

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. Um, I am recently working with Integrity Trade Services, and I just had a couple questions before I enroll or decline. Mokay, and what were those questions? So, um, so I live in Indiana, and I'm just wanting to know if the Integrity Trade Services, um, choices are, like... I don't know, I don't know what to call it. Like, state minimum... Or do I need to go on to, like, healthcare.gov or whatever that website is and get actual healthcare? I guess I don't know if this meets the state ref- minimum requirements. Um, let's see here. Now, I do know that one of the medical plans, the Stay Healthy MEC TelRx, that one just covers preventative healthcare services. However, that one is ACA compliant, um, and then they offer two other medical plans, the VIP plans, which actually cover your- Mm-hmm. ... hospital visits, doctor visits and medication coverage. Um, the only major difference between the Classic and the Plus is how much the insurance carrier just pays to cover things. Um, but these versus, like, regular major medical plans, uh, major medical plans, they have a deductible that you have to meet before the insurance carrier pays their set percentage. However, with these- Right. ... these are hospital indemnity plans, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met. Okay, so... I'm sorry. I'm, like, insurance stupid, so... If I'm just wanting to do, like, a... I guess w- uh, I don't even know what I'm trying to say, so bear with me. Um- No worries. I don't... Like, I don't have any prescriptions or anything, like monthly, anything that I need to meet. However, if I would happen to get sick or need to go to a doctor, I guess, is that the Stay Healthy MEC TelRx? Um, so, no, ma'am. So the Stay Healthy MEC TelRx, that just covers preventative healthcare services, so like, your physicals, diabetes screenings, vaccinations. Pretty much things that generally make you stay healthy, so things- Mm-hmm. ... that you avoid, uh, from getting sick. Um, but say if you do get sick and you do have to go to a doctor's appointment and they do have to prescribe you medicine, uh, the VIP plans would cover those things 'cause they cover hospitals, doctor visits and medication coverage. But only up to a certain amount? Correct. Like, like where I see, like, hospital admission benefit, it says, like, \$500 max one day. Correct, so that's how much the insurance carrier will pay for that service, yes, ma'am. Okay. So if I'm generally healthy, knock on wood, and may or may not need to just visit a doctor if I need it, then maybe, like, the minimum plan is like the VIP Classic? Is that right? Um, no, ma'am. So the MECs just cover preventative healthcare services, while the VIP plans cover hospitals, doctors and medications. Um, but you do have a medication benefit under the MEC TelRx 'cause that comes with a free Rx subscription, which gives out free or discounted prescription coverage. So you do have some sort of medication coverage under the MEC plan. It's just, the MEC just covers your basic, preventative healthcare services, while the VIP plans- But does that include, like... I'm sorry.

So does that... So does the MEC TelRx plan, does that cover, like, if I would happen to need to go to the doctor for any reason? Um, no, ma'am. I mean, is it covered through them, or do I need to choose a different one too? Um, so it's totally up to you. That's what I'm looking to you. Yeah, so I, I totally understand where you're coming from. Um, so I... Yeah. So I do know that the MEC, so say you just wanted to get, like, physicals done or you're not a s- like a sick person who goes to the doctor often, the MEC would benefit you, um, simply because it just covers preventative healthcare services. Um, while the VIP plans, say if you do go to the doctor often and you do get medications often, those would be the plans for you. Um, we're not recommending anything. Um, it's totally based on what you need or what you want. Um- Right. So it's just... So the MEC... That's all we do know is that the MEC just covers preventative healthcare services while the VIP plans cover your hospital visits, doctor visits and medication coverage. It's really hard, like, to, to, uh, foresee what's gonna happen, especially with, um, staffing agencies, that you're probably only gonna be there three months and then hopefully get hired on. But it's just... I don't know. It's kinda difficult to decipher the paperwork. I totally understand. Um, so I do know that you have a personal open enrollment period, which is 30 days from your first paycheck, so you really don't need to make a decision right now if need be. Okay, but a- but within the 30 days, I would need to decline or opt into one though, correct? Correct. Yes, ma'am. Okay. So if I'm not... I'm, I'm, I, I apologize. I'm sorry. So if I'm not... Generally, I, like, I don't go to the doctor a lot and I don't have any prescriptions, but if I would need to go to the doctor, then that is, that is under..... the Stay Healthy MEC plan, whereas if I would happen to go to the hospital, that's where the VIP comes in? Um, so the VIP could work both ways. Um, so say if you do need to go to the doctor, you do have doctor, uh, coverage under the VIP plans, same as the hospital. If you needed to go to the hospital, you have coverage under the VIP plan as well. So the Stay Healthy MEC doesn't cover any hospital visits or any doctor visits or anything. It just covers, like preventative healthcare services. So if you go to the- Okay. But, but- ... doctor, same. Hmm? Go ahead. So if you go to the doctor, say you just needed, like a, like a annual checkup, that would be covered under the MEC TelARX or if you needed to get, um, like a diabetes screening done, that would be covered under that plan 'cause you're preventing something from happening to you. But if I go to the doctor based on I might have a sore throat and it's bronchitis, then I would have to have a VI- the, one of the VIP plans? Correct. 'Cause that's not like preventative. Correct. Yes, ma'am. Okay. I think that... Okay, so based on what the Indiana state minimums are, I mean, all of this says this is not major medical insurance. I don't even really know what that means. But as far as- Um. Go ahead. Yeah, so that only means that it's not major medical insurance 'cause, uh, what, how major medical insurance works, there's a deductible that you have to meet before the insurance carrier pays a set percentage, like 80%, 70%, and then you're responsible for the remaining 20 or 30%. With these medical plans, they're hospital indemnity. So the insurance carrier pays that set dollar amount that you see in the benefit guide as long as copays have been met. So whatever the provider's copay is, you would reach that copay, then the insurance carrier- Correct. ... will pay their set dollar amount. Where do I find what copays are? Um, so it usually just depends on what the provider charges. Could be \$25 for regular doctor's visit or if it's, or if it's a specialist, like an ears, nose and throat doctor for example, \$50. But it usually just depends on what, where you go to. I think I'm more confused now than ever. I'm sorry. I just, I think it's because, I think it's because I'm used to in other jobs, it's the other way around. The major

medical and this is not, and I'm, I think it's just having a hard time sticking. Okay. Yeah, sure. Um, so if I, if I have to choose something to be state minimum, I mean, I don't know that I do or don't. I think that's where some of the confusion is coming in. But if, if, uh, I don't even know if they do. So like if Indiana requires like a state minimum, like whatever the, I think they called it Obamacare before or whatever, or ACA compliant or whatever it is. Mm-hmm. Um, does that require you have to choose the Stay Healthy MEC with a VIP one and then it is, or that's not even a thing? Um, now honestly, I don't know the answer to that question. Um, all I do know, it's totally up to you. Um, if you wanted the MEC with one of the VIP plans, you're allowed to do that. Um, but you can't combine both VIP plans, if that makes any sense. Yeah, that does. That does. I would figure you have to choose the Stay Healthy with one or the other. Okay. Um, but regarding that question, honestly don't know the answer to that one. Um, I mean I can provide you with the insurance carrier's telephone number so you can ask them more in detail. Okay. I mean, I do- yeah, at this point I'll take anything to try to help me sort this out. Okay. Um, so let's see here. So that may be for 90 Degree Benefits for the Stay Healthy MEC TelARX. Um, just let me know whenever you're ready for their number. Yeah. Go ahead. Okay, so 90 Degree Benefits telephone number is 800-833-4296 and it's option one to speak with a representative. And you said that's 90 Degree? Yes. 90 Degree Benefits. Yes, ma'am. And that's for the Stay Healthy one? Correct. Okay. And is the VIP somebody else or... Um, yeah, so the VIP is through American Public Life. Okay. And their telephone number is 800-256- Mm-hmm. Okay. ... 8606. Okay. All right. I appreciate your help and I'm sorry for all the confusion. No worries. Is there anything else I could help you out with today? I don't think so. Awesome. Well, you have a wonderful day, okay? You too. Bye. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. Um, I am recently working with Integrity Trade Services, and I just had a couple questions before I enroll or decline.

Speaker speaker_1: Mokay, and what were those questions?

Speaker speaker_2: So, um, so I live in Indiana, and I'm just wanting to know if the Integrity Trade Services, um, choices are, like... I don't know, I don't know what to call it. Like, state minimum... Or do I need to go on to, like, healthcare.gov or whatever that website is and get actual healthcare? I guess I don't know if this meets the state ref- minimum requirements.

Speaker speaker_1: Um, let's see here. Now, I do know that one of the medical plans, the Stay Healthy MEC TelRx, that one just covers preventative healthcare services. However, that one is ACA compliant, um, and then they offer two other medical plans, the VIP plans, which actually cover your-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... hospital visits, doctor visits and medication coverage. Um, the only major difference between the Classic and the Plus is how much the insurance carrier just pays to cover things. Um, but these versus, like, regular major medical plans, uh, major medical plans, they have a deductible that you have to meet before the insurance carrier pays their set percentage. However, with these-

Speaker speaker_2: Right.

Speaker speaker_1: ... these are hospital indemnity plans, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met.

Speaker speaker_2: Okay, so... I'm sorry. I'm, like, insurance stupid, so... If I'm just wanting to do, like, a... I guess w- uh, I don't even know what I'm trying to say, so bear with me. Um-

Speaker speaker_1: No worries.

Speaker speaker_2: I don't... Like, I don't have any prescriptions or anything, like monthly, anything that I need to meet. However, if I would happen to get sick or need to go to a doctor, I guess, is that the Stay Healthy MEC TelRx?

Speaker speaker_1: Um, so, no, ma'am. So the Stay Healthy MEC TelRx, that just covers preventative healthcare services, so like, your physicals, diabetes screenings, vaccinations. Pretty much things that generally make you stay healthy, so things-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that you avoid, uh, from getting sick. Um, but say if you do get sick and you do have to go to a doctor's appointment and they do have to prescribe you medicine, uh, the VIP plans would cover those things 'cause they cover hospitals, doctor visits and medication coverage.

Speaker speaker_2: But only up to a certain amount?

Speaker speaker_1: Correct.

Speaker speaker_2: Like, like where I see, like, hospital admission benefit, it says, like, \$500 max one day.

Speaker speaker_1: Correct, so that's how much the insurance carrier will pay for that service, yes, ma'am.

Speaker speaker_2: Okay. So if I'm generally healthy, knock on wood, and may or may not need to just visit a doctor if I need it, then maybe, like, the minimum plan is like the VIP Classic? Is that right?

Speaker speaker_1: Um, no, ma'am. So the MECs just cover preventative healthcare services, while the VIP plans cover hospitals, doctors and medications. Um, but you do have a medication benefit under the MEC TelRx 'cause that comes with a free Rx subscription, which gives out free or discounted prescription coverage. So you do have some sort of

medication coverage under the MEC plan. It's just, the MEC just covers your basic, preventative healthcare services, while the VIP plans-

Speaker speaker_2: But does that include, like... I'm sorry. So does that... So does the MEC TelRx plan, does that cover, like, if I would happen to need to go to the doctor for any reason?

Speaker speaker_1: Um, no, ma'am.

Speaker speaker_2: I mean, is it covered through them, or do I need to choose a different one too?

Speaker speaker_1: Um, so it totally up to you.

Speaker speaker_2: That's what I'm looking to you.

Speaker speaker_1: Yeah, so I, I totally understand where you're coming from. Um, so I... Yeah. So I do know that the MEC, so say you just wanted to get, like, physicals done or you're not a s- like a sick person who goes to the doctor often, the MEC would benefit you, um, simply because it just covers preventative healthcare services. Um, while the VIP plans, say if you do go to the doctor often and you do get medications often, those would be the plans for you. Um, we're not recommending anything. Um, it's totally based on what you need or what you want. Um-

Speaker speaker_2: Right.

Speaker speaker_1: So it's just... So the MEC... That's all we do know is that the MEC just covers preventative healthcare services while the VIP plans cover your hospital visits, doctor visits and medication coverage.

Speaker speaker_2: It's really hard, like, to, to, uh, foresee what's gonna happen, especially with, um, staffing agencies, that you're probably only gonna be there three months and then hopefully get hired on. But it's just... I don't know. It's kinda difficult to decipher the paperwork.

Speaker speaker_1: I totally understand. Um, so I do know that you have a personal open enrollment period, which is 30 days from your first paycheck, so you really don't need to make a decision right now if need be.

Speaker speaker_2: Okay, but a- but within the 30 days, I would need to decline or opt into one though, correct?

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Okay. So if I'm not... I'm, I'm, I, I apologize. I'm sorry. So if I'm not... Generally, I, like, I don't go to the doctor a lot and I don't have any prescriptions, but if I would need to go to the doctor, then that is, that is under..... the Stay Healthy MEC plan, whereas if I would happen to go to the hospital, that's where the VIP comes in?

Speaker speaker_1: Um, so the VIP could work both ways. Um, so say if you do need to go to the doctor, you do have doctor, uh, coverage under the VIP plans, same as the hospital. If you needed to go to the hospital, you have coverage under the VIP plan as well. So the Stay Healthy MEC doesn't cover any hospital visits or any doctor visits or anything. It just covers,

like preventative healthcare services. So if you go to the-

Speaker speaker_2: Okay. But, but-

Speaker speaker_1: ... doctor, same. Hmm?

Speaker speaker_2: Go ahead.

Speaker speaker_1: So if you go to the doctor, say you just needed, like a, like a annual checkup, that would be covered under the MEC TelARX or if you needed to get, um, like a diabetes screening done, that would be covered under that plan 'cause you're preventing something from happening to you.

Speaker speaker_2: But if I go to the doctor based on I might have a sore throat and it's bronchitis, then I would have to have a VI- the, one of the VIP plans?

Speaker speaker_1: Correct.

Speaker speaker_2: 'Cause that's not like preventative.

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Okay. I think that... Okay, so based on what the Indiana state minimums are, I mean, all of this says this is not major medical insurance. I don't even really know what that means. But as far as-

Speaker speaker_1: Um.

Speaker speaker_2: Go ahead.

Speaker speaker_1: Yeah, so that only means that it's not major medical insurance 'cause, uh, what, how major medical insurance works, there's a deductible that you have to meet before the insurance carrier pays a set percentage, like 80%, 70%, and then you're responsible for the remaining 20 or 30%. With these medical plans, they're hospital indemnity. So the insurance carrier pays that set dollar amount that you see in the benefit guide as long as copays have been met. So whatever the provider's copay is, you would reach that copay, then the insurance carrier-

Speaker speaker_2: Correct.

Speaker speaker_1: ... will pay their set dollar amount.

Speaker speaker_2: Where do I find what copays are?

Speaker speaker_1: Um, so it usually just depends on what the provider charges. Could be \$25 for regular doctor's visit or if it's, or if it's a specialist, like an ears, nose and throat doctor for example, \$50. But it usually just depends on what, where you go to.

Speaker speaker_2: I think I'm more confused now than ever. I'm sorry. I just, I think it's because, I think it's because I'm used to in other jobs, it's the other way around. The major medical and this is not, and I'm, I think it's just having a hard time sticking. Okay.

Speaker speaker_1: Yeah, sure.

Speaker speaker_2: Um, so if I, if I have to choose something to be state minimum, I mean, I don't know that I do or don't. I think that's where some of the confusion is coming in. But if, if, uh, I don't even know if they do. So like if Indiana requires like a state minimum, like whatever the, I think they called it Obamacare before or whatever, or ACA compliant or whatever it is.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, does that require you have to choose the Stay Healthy MEC with a VIP one and then it is, or that's not even a thing?

Speaker speaker_1: Um, now honestly, I don't know the answer to that question. Um, all I do know, it's totally up to you. Um, if you wanted the MEC with one of the VIP plans, you're allowed to do that. Um, but you can't combine both VIP plans, if that makes any sense.

Speaker speaker_2: Yeah, that does. That does. I would figure you have to choose the Stay Healthy with one or the other.

Speaker speaker_1: Okay. Um, but regarding that question, honestly don't know the answer to that one. Um, I mean I can provide you with the insurance carrier's telephone number so you can ask them more in detail.

Speaker speaker_2: Okay. I mean, I do- yeah, at this point I'll take anything to try to help me sort this out.

Speaker speaker_1: Okay. Um, so let's see here. So that may be for 90 Degree Benefits for the Stay Healthy MEC TelARX. Um, just let me know whenever you're ready for their number.

Speaker speaker_2: Yeah. Go ahead.

Speaker speaker_1: Okay, so 90 Degree Benefits telephone number is 800-833-4296 and it's option one to speak with a representative.

Speaker speaker_2: And you said that's 90 Degree?

Speaker speaker_1: Yes. 90 Degree Benefits. Yes, ma'am.

Speaker speaker_2: And that's for the Stay Healthy one?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And is the VIP somebody else or...

Speaker speaker_1: Um, yeah, so the VIP is through American Public Life.

Speaker speaker_2: Okay.

Speaker speaker_1: And their telephone number is 800-256-

Speaker speaker_2: Mm-hmm. Okay.

Speaker speaker_1: ... 8606.

Speaker speaker_2: Okay. All right. I appreciate your help and I'm sorry for all the confusion.

Speaker speaker_1: No worries. Is there anything else I could help you out with today?

Speaker speaker_2: I don't think so.

Speaker speaker_1: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_2: You too. Bye.

Speaker speaker_1: Thank you. Bye-bye.