

## Transcript: Justin

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### Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, Justin. My name is Jackie Gregory, and I'm onboarding with B- BTSTF Staffing, and, uh, Benefits in a C- Card, I guess, is the answer provider, and I'm a little confused. I'm looking at the information. I was hoping somebody can explain it to me. Yeah. Let me try pulling up Benefit Guide. You said BT Staffing? Yes. Okay. Let's see here. And what were your questions? So, I'm looking at... I was sent, uh, the workbook, and so it's specifically with the medical insurance. So how they had it broken down, it was like, it said, "Medical," you could select it, you know, yourself, employee, family, whatever. And then it skipped down and it said, "VIP Standard, VIP Classic, VIP Plus," and so initially I wasn't sure if those were just different classifications of medical insurance, and then I got that confirmation that they were. So, I'm looking at this spreadsheet, and it had Planned Benefit Summary. And it says, okay, this is not medical, major medical insurance. And so, the far left says, you know, the benefit. It says, "Preventative care for the Stay Healthy MEC TeleRX," which I don't know that I signed up for that. Uh, it says, "ACA Compliant." But then for VIP Standard and Classic and Plus, it says, "Not included." So, would I be selecting Basic Medical Plus? The Plus of VIP classification? A- and I guess I just don't understand if VIP Standard, it doesn't include preventative care. What does it include? I mean, like... Yeah. So- ... could you explain that? Yeah. So, the Stay Healthy MEC TeleRX, that just covers preventative services only, so like your physicals- Mm-hmm. ... diabetes screenings, stuff like that, while the VIP plans, those actually cover your hospital visits, your doctor visits, and medication coverage. The only major difference between the Standard Classic and the Plus is how- Mm-hmm. ... much the insurance carrier pays to cover things. Okay. So, for the Stay Healthy MEC, what does MEC, MEC stand for? Uh, Minimum Essential Coverage. Okay. And so, does that just mean those are only telehealth visits, though? Or... N- no, ma'am. So the- Okay. ... TeleRX, that's an extra benefit with, that includes- Uh-huh. ... Free RX, which gives out free- Got it. ... this kind of prescription coverage. Gotcha. Okay, and so the breakdown for the Standard Classic and the Plus, so that's like, uh, would that be like various PPOs, or... Um, so like I said, the only major difference between those three is how much the insurance carrier pays to cover things. Um, so prime example, let's see here. So, looking at the Benefit Guide under the VIP Standard, you have ambulance and ground coverage, or preventative surgery and hospital. Um, it wouldn't be included in the VIP Standard. However, you do have coverage for that under the Classic and the Plus for \$500 a day and then \$1000 a day. So, if you go up in versus the tier, you get more coverage, if that makes any sense. Right. So what page is that on? Sorry. Um, it should be, it should say Planned Benefit Summaries at the top, where all four medical plans are listed. Okay, hold on 1 second. Let's see here. And it should be in the Benefit Guide. Oh, okay. Additional insurance products, group, hospital. Oh. Am I looking at the Benefit

Summary? Yeah. Am I looking at that part? Yeah, it should say Planned Benefit Summaries at the top- Yeah. It does. ... of the page. Okay. So... And the, and the columns are vertical. Correct. So, I see with the VIP Standard, okay, preventative care, not included. Network required, not included. Elix- Elixir, not included. What does that mean, Elixir? So, Elixir's for preventative medications. So, that's a pharmacy that they go through- Oh, okay. ... for the, for the MEC. Okay. Okay. Okay. Thank you so much. I appreciate that. You're welcome. Is there anything else I can assist you with today? No. That's it. Thanks. You're welcome. You have a great day, okay? Mm-hmm. Bye-bye. All right.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hey, Justin. My name is Jackie Gregory, and I'm onboarding with B-BTSTF Staffing, and, uh, Benefits in a C- Card, I guess, is the answer provider, and I'm a little confused. I'm looking at the information. I was hoping somebody can explain it to me.

Speaker speaker\_0: Yeah. Let me try pulling up Benefit Guide. You said BT Staffing?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Let's see here. And what were your questions?

Speaker speaker\_1: So, I'm looking at... I was sent, uh, the workbook, and so it's specifically with the medical insurance. So how they had it broken down, it was like, it said, "Medical," you could select it, you know, yourself, employee, family, whatever. And then it skipped down and it said, "VIP Standard, VIP Classic, VIP Plus," and so initially I wasn't sure if those were just different classifications of medical insurance, and then I got that confirmation that they were. So, I'm looking at this spreadsheet, and it had Planned Benefit Summary. And it says, okay, this is not medical, major medical insurance. And so, the far left says, you know, the benefit. It says, "Preventative care for the Stay Healthy MEC TeleRX," which I don't know that I signed up for that. Uh, it says, "ACA Compliant." But then for VIP Standard and Classic and Plus, it says, "Not included." So, would I be selecting Basic Medical Plus? The Plus of VIP classification? A- and I guess I just don't understand if VIP Standard, it doesn't include preventative care. What does it include? I mean, like...

Speaker speaker\_0: Yeah. So-

Speaker speaker\_1: ... could you explain that?

Speaker speaker\_0: Yeah. So, the Stay Healthy MEC TeleRX, that just covers preventative services only, so like your physicals-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... diabetes screenings, stuff like that, while the VIP plans, those actually cover your hospital visits, your doctor visits, and medication coverage. The only major

difference between the Standard Classic and the Plus is how-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... much the insurance carrier pays to cover things.

Speaker speaker\_1: Okay. So, for the Stay Healthy MEC, what does MEC, MEC stand for?

Speaker speaker\_0: Uh, Minimum Essential Coverage.

Speaker speaker\_1: Okay. And so, does that just mean those are only telehealth visits, though? Or...

Speaker speaker\_0: N- no, ma'am. So the-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... TeleRX, that's an extra benefit with, that includes-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... Free RX, which gives out free-

Speaker speaker\_1: Got it.

Speaker speaker\_0: ... this kind of prescription coverage.

Speaker speaker\_1: Gotcha. Okay, and so the breakdown for the Standard Classic and the Plus, so that's like, uh, would that be like various PPOs, or...

Speaker speaker\_0: Um, so like I said, the only major difference between those three is how much the insurance carrier pays to cover things. Um, so prime example, let's see here. So, looking at the Benefit Guide under the VIP Standard, you have ambulance and ground coverage, or preventative surgery and hospital. Um, it wouldn't be included in the VIP Standard. However, you do have coverage for that under the Classic and the Plus for \$500 a day and then \$1000 a day. So, if you go up in versus the tier, you get more coverage, if that makes any sense.

Speaker speaker\_1: Right. So what page is that on? Sorry.

Speaker speaker\_0: Um, it should be, it should say Planned Benefit Summaries at the top, where all four medical plans are listed.

Speaker speaker\_1: Okay, hold on 1 second. Let's see here.

Speaker speaker\_0: And it should be in the Benefit Guide.

Speaker speaker\_1: Oh, okay. Additional insurance products, group, hospital. Oh. Am I looking at the Benefit Summary?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Am I looking at that part?

Speaker speaker\_0: Yeah, it should say Planned Benefit Summaries at the top-

Speaker speaker\_1: Yeah. It does.

Speaker speaker\_0: ... of the page.

Speaker speaker\_1: Okay. So...

Speaker speaker\_0: And the, and the columns are vertical.

Speaker speaker\_1: Correct. So, I see with the VIP Standard, okay, preventative care, not included. Network required, not included. Elix- Elixir, not included. What does that mean, Elixir?

Speaker speaker\_0: So, Elixir's for preventative medications. So, that's a pharmacy that they go through-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... for the, for the MEC.

Speaker speaker\_1: Okay. Okay. Okay. Thank you so much. I appreciate that.

Speaker speaker\_0: You're welcome. Is there anything else I can assist you with today?

Speaker speaker\_1: No. That's it. Thanks.

Speaker speaker\_0: You're welcome. You have a great day, okay?

Speaker speaker\_1: Mm-hmm. Bye-bye.

Speaker speaker\_0: All right.