

Transcript: Francesca

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Full Transcript

Thank you for calling Benifitin Acurn. My name is Francesca. How can I assist you today? Uh, yes, I'm doing open enrollment and I just have some questions about, um, I guess what I'm looking at. What staffing company do you work with? Uh, Doherty Staffing. And what questions did you have regarding their coverage? Uh, so there's, uh, a few different things on here. There's like a MEC, um, there's a VIP. Um, some of them say this is not major medical. I guess I'm just used to picking a health plan and it's just kind of a health plan. So what, I guess, what is VIP? A medical plan, hospital indemnity services. Okay. Okay. And does that cover, like preventive care and things like that? No. Or is that just for the hospital? It'll be just the hospital indemnity with the VIP Standard. The MEC Stay Health TeleRx will be the one that will cover preventative only. And then that third option of MEC Enhanced will cover both hospital indemnity and preventative. The only thing is, the only two plans that you can combine together will be the MEC TeleRx with the VIP Standard, but you cannot combine both MEC plans or the MEC Enhanced with one- with the VIP Standard. Oh, and also before I forget, both Stay Healthy plans have a network requirement. Okay. And so VIP does, is th- is the hospital plan and then the TeleRx, that's the prescriptions that... No, sir, preventative only. The TeleRx is the one that's preventative only. Okay. So the combination of the TeleRx and the VIP is sort of like normal insurance then? Like it'll, it'll cover- Yes, sir. ...your preventative and your hospital. Okay. And then, um, and what's... I noticed there's that other MEC plan. What's the difference between like that MEC plan and... But, but I can't combine the two. I can't combine the TeleRx with the MEC? Yes, sir. Other MEC plan. Because the MEC Enhanced is the one that covers both preventative and hospital together. Okay. And does that incl- does that also cover prescription? Yes, sir. All three of those plans come with a prescription coverage. Okay. And I did see, um, is, something about Elixir. Is that the company that administers the prescriptions? For the TeleRx plan and the MEC Enhanced, yes. Um, the only thing is with the Elixir, it will only cover preventative generic prescriptions. The VIP Standard has the prescriptions with PharmaBill, which will cover non-generic prescriptions for a discount. And then generic prescriptions will be covered on a tier system of either 10, 20 or 30, depending on where that prescription falls of what you pay out of pocket. Now, the difference prescription-wise between all three of them will be the fact that the MEC TeleRx does preventative generic only. The VIP Standard does both type, the generic and the non-generic at a discount. And then the MEC Enhanced has both of those two prescription package that we des- just described, the one for the VIP Standard and the one for the MEC TeleRx are both included in the MEC Enhanced. Okay. So I guess what's the major difference then between com- the combined MEC TeleRx and VIP versus the MEC Enhanced? So with the Enhanced, you have the four primary care visits, specialty visits or urgent care visits covered with copays. Whereas if you were to enroll into the VIP Standard for those medical

visits, you're only going to have a \$50 coverage out of the page. Which means, let's say for example, you go to the emergency room and the bill comes out to be \$900, with the VIP Standard you only get \$50 paid out of that bill and you're responsible for the remainder. Okay. So it sounds like the MEC is better cover- or the MEC Enhanced is better coverage. Um, and did you say the MEC Enhanced, um, does that cov- that doesn't cover, um, name brand medic- medic, uh, name brand prescriptions or it does? It does. It's going to cover non-generic prescriptions under that PharmaBill prescription package and it will be at a discount. That's the only thing. Okay. They wouldn't cover it with a copay as PharmaBill does with the generics. For the non-generics based on the information that I have, excuse me, of the benefit with the non-generics it will be a discount. Non-generic or name brand, it will be a discount on them. Okay. Okay. Uh, let's see. And then, okay, I guess-So, yeah, so no matter what plan I choose, the best prescription coverage for name brand drugs is gonna be a discount, but there isn't really coverage for it. Mm-hmm. So if name brand prescriptions are something that you specifically want, even the FreeRx membership for medications will still have restrictions on name brands. Most of these benefits, to be quite honest, are gonna be covering generic brands drugs. 'Cause with the FreeRx itself, while it does cover a couple of brand prescriptions, I wouldn't be able to give you a specific percentage of what they will be or a specific count. But I know for a fact with the FreeRx membership, if you're willing to do generics, they cover roughly about 90% of those generic drugs prescribed in the US for free. Okay. Yeah, and the particular, I'm on a diabetes medicine and the particular drug- Mm-hmm. ... doesn't have a generics yet and it's really expensive. So that's why I was trying to figure out what's gonna have the better, better prescription coverage. Um, I mean the FreeRx- So would you... Go ahead. Oh, sorry. No, I was gonna say with your specific predicament on that medication, I will suggest going into the, if you haven't already, the FreeRx website and using their drug search to see if that specific drug is covered. Um, the other option to see if it will be covered under that MEC Enhanced is that I can provide you the phone number for Pharmer Bill Prescription, since we don't have access to their formulary, and they will be able to let you know whether or not your specific medication would be covered, and if it is, what the discounted rate might be. And you said that would be under the MEC Rx? Uh, no. The- Or under the MEC Enhanced? The FreeRx should be showing up, I believe it's usually towards the end of those plans as FreeRx- Okay. ... which is \$5.99 on its own, 'cause if you're wanting to do the combination of that VIP Standard and the MEC TeleRx, and you decide to go with the MEC Enhanced, the MEC Enhanced doesn't have the FreeRx membership. Um, now that MEC TeleRx, the preventative one, it does come with that FreeRx membership already imbued into it, but you can also get it separate on the side. Okay. And then the Pharma Bill Rx, is that part of the MEC Enhanced? Yes, that's part of the MEC Enhanced and the VIP. Thank you. So for them, I don't think they have website now that I think about it. Um, for them, I will have to give you... Oh. I will have to give you their phone number. Okay. To contact them and see if they have the specific prescription under their formulary. Hmm, let's see. Yes. Well, I'm not seeing a website on the benefit guide specifically. I think it could be one of those companies that currently does not have one. Okay. Do you have a phone number? Yes, sir. Okay. I was gonna say if you do have a pen and paper, I can give you that phone number. Yep, I'm ready. It's going to be 800-933-3734. Okay. And then I did go, 'cause it recommended on the paperwork to go to Elixirs' website to look for what their kind of coverage is or if a, if a particular drug is covered. When I did that, it asked for a member ID.

Do I not, do I get that after I do my enrollment or do I already have a member ID? I believe you get that after your enrollment, but they do have also a phone number that I can give you for them as well. That would be great. All right. So the Elixir one will be 800-771-4648. 48. Is there any type of group number or plan number that I give them? No, sir. Um, what I always- Okay. ... recommend to members is just to let them know that currently, you are still deciding whether or not to enroll, that you wanna make sure your medication will be o- covered under the plan before you enroll into the benefit. Okay. All right, perfect. Well, this gives me enough to get started, so I appreciate your time. Of course. And then that FreeRx website is going to be free, the letter Rx.com. .com. Okay. Perfect. Thank you so much. I'll get to work researching all this. Of course. And then if you run into any other questions or concerns, feel free to give us a call back. We're here 8:00 AM to 8:00 PM, Mondays through Fridays Eastern Time. Awesome. Thank you. My pleasure. Have a great day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benifitin Acurn. My name is Francesca. How can I assist you today?

Speaker speaker_1: Uh, yes, I'm doing open enrollment and I just have some questions about, um, I guess what I'm looking at.

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Uh, Doherty Staffing.

Speaker speaker_0: And what questions did you have regarding their coverage?

Speaker speaker_1: Uh, so there's, uh, a few different things on here. There's like a MEC, um, there's a VIP. Um, some of them say this is not major medical. I guess I'm just used to picking a health plan and it's just kind of a health plan. So what, I guess, what is VIP?

Speaker speaker_0: A medical plan, hospital indemnity services.

Speaker speaker_1: Okay. Okay. And does that cover, like preventive care and things like that?

Speaker speaker_0: No.

Speaker speaker_1: Or is that just for the hospital?

Speaker speaker_0: It'll be just the hospital indemnity with the VIP Standard. The MEC Stay Health TeleRx will be the one that will cover preventative only. And then that third option of MEC Enhanced will cover both hospital indemnity and preventative. The only thing is, the only two plans that you can combine together will be the MEC TeleRx with the VIP Standard, but you cannot combine both MEC plans or the MEC Enhanced with one- with the VIP Standard. Oh, and also before I forget, both Stay Healthy plans have a network requirement.

Speaker speaker_1: Okay. And so VIP does, is th- is the hospital plan and then the TeleRx, that's the prescriptions that...

Speaker speaker_0: No, sir, preventative only. The TeleRx is the one that's preventative only.

Speaker speaker_1: Okay. So the combination of the TeleRx and the VIP is sort of like normal insurance then? Like it'll, it'll cover-

Speaker speaker_0: Yes, sir.

Speaker speaker_1: ...your preventative and your hospital. Okay. And then, um, and what's... I noticed there's that other MEC plan. What's the difference between like that MEC plan and... But, but I can't combine the two. I can't combine the TeleRx with the MEC?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Other MEC plan.

Speaker speaker_0: Because the MEC Enhanced is the one that covers both preventative and hospital together.

Speaker speaker_1: Okay. And does that incl- does that also cover prescription?

Speaker speaker_0: Yes, sir. All three of those plans come with a prescription coverage.

Speaker speaker_1: Okay. And I did see, um, is, something about Elixir. Is that the company that administers the prescriptions?

Speaker speaker_0: For the TeleRx plan and the MEC Enhanced, yes. Um, the only thing is with the Elixir, it will only cover preventative generic prescriptions. The VIP Standard has the prescriptions with PharmaBill, which will cover non-generic prescriptions for a discount. And then generic prescriptions will be covered on a tier system of either 10, 20 or 30, depending on where that prescription falls of what you pay out of pocket. Now, the difference prescription-wise between all three of them will be the fact that the MEC TeleRx does preventative generic only. The VIP Standard does both type, the generic and the non-generic at a discount. And then the MEC Enhanced has both of those two prescription package that we des- just described, the one for the VIP Standard and the one for the MEC TeleRx are both included in the MEC Enhanced.

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Speaker speaker_0: So with the Enhanced, you have the four primary care visits, specialty visits or urgent care visits covered with copays. Whereas if you were to enroll into the VIP Standard for those medical visits, you're only going to have a \$50 coverage out of the page. Which means, let's say for example, you go to the emergency room and the bill comes out to be \$900, with the VIP Standard you only get \$50 paid out of that bill and you're responsible for the remainder.

Speaker speaker_1: Okay. So it sounds like the MEC is better cover- or the MEC Enhanced is better coverage. Um, and did you say the MEC Enhanced, um, does that cov- that doesn't

cover, um, name brand medic- medic, uh, name brand prescriptions or it does?

Speaker speaker_0: It does. It's going to cover non-generic prescriptions under that PharmaBill prescription package and it will be at a discount. That's the only thing.

Speaker speaker_1: Okay.

Speaker speaker_0: They wouldn't cover it with a copay as PharmaBill does with the generics. For the non-generics based on the information that I have, excuse me, of the benefit with the non-generics it will be a discount. Non-generic or name brand, it will be a discount on them.

Speaker speaker_1: Okay. Okay. Uh, let's see. And then, okay, I guess-So, yeah, so no matter what plan I choose, the best prescription coverage for name brand drugs is gonna be a discount, but there isn't really coverage for it.

Speaker speaker_0: Mm-hmm. So if name brand prescriptions are something that you specifically want, even the FreeRx membership for medications will still have restrictions on name brands. Most of these benefits, to be quite honest, are gonna be covering generic brands drugs. 'Cause with the FreeRx itself, while it does cover a couple of brand prescriptions, I wouldn't be able to give you a specific percentage of what they will be or a specific count. But I know for a fact with the FreeRx membership, if you're willing to do generics, they cover roughly about 90% of those generic drugs prescribed in the US for free.

Speaker speaker_1: Okay. Yeah, and the particular, I'm on a diabetes medicine and the particular drug-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... doesn't have a generics yet and it's really expensive. So that's why I was trying to figure out what's gonna have the better, better prescription coverage. Um, I mean the FreeRx-

Speaker speaker_0: So would you... Go ahead.

Speaker speaker_1: Oh, sorry.

Speaker speaker_0: No, I was gonna say with your specific predicament on that medication, I will suggest going into the, if you haven't already, the FreeRx website and using their drug search to see if that specific drug is covered. Um, the other option to see if it will be covered under that MEC Enhanced is that I can provide you the phone number for Pharmer Bill Prescription, since we don't have access to their formulary, and they will be able to let you know whether or not your specific medication would be covered, and if it is, what the discounted rate might be.

Speaker speaker_1: And you said that would be under the MEC Rx?

Speaker speaker_0: Uh, no. The-

Speaker speaker_1: Or under the MEC Enhanced?

Speaker speaker_0: The FreeRx should be showing up, I believe it's usually towards the end of those plans as FreeRx-

Speaker speaker_1: Okay.

Speaker speaker_0: ... which is \$5.99 on its own, 'cause if you're wanting to do the combination of that VIP Standard and the MEC TeleRx, and you decide to go with the MEC Enhanced, the MEC Enhanced doesn't have the FreeRx membership. Um, now that MEC TeleRx, the preventative one, it does come with that FreeRx membership already imbued into it, but you can also get it separate on the side.

Speaker speaker_1: Okay. And then the Pharma Bill Rx, is that part of the MEC Enhanced?

Speaker speaker_0: Yes, that's part of the MEC Enhanced and the VIP.

Speaker speaker_1: Thank you.

Speaker speaker_0: So for them, I don't think they have website now that I think about it. Um, for them, I will have to give you... Oh. I will have to give you their phone number.

Speaker speaker_1: Okay.

Speaker speaker_0: To contact them and see if they have the specific prescription under their formulary. Hmm, let's see. Yes. Well, I'm not seeing a website on the benefit guide specifically. I think it could be one of those companies that currently does not have one.

Speaker speaker_1: Okay. Do you have a phone number?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: I was gonna say if you do have a pen and paper, I can give you that phone number.

Speaker speaker_1: Yep, I'm ready.

Speaker speaker_0: It's going to be 800-933-3734.

Speaker speaker_1: Okay. And then I did go, 'cause it recommended on the paperwork to go to Elixirs' website to look for what their kind of coverage is or if a, if a particular drug is covered. When I did that, it asked for a member ID. Do I not, do I get that after I do my enrollment or do I already have a member ID?

Speaker speaker_0: I believe you get that after your enrollment, but they do have also a phone number that I can give you for them as well.

Speaker speaker_1: That would be great.

Speaker speaker_0: All right. So the Elixir one will be 800-771-4648.

Speaker speaker_1: 48. Is there any type of group number or plan number that I give them?

Speaker speaker_0: No, sir. Um, what I always-

Speaker speaker_1: Okay.

Speaker speaker_0: ... recommend to members is just to let them know that currently, you are still deciding whether or not to enroll, that you wanna make sure your medication will be o-covered under the plan before you enroll into the benefit.

Speaker speaker_1: Okay. All right, perfect. Well, this gives me enough to get started, so I appreciate your time.

Speaker speaker_0: Of course. And then that FreeRx website is going to be free, the letter Rx.com.

Speaker speaker_1: .com. Okay. Perfect. Thank you so much. I'll get to work researching all this.

Speaker speaker_0: Of course. And then if you run into any other questions or concerns, feel free to give us a call back. We're here 8:00 AM to 8:00 PM, Mondays through Fridays Eastern Time.

Speaker speaker_1: Awesome. Thank you.

Speaker speaker_0: My pleasure. Have a great day.

Speaker speaker_1: You too. Bye-bye.