays for those three visits we spoke about. And instead of only having the Elixir provider for your prescriptions, you're also gonna have another package with Pharmaville Prescription who works with a tier system. They have \$10, \$20, or \$30 for generic depending on where your prescription will fall. That's why you pay out of pocket for them. And then they give a discount on non-generic prescriptions.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then it also comes with a group accident package, 'cause aside from that everything else is the same. You're y- you're gonna have that Elixir coverage that you have with the current plan you're on. It will still have those urgent care virtual package in there. The only thing is with the Enhanced, you will lose the Free Rx coverage for the prescriptions.

Speaker speaker_2: Hmm. Okay. And can you just-

Speaker speaker_1: And-

Speaker speaker_2: ... explain to me... Oh yeah, go ahead.

Speaker speaker_1: Oh no, I apologize. I was just gonna say aside from that it does also come with a group accident package in it.

Speaker speaker_2: You said group accidents?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Like a car wreck?

Speaker speaker_1: No, sir. A group accident package will cover services like a hospital emergency room, emergency-

Speaker speaker_2: Oh.

Speaker speaker_1: ... dental work, hospital admission and such.

Speaker speaker_2: Gotcha. So can you explain to me the current plan that I have right now, what is the whole no copayments, no deductible, no out-of-pocket thing?

Speaker speaker_1: Correct, yeah. So with the current plan that you have, as long as the service is preventative, it is covered at 100% within network. So for example, that blood pressure screening? Um, under the current plan that you're on, since it only covers preventative services, those services are covered at 100% given that you go into a network provider. It is the same thing with the Enhance as well. Those preventative services are covered 100%. Um, however, comparing both plans to a perspective view of what will be your additional out-of-pocket expenses with the MEC Enhance, just thinking about the difference itself, it would just be that with the current plan that you're under, all of your preventative

services are covered 100% and that's the only thing the plan covers. Whereas if you go into the MEC Enhance, you're basically getting a little bit of help with the services that your current plan is not covering.

Speaker speaker_2: Mm-hmm. Like with the hospital stuff and all that kinda thing.

Speaker speaker_1: Yeah. So for example, for like your doctor's visit, instead of having to pay that fee for the doctor visit, if you were to be into one of the VIPs you'll have at least \$50 for a paying out of it. Um, where with the Enhance you're only gonna be paying \$10 out of pocket, provided that you don't need more than four visits a year.

Speaker speaker_2: Mm-hmm. So that's with the VIP right? The \$10 per visit, four times?

Speaker speaker_1: No. That one is with the MEC Enhance, the \$40 one. The VIP is the one that will cover \$50 for that physician's office visit.

Speaker speaker_2: Hmm. Okay. Hmm. Yeah, 'cause that's the thing. It might be that the clinic I go to, which is not a full-blown, full-sized hospital-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: It might be that, um, it's not in the network. But, I mean, they are paying some of it. I guess just like, it only feels like it's maybe less than 20%. So that's why I'm, like, trying to figure it out if it's in network. Um...

Speaker speaker_1: If they're paying some services it is, 'cause with your current plan, it doesn't cover anything out of network. So if they have made some payments towards the services that you have gotten at that clinic, it means that it is within network and that the services that they have paid for are the only services that your plan currently covers.

Speaker speaker_2: Right. Yeah, that's what it feels like it is. 'Cause I mean if it were to be like a \$200 bill, it would be maybe 180, so it is in network.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. I guess I'm just la- I need to pick up... I, I n- I don't know. I need to use the Elixir, the FreeRx and all that or the vir- virtual care even, 'cause that might make it cheaper on me, probably.

Speaker speaker_1: Yes, 'cause the one that you're currently on does have that virtual care plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, I do have to say however, more than positively, the carrier, the website itself that you used to go into it, if at some point you use it has changed, 'cause the carrier is different now.

Speaker speaker_2: Hmm. It's not the Wal- Walmart Health?

Speaker speaker_1: No, sir. It will be Lyric Health now.

Speaker speaker_2: Hmm. Can I, would I get an email about that? Or have I already gotten it maybe?

Speaker speaker_1: Yes. You should have gotten an email in regards to it 'cause it was effective this week, starting this Monday 30th.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, it was when they did the transaction into it.

Speaker speaker_2: Gotcha. Are they gonna send out new cards?

Speaker speaker_1: Not for that, 'cause to be honest the only thing that really changed was just the virtual carrier. I can give you the website if you like of where you can go to visit.

Speaker speaker_2: Uh, if I needed that would I need to call the Multiplan? Or ...

Speaker speaker_3: Like what would be the...

Speaker speaker_1: No. For that website I can... No, for the website of the virtual I can provide it to you. If you like I can send it to your email along with their customer service phone number.

Speaker speaker_2: Yeah. That'll be great 'cause I was trying to use my headphones to type all this info out.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But now that I have the phones in my ears it's kinda hard to remember all the, uh, just the website. So...

Speaker speaker_1: Of course. And if you do need more time, um, 'cause I know with insurance sometimes it's a little difficult getting all that information in just over the phone, I can also send you a copy of your staffing company's benefit guide of the offerings currently so that you can also review them if it makes you feel like it might be best for you to also see it yourself before making a decision.

Speaker speaker_2: Mm-hmm. Yeah. I mean, I feel like that'll be better even though it might be also, it cannot hurt to add the current MEC that I have and add like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the standard VIP. I'm sure that'll be better off than just keeping just the MEC. But I feel like, um, I need to call the Multiplan just to make sure that I'm in network and they might just tell me yes, which I kinda already might know. But, you know, that's the thing. I feel like it's better off to just keep it as it is right now. Hopefully, I don't think I will use the hospital visits or any of those kind of benefits.

Speaker speaker_1: I understand.

Speaker speaker_2: So if I ne- if I didn't call today, uh, would I have lost coverage or would it stay the same, MEC?

Speaker speaker_1: No. It'll be the same. The system actually already rolled it over.

Speaker speaker_2: Oh, gotcha.

Speaker speaker_1: So you would just be staying with the same exact plan.

Speaker speaker_2: Got it.

Speaker speaker_1: If you hadn't called in today.

Speaker speaker_2: Mm. Gotcha. So for right now, the MEC is costing me like, what? \$15 per week? Per paycheck?

Speaker speaker_1: Yes, sir. It is costing you \$15.67 per paycheck right now.

Speaker speaker_2: Gotcha. And then if I don't change it or add anything maybe tomorrow or in the next couple of days then it's too late?

Speaker speaker_1: It will stay the same. The only thing is, today's the last day of your company open enrollment period.

Speaker speaker_2: Gotcha. And I don't remember if I picked this plan myself. Is it probably the basic one that they give to everyone, like bottom line base one? Baseline?

Speaker speaker_1: No, actually your company has a company policy of auto-enrolling their new hires into a medical preventative care plan. That's a plan that it defaults under for their company auto enrollment.

Speaker speaker_2: Hmm. So like I could, I could go maybe lower on the \$15 or not?

Speaker speaker_1: No, there's no other plan aside from that MEC that will provide those current services that you're having that will be lower. Specifically speaking, medical-wise, plans that we offer, the lowest you can go will be that virtual \$5.99. But it won't cover those in-person visits.

Speaker speaker_2: Right. Totally. So, um, what does preventative entail? Does that mean that only like ro- routine checks or like yearly checks, but if I were to get a cold and I need to go to see the doctor that day, that's not preventative?

Speaker speaker_1: That is correct sir, yes.

Speaker speaker_2: Hmm. So that's why maybe my, my bills have been feeling high 'cause I go on the day off where I'm feeling sick and then that, that's not preventative. That's not the scheduled year, year by year kind of visit.

Speaker speaker_1: Yes sir, that is correct.

Speaker speaker_2: Mm-hmm. Makes sense. Makes sense.

Speaker speaker_1: So with the preventative, basically the way that I view it is preventative services are us making sure that we are not sick.

Speaker speaker_2: Mm-hmm. Gotcha. Is there any plan that's good for those kind of like just, um, quick visits? Like, like the ones I do like for a cold or like COVID for, for example?

Speaker speaker_1: Those will be the VIP plans that will cover those doctor visits and it will only cover 50 dollars out of each visit.

Speaker speaker_2: Gotcha. 50 dollars out of those visits for the extra 17 dollars?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Can I just do the maybe the VIP standard or do I need the MEC?

Speaker speaker_1: So you can do the VIP standard. The only thing is that with the standard you're only getting hospital and then many preventative services won't be covered.

Speaker speaker_2: Right. Yeah. Hmm. And then for open enrollment, if I were to add the VIP to the MEC that I have, the VIP standard, um, if I wanted to cancel the VIP standard later on, is there, is that possible or not really?

Speaker speaker_1: You're able to if you wish to. There is no restrictions on cancellations. The only restriction that you have is after today, let's say for example you're on the standard and after today you want to switch to the classic, you wanna upgrade it, you won't be able to.

Speaker speaker_2: Gotcha. Gotcha.

Speaker speaker_1: You can only cancel it.

Speaker speaker_2: Mm-hmm. Mm-hmm. So yeah, that's where I'm kind of torn. It feels like it could be good to have the VIP standard added to the MEC right now and just, I mean 50 dollars out of those visits that are considered quote unquote "urgent care." I mean that sounds nice. Better than not having it. Hmm. Could you send me the information to my email like you said please?

Speaker speaker_1: Sure thing, sir. I have sent it from our office email which is ensel@benefitsinocard. It should be titled Virtual Care Website and Benefit Guide.

Speaker speaker_2: Gotcha. And that's only the benefits that I have right now, the MEC?

Speaker speaker_1: No sir, the benefit guide wouldn't show your current policy. It's just gonna show the offerings that your employees, currently offering their employees who enrolled into.

Speaker speaker_2: Gotcha. Which includes the VIP standard, for example?

Speaker speaker_1: Yes sir. So it's gonna go over all the medical plans they offer, the additional coverage like dental, vision and such. It's gonna go over all of those plans in that benefit guide.

Speaker speaker_2: Mm-hmm. Oh yeah, so um, the MEC that I have right now, it does include dental and vision?

Speaker speaker_1: No sir, those are completely separate services. You're in the medical plan. Dental and vision are two different categories.

Speaker speaker_2: Right. So the VIP standard includes the dental and vision or not really?

Speaker speaker_1: No sir. VIP plans and MEC plans are medical only.

Speaker speaker_2: Okay.

Speaker speaker_1: The only thing that they're gonna have in there is a critical illness packet or a group accident packet 'cause those are two medical packages, but dental and vision are different. They're different departments.

Speaker speaker_2: Hmm, gotcha. But I do have the chance to add medical or uh, I'm sorry, dental to this plan right now?

Speaker speaker_1: To the policy? Yes sir. So it won't be added to your MEC plan since your plan is separate and would just be added into what they call a policy. Once you have more than one plan of insurance, they consider that being a policy rather than just one plan.

Speaker speaker_2: Gotcha. Gotcha. So now let me see with you if I, like what are the options to adding like the bottom tier of the medical, no, the dental care?

Speaker speaker_1: There wouldn't be any. They only offer one dental plan and one vision plan. The only coverage itself that has more than one plan for you to choose from is medical.

Speaker speaker_2: Oh gotcha. So can you just tell me real quick, uh, how much it costs for the dental and vision?

Speaker speaker_1: Sure thing. It'll be three dollars and 52 cents per paycheck for employee only on the dental plan. It will cover your preventative services at 100%, basic services, basic restore services and radiographs at 80%. You'll have an annual maximum of 500 dollars and a 50 dollar deductible. So annually the most that it will be maximum, sorry, that it's gonna cover for your services dental-wise is gonna be 500 dollars. After that per year, it'll have to be renewed again which means that for 2025-They will pay \$500 of dental services. You will not get anothe- noth- another hund- I mean, another 500, sorry-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... till 2026 next year with the plan.

Speaker speaker_2: For only \$3 per paycheck?

Speaker speaker_1: Yes, sir. That is correct. \$3.52 per paycheck.

Speaker speaker_2: I mean, dang. I missed out on that this past year, then.

Speaker speaker_1: And then, there we go. And then the dental is \$2.15 per paycheck. This one works for copays as a \$10 copay for the eye exam, \$25 copay for the lenses and the frames. There's a \$0 copay for your contact lens fittings, and the annual frame allowance is \$130 per year.

Speaker speaker_2: And what was the first, um, number you gave me or the first thing that they offer in that plan for vision?

Speaker speaker_1: Mm-hmm. It is a \$10 copay for the eye exam.

Speaker speaker_2: Oh, gotcha. Hmm. I mean, and how much is per paycheck on that vision?

Speaker speaker_1: \$2.15 per paycheck.

Speaker speaker_2: \$2.15?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Gotcha. So if I were to add those two, dental and vision, to my current MEC, how much would that be per, per paycheck, I guess?

Speaker speaker_1: Okay. So your current MEC plan with the dental and vision will be \$21.34 per paycheck.

Speaker speaker_2: I mean, dang. Can we just go ahead and add those two please-

Speaker speaker_1: Sure thing.

Speaker speaker_2: ... to the MEC coverage?

Speaker speaker_1: All right. Do you authorize Crown Services to make the deduction of \$21.34 for the selected plan?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. And then it should take one to two weeks for them to start making the deductions. Once you see that first deduction of \$21.34, following Monday will be when the dental and vision coverage becomes effective.

Speaker speaker_2: Okay.

Speaker speaker_1: And then that same week of activation, Friday is when the carriers are gonna send out those benefit cards to your mailing address.

Speaker speaker_2: Gotcha. So how many, um, visits do I get per dentist? Or per year for the dentist?

Speaker speaker_1: So the dentist doesn't have... I mean the dental plan doesn't show a limit on visits or the vision one. It just shows-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... the maximum that it will cover for the dental and then that-

Speaker speaker_2: So 500.

Speaker speaker_1: ... maximal frame allowance.

Speaker speaker_2: Gotcha. So it's the 500 max is what they'll cover per year?

Speaker speaker_1: Yes, sir, for the dental plan.

Speaker speaker_2: And then for the vision, you told me it was \$10 copay, I guess, until the \$130 get reached?

Speaker speaker_1: I know. So the \$130 is your frame allowance of how much they'll-

Speaker speaker_2: Okay.

Speaker speaker_1: ... pay for your glasses frames.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then the copays is just what you will pay every time you go get an eye exam.

Speaker speaker_2: Oh, gotcha, gotcha.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. So I guess-

Speaker speaker_1: And then it also applies to that lens and contacts as well as the contact lens fitting.

Speaker speaker_2: Totally. So then if I were to just... Well, I already got these two added to the plan, but if I were to call the multi-plan and I found out that the places I go to for dental and vision are not in network, I can, like we said earlier, go back and cancel those two if I wanted to go strictly to those?

Speaker speaker_1: So those two plans don't have any network requirement. The only benefit plan that has a network requirement is the MEC plan.

Speaker speaker_2: Hmm. Gotcha. Can you have, um... Can you... Can I cancel later on the MEC if I need to and just keep-

Speaker speaker_1: Yes, sir.

Speaker speaker_2: ... the dental and vision?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Hmm. Very interesting. Okay. Well, um, I think, you know, for now, I'm gonna just keep it at \$21 and some cents. Uh, I feel like it's, it's up to me to just stay healthy, but I feel like that's good coverage for now, for sure.

Speaker speaker_1: Yeah, I understand. I also did send you just now to your email the information for the network providers for both of the dental and vision. They don't have the requirement, but they do still got companies that will have that list with this you're locating providers that accept their insurance. Your dental is with American Public Life and the vision is gonna be with MetLife.

Speaker speaker_2: Gotcha. Did you send to my email the info about the new virtual care thing?

Speaker speaker_1: Yes, sir. So you should have two-

Speaker speaker_2: Oh my gosh.

Speaker speaker_1: ... emails in total.

Speaker speaker_2: Cool. Cool. Thank you so much. I feel like, um, that's as good as it's gonna get, but it's better than nothing, for sure. So I appreciate it a ton for taking the time to explaining it to me, and I feel like I'm very happy with just adding those two and keeping the same coverage right now.

Speaker speaker_1: Of course, my pleasure.

Speaker speaker_2: Okay.

Speaker speaker_1: Is there any other information that you will need today?

Speaker speaker_2: Um, if I need to know, like is the Free Rx, like an Elytra available everywhere or is there also a network for this?

Speaker speaker_1: So the Free Rx is just a membership, that one. Your AQ medications need to pick, p- pick up at one of the participant locations. I believe that were run by Walmart, Walgreens, Rite Aid, Publix, CVS, and such.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then the chronics have to be shipped to your home for a three to five day shipping, which is free.

Speaker speaker_2: Okay.

Speaker speaker_1: So I believe with-

Speaker speaker_2: Make sense.

Speaker speaker_1: ... the Free Rx, if you're looking at it from the prescription point of view, it really just has a restriction that it all depends on the specific medication. I, myself, use it. Not all medications are covered under them but to be quite honest I've been using it for roughly a year now and I believe I only had to pay for medication once or twice.

Speaker speaker_2: Nice.

Speaker speaker_1: What I suggest everyone doing members-wise when I speak with them, the website. Once you go into the FreeRx website, they have something called a drug search. I believe depending on what your browser is, it might take you straight to there. I always put my medication in there as soon as a doctor gives me the names of it and the strength. And once you hit Find your Meds, it will tell you if it is covered, if it's something that your doctor has to have delivered to your home or if it is something that you can pick up at a particular pharmacies inside.

Speaker speaker_2: Gotcha. Nice. And what's the Elixir again? How's that different from FreeRx?

Speaker speaker_1: Um, the Elixir specifically comes with your FreeRx plan and the only thing that they cover is the preventative, generic prescriptions.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Let's see the examples they provided. Sorry, a lot of scrolling down. There we go.

Speaker speaker_2: Nice. Thanks.

Speaker speaker_1: Um, so it says that it will cover preventative, generic prescriptions like aspirin, statins or vitamins.

Speaker speaker_2: Hm, gotcha.

Speaker speaker_1: The way that I would see it is the Elixir is restricted to it just being preventative, generic prescriptions, whereas the FreeRx provides a wide variety of it. It even does cover over-the-counter. Um, the only tricky part with over-the-counter is that you have to call them to place your order, as well as the fact that when you do that, you have to have a minimum, I believe, is \$10 or \$20, something like that. Otherwise, there is a shipping fee. But if you have already a prescription that's gonna be shipped to your home and you called in prior to it being sent to you to add it to that prescription, you're able to actually get away with ordering less than their limit and getting that prescription shipped to you free since there was already a prescribed prescription being sent to you.

Speaker speaker_2: Mm-hmm. So I just need to get on the ElixirSolutions.com and figure it out from there w- to do that?

Speaker speaker_1: No, this is the FreeRx that we're talking about.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So same thing, get on the website and get it with a representative maybe and get the order in for the prescribed medication?

Speaker speaker_1: Yes, sir. So for the prescribed medication, your doctor will be the one that does it, um, once you go there.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And they put in the order. And then when you do pick up the prescription, I have to say, you have to make sure that they are not billing the insurance so they're using the FreeRx. Depending on the system of the pharmacy that you're gonna pick up, I know Walgreens recognizes it as an FSA account. So it all depends on the system of the pharmacy that you're going to and how it will label it in their system.

Speaker speaker_2: Gotcha.

Speaker speaker_1: But, yes-

Speaker speaker_2: So just try to ensure that they give me the FreeRx benefits?

Speaker speaker_1: Yes, sir, that they're billing it to the FreeRx one.

Speaker speaker_2: Gotcha. And not, like, the medical, M-E-C thing?

Speaker speaker_1: Yes, sir. Correct.

Speaker speaker_2: Okay.

Speaker speaker_1: And then just to clarify with that over-the-counter medications that you can order, let's say for example you have migraine medication being delivered home-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for the chronic medication. You're able to call in and let's say you wanna get calcium or the generic version of Tylenol.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: You would just call them once your doctor puts in the request and let them know, "Hey, I would like to add, um, a bottle of vitamin C, Tylenol or such to the order that my doctor put in already." And then instead of being charged that \$5.99 shipping fee, it'll be free of charge instead. And then I did look that up. There's a \$25 minimum that they have for the over-the-counter prescription, I mean, over-the-counter medications if you don't have a prescription being shipped to you at the same time.

Speaker speaker_2: Hmm. So every time I get a prescription, it's better to go ahead and add stuff maybe that is c- covered by the FreeRx?

Speaker speaker_1: Yes, sir, if you're looking to get them. If you go into your account, the FreeRx account, um, so those tabs that they have there in- under the document one, there's gonna be the OTC medication formula, form- formulary, sorry. And it's gonna-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... give you the list of those over-the-counter medications that are offered as well as the price and the count of how much will come in that bottle.

Speaker speaker_2: Gotcha. So for example, if I get a multivitamin from my, um, provider, my doctor, I can maybe, you know, get that for free through the FreeRx? Or you would know better?

Speaker speaker_1: It all depends. So if you, for example, you're getting a vitamin C and that vitamin or multivitamin is considered over-the-counter, it won't be free.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Um, 'cause over-the-counter medications do have a total amount set in there that you have to pay for them.

Speaker speaker_2: Gotcha, gotcha. So the chronic ones are the ones that are maybe free sometimes?

Speaker speaker_1: So your medication in general would be maybe free. About 90% of those generic prescriptions are gonna be free of charge. It just depends-

Speaker speaker_2: Maybe not.

Speaker speaker_1: ... specifically what the medication is.

Speaker speaker_2: Totally. Okay. Very interesting. I've been getting it, you know, uh, at a pretty good rate with the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... clinic I work at but, I mean, free is better than \$7 which is what I've been getting it for. So-

Speaker speaker_1: Yeah, no, like, I mean, I think it was an eye drop for a pinkeye or something like that, that I once had to get during the summer. Um, and when I got the notification from Walgreens that it was ready, I think it was less than \$8, m- maybe \$6 or something like that. But with the FreeRx, it was free. So I definitely know what you mean. Even if it is a very small amount that you're paying for the prescription, sometimes free is better.

Speaker speaker_2: Totally. Totally. All right. This is good info because I've had it in my card, but I never really got into-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... thinking or looking at PredRx and what it is.

Speaker speaker_1: Of course, and it is a membership that you're already paying with that NEC plan.

Speaker speaker_2: Yeah, might as well use it. Is the virtual care also just preventative services?

Speaker speaker_1: Ah, no, your virtual care is for urgent care services.

Speaker speaker_2: Hmm. Gotcha.

Speaker speaker_1: Yeah, so if for example-

Speaker speaker_2: So I'm definitely better off-

Speaker speaker_1: Go ahead.

Speaker speaker_2: Yeah, I was gonna say, I'm better off for sure just if I get sick or COVID, but I need a test for maybe COVID, um, is that something that urgent care can do?

Speaker speaker_1: So virtually, they can take care of things like let's say if you have a sore throat, um, a pink eye or it could very well be, sorry, strep throat, things like that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: They're able to take care of those over the phone with you for the urgent care. Um, however, like if it is anything that we have to see you for, those are things that

they're not gonna be able to help you with, but they will advise you if you have to see a doctor in person. Like cold full symptoms, allergy, sinus problems, um, sometimes bronchitis or repres- respiratory infections, those things they can help you with over the phone, um, with having it with an urgent care either as virtual, whether it be in a FaceTime call or something like that, a video call, or it might just be a regular phone call like you and I are talking right now.

Speaker speaker_2: Gotcha. So if they say you've go- you have to go see someone in person, that's something else different and they might not cover since it's not preventative at that point?

Speaker speaker_1: Yes, sir. So if they do say-

Speaker speaker_2: Or, or-

Speaker speaker_1: ... you have to go in person, it will be out of your pocket basically at that point.

Speaker speaker_2: Gotcha. Okay. This is really good info, so thank you for being patient with me.

Speaker speaker_1: Of course, that's what we're here for.

Speaker speaker_2: Yeah. Um, definitely great info to know. Um, if you wanna... if I can leave a review, I would love to because you've been very helpful and thank you for helping me at the vision and dental.

Speaker speaker_1: Of course. It was my pleasure. Uh, we don't really have a caller review, but yes, your thoughts are enough. Thank you so much, Mr. Ortiz.

Speaker speaker_2: Thank you. What was your name?

Speaker speaker_1: Francesca.

Speaker speaker_2: Thank you, Francesca. You're great.

Speaker speaker_1: Thank you. I do hope you have a wonderful rest of your weekend. If you have any questions or concerns, we are gonna be still open till 8:00 PM Eastern Time today. So you still have the chances-

Speaker speaker_2: So I can...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Mm-hmm, until 8:00 PM, I can...

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Cool beans. Thank you so much, Frances- Francesca.

Speaker speaker_1: Of course. My pleasure. Have a wonderful rest of your day.

Speaker speaker_2: You too. Bye bye.

Speaker speaker_1: Yeah.