

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi. Um, I just started working with Creative Circle and I have some questions about the benefit plan options. Okay. Um, just so you know, I do have limited information 'cause we're not the carrier, but what, what can I help you with? Oh, okay. So I know that... So typically when you get insurance, you're able to see if your doctor accepts it or not, or, like, you're able to search, like, all your providers. Is there a way to do that with this? Yes, ma'am. So you want to go to... You just need to... Is it for medical? Yes. All right. So you, you would want to go to multiplan.com. Um, multiplan.com. Yes, ma'am. That website will tell you what doctors in your area take your insurance. Okay. Uh, something's happening wrong. It says it's not seeing the website. Say that again. Multiplan. It's M, M as in Mike, U as in umbrella, L as in lima, T as in tango, I as in igloo, plan. Okay. Um, so I have to register first to do any type of search, correct? Shouldn't have to register. If you already have... If you already have an account, you would just search. Let me... I'm going to go to the website. Give me one moment. So yeah, you should... Right when you, right when you get to the website, it should say Find a Provider, right there on the corner. Hm. Well, I'll try again. Multiplan.com. Yeah. I don't know. So what is it then? So, when I try to go to multiplan.com, my browser won't let me take... It won't take me there because it says this website could be risky. But then when it's login multiplan.com, then it's asking me to log in. So, um... I'm not sure why it's saying it'd be risky 'cause it's... I've never s- I've never had that issue opening the website. Are you spelling it like I w- like how I was spelling it? M-U-L-T-I plan.com? Mm-hmm. Yeah, let's see. I'm seeing it here. But it's just taking me to something else. Does that clear up this? Yeah. All right. So it looks like it, it, it looks like MultiPlan is now clear of this. Okay. And then you can... You're gonna click Find a Provider. Okay. And then you just follow the instructions. So it says PC... Well, it says PHCS Network, MultiPlan Network. You want to hit MultiPlan Network and then depending on what plan you got. Most likely it'll be the Limited Benefits Plan. Um, this- And if- ... it's the StayHealthy M-E-C? Yes, ma'am. That'd be... I mean, it depends on what p- I don't know what plans you got enrolled into, but it is the Limited Benefits Plan. Okay, so you're- That's one of the plans that your staffing company has to offer. Okay, so I'm selecting the one, because I need it to match. I just want to understand. So I'm selecting where it says choose a network, the one that says Limited Benefit Plan, PHCS Limited Benefit Plan? No, ma'am. Where it says MultiPlan Network. You see PHCS Network- Oh. ... MultiPlan Network, and then Other Network. You're going to hit- Yeah. ... MultiPlan Limited Benefits Plan. Okay. MultiPlan Limited Benefits Plan. Let me search. 'Cause that's all, and then you would just search. Then based off your location because I'm sure we're in a different location. Okay. All right, so I will try this out. So this maps back to that StayHealthy M-E-C health, health. Yes, ma'am. In your- Okay. All your medical plans offered through your staffing company will be through MultiPlan

as far as medical in the network. Okay, and then the dental vision term life bundle... So the dental, you will go to [ampublic.com](http://ampublic.com). That website will tell you what dental, dentist in the area take your coverage. A-M public.com. Um, solutions, products, brokers, contact, claims, forms, signers. So you want to go all the way... You want to scroll all the way to the bottom and it'll say Find a Provider. It says find... It says Carrington Find Dental Provider. Where's Dental Provider? It'd be where it says Provider Resources. Okay. It's Carrington Dental Provider. Okay. So let me see, my last question, because I feel like in the document it mentioned MetLife. The MetLife is the vision. That's for your vision. You would just go to [metlife.com](http://metlife.com). Oh, MetLife is vision, not, not dental? No, ma'am. Dental is covered by American Public Life. Dental is covered by American Public Life. Yeah. That's why you see APL on that AM Public website. Okay. And then the MetLife is for vision. Yes, ma'am. Okay. And then the TeleHealth, that's something that you just pay the \$150 every week and then you get access to that through an app, I'm assuming? So, with the TeleHealth, you mean the Virtual Urgent Care? Uh, yeah, on the, in the, in the document it just says TeleBehavioral Health. Yeah, so you want to go to... They should have sent you a email to register for that. So, is, is that after I get my first paycheck, or? So does your coverage... I mean, so the way that it works, the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck, and we see it in our system, that following Monday is when your coverage will become active. Okay. So- This is my first week, so I haven't gotten the checkings yet, but I, I wanted to know if I was still able to, like, actually select my benefits. I'm sorry, have you not gotten enrolled yet? No. I, this is my first week. Okay, what staff or company do you work for? I'm trying to figure out everything just looking at the paperwork. Okay. What staff or company do you work for? Um, Creative Circle. What's the last four of your Social? Oh, is there another thing that I could give you? Uh, your first name and last name. It'll just make it easier with the last four. 'Cause there's a lot of people- Les- ... with common names. Oh, Lesterann, L-E-S-T-E-R-A-N-N is my first name. Spell that one more time for me. L-E-S-T-E-R-A-N-N, all together. Lesterann. Last name? M-A-R-T-I-N hyphen D-O-R-E. Martin Bor? Dore, D-O-R-E. D, oh, D-O-R-E. Okay. Yeah, mm-hmm. So it doesn't look like it had, they added you in the system yet. So were you wanting to roll up, w- were you wanting to enroll in some coverage right now? Well, I'm trying to look into all the coverage options. My husband also started a new job, so I'm looking into his, too. So I just wanted to be able to see if my doctor's accepted. Like, which one covers more of our doctor's... Like, the cost comparison? So that's what I'm trying to do now, I just wanted to be able to log in or search through and figure out if my doctor accepts the options that you guys are providing. Does that make sense? Yes, ma'am. Okay, so yeah, you'll be able to do that with the website I provided. Okay. So MultiPlan for the doctor which is now called something slightly different, and then the AM Public is for the dentist. No, Carrington Solutions. So it's a... Yeah, so MultiPlan's for medical, Carrington's for dental. Mm-hmm. MetLife is for vision. And MetLife for vision, okay. MetLife Vision, okay. And I'm assuming, like, a regular Target or something would accept that. I don't need anything fancy. Uh, um, sorry, I'm just trying to read through this document real quick, make sure I don't have any other questions. Um, so all of the... In that document, the benefits and the card benefits wizard specifically designed for Creative Circle. Does, do you have anything to do with that document? Like, do you know what it looks like or what I'm talking about? You mean the benefits guide they sent to you from Creative Circle? Mm-hmm. Yes, ma'am what about... That's the, that's the information that I have. Okay, cool. So where it goes over all of the

benefits plan summaries, it's, what I'm being offered is basically just preventative care. So I would go... I'm able to go for my annual physical and my GYN exam, and that would be it. And then if I decided to go to a doctor throughout the year for, like, a sick visit, then I just pay out of pocket for that, whatever the doctor charges, correct? It depends on what plans you get enrolled into, because they do offer you plans that covers doctors, hospitals and prescriptions. The MEC plan is just the, the basic plan that's, uh, that's ACA compliant. It covers, like- Okay. ... wellness checks, physicals, var- uh, any, basically any preventative care services. Okay. That doesn't include doctors, hospitals or prescriptions or dental or vision, because all of those are separate add-ons. Uh-huh. Okay, so then am I looking at the next section that says Preferred Choice Indemnity? Is that where it covers the regular medical? Because all I'm seeing is Stay Healthy MEC, and then the next section says Preferred Choice Indemnity. So I'm not sure what, if you have the document that I have? So then right next to the Stay Healthy MEC there should be an Insure Plus, Insure Plus Enhanced, and Insure Plus Premier. Yes, that's under the bucket that says Preferred Choice Indemnity. Yeah. So I thought that that was, like, like, hospital indemnity insurance type thing. That's usually how I'm used to seeing that term used. Mm-hmm. But you're saying it's regular health insurance. So if... So none of these plans are PPO plans or anything like that, they're all limited benefits plans. What that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays for the claim up-... dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility. Okay. So how do I know exactly how much is being covered? It says it on the Benefits Guide, where it says, right next to the Stay Healthy MUC TeleRx, you have Insure Plus, you have Insure Plus Enhanced- Okay. ... and Insure Plus Premier. And then it says- Gotcha. Okay. It says for the Insure Plus Daily Hospital Compliments, it says \$50 a day. With the Insure Plus Enhanced, it's a \$100 a day. With Insure Plus Premier, it's \$200 a day. So that's what is going to be covered, and then I pay the rest? Yes, ma'am. Okay, so the N... So the Stay Healthy covers preventative care, the Insured Premier Plus doesn't. None of those cover basic preventative care visits? No, ma'am, 'cause like think of it like this. The MUC TeleRx is like if you feel like you're gonna be sick and you want to get tested, versus already being sick. The Insure Plus will cover you if you're already sick. The Stay Healthy is like if you want to get tested to see if you're sick. That make sense? No, 'cause I thought the preventative care was, like, your annual checkup. Like, so, you're covered once a year to go get your checkup and your blood work, and beyond that, if you're sick, you're going to be paying out of pocket for whatever doctor's visit or urgent care you do. It's more so, like, preventative services, anything like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services is pretty much what Stay Healthy MUC TeleRx is for. Yeah, I understand that. Okay. But, but now for the Insured Plus, I'm not even getting a annual checkup with that? I wouldn't be able to tell you what specifically is covered. All I have is the Benefits Guide. If you wanted more specific questions about specific things, I would have to direct you to the carrier directly. Okay, so who's the carrier? It'd be American Public Life, the same one as... So American Public Life covers the critical illness, the dental, the group accidents, the Insure Plus, and short-term disability and the life insurance. They pretty much cover everything. Okay, so that's... So that's like the, the additional parts of it, not the health portion. That's like hop- that's the additional, like the hospital and, like, the critical illness, those type things? Yes, ma'am. I was just letting you know everything that American Public Life covers, 'cause it does

include the medical portion. Okay, gotcha. So I should call American Public Life to see what they have? Yeah, I got a phone number for them. And I'm gonna save your number. Okay. You can reach them directly whenever you're ready. Yes, I'm ready. So her name is Sandra. She's with American Public Life. Her phone number is 601- 601- ... 936- ... 936- ... 3287. ... 3287. And I got one more phone number if she's... if you're not able to get her on the phone. Okay. And her name's Delicia. You said Delicia? Yes, ma'am. Her number's 601- Okay. ... 601- 936- ... 936- ... 3290. ... 3290. Thank you, ma'am. And they both work with American Public Life. They'll be able to help you with any direct questions that you have with that. Like I was saying before, only... I have limited information. The only information I have is what's included on the Benefits Guide. Okay. And then ge- I can give you their regular number as well if you want that, because those are people- Oh, yes. ... who are direct specifically with the wh- when you have specific questions like the ones you have, they're the ones to, to be able to answer those questions. And then I can just give you American Public Life number in general if you just want to speak with a representative as well. Okay. Yes, I'll take that as well. Thank you. Whenever you're ready. I'm ready. It's 1-800- ... 1-800- ... 256- ... 256- ... 8606. ... 8606. And you want to hit option four. Now, when you call them, they may ask if you're a member already, so that- Mm-hmm. I'm not sure how it will go from that point forward because we don't typically make those calls. But I do know that's the number when the members have previously \*\*\*\*\* claims, questions about claims and stuff, they call that number. Okay. All right. \*\*\*\*\* Did I miss anything, ma'am? What was that? I said did you have any more questions today? Uh, I don't think so. I know there was something that I saw that kind of went into detail as to the prescriptions that were covered, but I guess I'd be able to get that answer through American Public Life? So with the prescriptions, you have to call PharmaVale. PharmaVale is the... they're the ones that handle the prescriptions for APL. But if you get the MUC TeleRx plan, the MUC TeleRx plan comes with FreeRx, which is a virtual pharmacy that gives members access to over 800, uh, generic and acute... uh, generic, acute and chronic medications, along with access to virtual urgent care appointments. Now, if you want to know- Oh, thank you. ... what medications are covered with FreeRx, you can just go to the FreeRx website, and they have a o- they have a search bar where you can just search. You put in the information of whatever medication you take and see if it's available there. Okay, cool. But if you wanted to use an APLs first... like the pub... the prescriptions that comes with APL, you have to use... you have to contact PharmaVail directly. Gotcha. So it's PharmaVail or FreeRx for the prescription. Mm-hmm. Yes, ma'am. So PharmaVail is separate from FreeRx. PharmaVail... so the in... all the InsurePlus plans, they come with, uh, prescriptions, and there's like... but they have... it's like a limited, a limited list. And that's what PharmaVail covers. Where FreeRx is over 800 generic, acute, and chronic medications. Gotcha. Okay. So if I did the Stay Healthy MEC, then I would need to do FreeRx on top of that? So FreeRx comes with it. FreeRx comes with the Stay Healthy? Yes, ma'am. For the \$23.02, I don't have to pay additional? No, ma'am. Okay. But then the Insured Basic... I mean, like those Insured Basic, Insured Enhanced, Insured Premier, that all comes with PharmaVail included? Yes, ma'am. Okay. So yeah, I just wanted to ma-... I just wanted to clarify that the PharmaVail and the FreeRx are two separate things. Gotcha. PharmaVail is covered by American Public Life. The MEC teleRx is the... FreeRx is covered by FreeRx, which is its own company. Okay. And then the tele behavioral health, is that the virtual urgent care? That is in the virtual... You said the virtual telehealth? Yeah. So on the... Yeah, on the Cigna page, I have two documents. So

the Cigna page is tele behavioral health is \$1.50. Yes. Um, and then I'm looking at your document and there's a section that says Benefits in a Card Virtual Urgent Care. So that's that. Yeah. That's included, that's included with the FreeRx. Okay. And then what is this Elixir Rite Aid? What's that? That's just the... Elixir is for the 90 degrees, um, prescriptions. So the 90-day supply? Not... That's for 90 Degrees. Um, that's another carrier. Oh, okay. They're... 90 Degrees is the... So 90 Degrees is the one that covers the preventative care coverage, the Stay Healthy MEC, that's provided by Elixir but it's the prescriptions only. Gotcha. A lot of information. Okay. Yes, ma'am. All right. Yeah. So do you... I'm curious if you have the benefits guide that I have, because I'm not sure if you do or not. Would you like me to send it to you? Um, the one I'm looking at has... uh, yes, please. The one I'm looking at has the family and the dog, and it says, "Benefits in a Card Benefits Wizard Specifically Designed for Creative Circle, Your Choice Year Plan." Okay. So yeah, it does look like you have the one I have then. You have... It's like a 20-page document? Mm-hmm. Yep. Okay, then yes, you have the one that I have. This is the one that we have. Okay. Because Cigna also has like a two-pager that is similar, but some of the, I guess, name it is different. That's, that's where my confusion comes. Mm-hmm. So yeah, the 20-page document- Okay. ... is the one that I have as well, and then I'm able to go over with you. Okay. All right. So I will call the individual or I can Okay. ...just website to see if my doctors accept them. Okay. Thank you so much. No problem, ma'am. Was there anything else I can help you with today? Nope. That's it. Thank you. Thanks for calling Benefits in a Card. I hope you have a great weekend. You too. Bye. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_1: Hi. Um, I just started working with Creative Circle and I have some questions about the benefit plan options.

Speaker speaker\_0: Okay. Um, just so you know, I do have limited information 'cause we're not the carrier, but what, what can I help you with?

Speaker speaker\_1: Oh, okay. So I know that... So typically when you get insurance, you're able to see if your doctor accepts it or not, or, like, you're able to search, like, all your providers. Is there a way to do that with this?

Speaker speaker\_0: Yes, ma'am. So you want to go to... You just need to... Is it for medical?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. So you, you would want to go to [multiplan.com](https://multiplan.com).

Speaker speaker\_1: Um, [multiplan.com](https://multiplan.com).

Speaker speaker\_0: Yes, ma'am. That website will tell you what doctors in your area take your insurance.

Speaker speaker\_1: Okay. Uh, something's happening wrong. It says it's not seeing the website.

Speaker speaker\_0: Say that again.

Speaker speaker\_1: Multiplan.

Speaker speaker\_0: It's M, M as in Mike, U as in umbrella, L as in lima, T as in tango, I as in igloo, plan.

Speaker speaker\_1: Okay. Um, so I have to register first to do any type of search, correct?

Speaker speaker\_0: Shouldn't have to register. If you already have... If you already have an account, you would just search. Let me... I'm going to go to the website. Give me one moment. So yeah, you should... Right when you, right when you get to the website, it should say Find a Provider, right there on the corner.

Speaker speaker\_1: Hm. Well, I'll try again. Multiplan.com. Yeah. I don't know.

Speaker speaker\_0: So what is it then?

Speaker speaker\_1: So, when I try to go to multiplan.com, my browser won't let me take... It won't take me there because it says this website could be risky. But then when it's login multiplan.com, then it's asking me to log in. So, um...

Speaker speaker\_0: I'm not sure why it's saying it'd be risky 'cause it's... I've never s- I've never had that issue opening the website. Are you spelling it like I w- like how I was spelling it? M-U-L-T-I plan.com?

Speaker speaker\_1: Mm-hmm. Yeah, let's see. I'm seeing it here. But it's just taking me to something else.

Speaker speaker\_0: Does that clear up this?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right. So it looks like it, it, it looks like MultiPlan is now clear of this.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then you can... You're gonna click Find a Provider.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then you just follow the instructions. So it says PC... Well, it says PHCS Network, MultiPlan Network. You want to hit MultiPlan Network and then depending on what plan you got. Most likely it'll be the Limited Benefits Plan.

Speaker speaker\_1: Um, this-

Speaker speaker\_0: And if-

Speaker speaker\_1: ... it's the StayHealthy M-E-C?

Speaker speaker\_0: Yes, ma'am. That'd be... I mean, it depends on what p- I don't know what plans you got enrolled into, but it is the Limited Benefits Plan.

Speaker speaker\_1: Okay, so you're-

Speaker speaker\_0: That's one of the plans that your staffing company has to offer.

Speaker speaker\_1: Okay, so I'm selecting the one, because I need it to match. I just want to understand. So I'm selecting where it says choose a network, the one that says Limited Benefit Plan, PHCS Limited Benefit Plan?

Speaker speaker\_0: No, ma'am. Where it says MultiPlan Network. You see PHCS Network-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... MultiPlan Network, and then Other Network. You're going to hit-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... MultiPlan Limited Benefits Plan.

Speaker speaker\_1: Okay. MultiPlan Limited Benefits Plan. Let me search.

Speaker speaker\_0: 'Cause that's all, and then you would just search. Then based off your location because I'm sure we're in a different location.

Speaker speaker\_1: Okay. All right, so I will try this out. So this maps back to that StayHealthy M-E-C health, health.

Speaker speaker\_0: Yes, ma'am. In your-

Speaker speaker\_1: Okay.

Speaker speaker\_0: All your medical plans offered through your staffing company will be through MultiPlan as far as medical in the network.

Speaker speaker\_1: Okay, and then the dental vision term life bundle...

Speaker speaker\_0: So the dental, you will go to ampublic.com. That website will tell you what dental, dentist in the area take your coverage.

Speaker speaker\_1: A-M public.com. Um, solutions, products, brokers, contact, claims, forms, signers.

Speaker speaker\_0: So you want to go all the way... You want to scroll all the way to the bottom and it'll say Find a Provider. It says find... It says Carrington Find Dental Provider.

Speaker speaker\_1: Where's Dental Provider?

Speaker speaker\_0: It'd be where it says Provider Resources.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's Carrington Dental Provider.

Speaker speaker\_1: Okay. So let me see, my last question, because I feel like in the document it mentioned MetLife.

Speaker speaker\_0: The MetLife is the vision. That's for your vision. You would just go to metlife.com.

Speaker speaker\_1: Oh, MetLife is vision, not, not dental?

Speaker speaker\_0: No, ma'am. Dental is covered by American Public Life.

Speaker speaker\_1: Dental is covered by American Public Life.

Speaker speaker\_0: Yeah. That's why you see APL on that AM Public website.

Speaker speaker\_1: Okay. And then the MetLife is for vision.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. And then the TeleHealth, that's something that you just pay the \$150 every week and then you get access to that through an app, I'm assuming?

Speaker speaker\_0: So, with the TeleHealth, you mean the Virtual Urgent Care?

Speaker speaker\_1: Uh, yeah, on the, in the, in the document it just says TeleBehavioral Health.

Speaker speaker\_0: Yeah, so you want to go to... They should have sent you a email to register for that.

Speaker speaker\_1: So, is, is that after I get my first paycheck, or?

Speaker speaker\_0: So does your coverage... I mean, so the way that it works, the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck, and we see it in our system, that following Monday is when your coverage will become active.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So-

Speaker speaker\_1: This is my first week, so I haven't gotten the checkings yet, but I, I wanted to know if I was still able to, like, actually select my benefits.

Speaker speaker\_0: I'm sorry, have you not gotten enrolled yet?

Speaker speaker\_1: No. I, this is my first week.

Speaker speaker\_0: Okay, what staff or company do you work for?

Speaker speaker\_1: I'm trying to figure out everything just looking at the paperwork.

Speaker speaker\_0: Okay. What staff or company do you work for?

Speaker speaker\_1: Um, Creative Circle.

Speaker speaker\_0: What's the last four of your Social?



Speaker speaker\_1: Oh, is there another thing that I could give you?

Speaker speaker\_0: Uh, your first name and last name. It'll just make it easier with the last four. 'Cause there's a lot of people-

Speaker speaker\_1: Les-

Speaker speaker\_0: ... with common names.

Speaker speaker\_1: Oh, Lesterann, L-E-S-T-E-R-A-N-N is my first name.

Speaker speaker\_0: Spell that one more time for me.

Speaker speaker\_1: L-E-S-T-E-R-A-N-N, all together. Lesterann.

Speaker speaker\_0: Last name?

Speaker speaker\_1: M-A-R-T-I-N hyphen D-O-R-E.

Speaker speaker\_0: Martin Bor?

Speaker speaker\_1: Dore, D-O-R-E.

Speaker speaker\_0: D, oh, D-O-R-E. Okay.

Speaker speaker\_1: Yeah, mm-hmm.

Speaker speaker\_0: So it doesn't look like it had, they added you in the system yet. So were you wanting to roll up, w- were you wanting to enroll in some coverage right now?

Speaker speaker\_1: Well, I'm trying to look into all the coverage options. My husband also started a new job, so I'm looking into his, too. So I just wanted to be able to see if my doctor's accepted. Like, which one covers more of our doctor's... Like, the cost comparison? So that's what I'm trying to do now, I just wanted to be able to log in or search through and figure out if my doctor accepts the options that you guys are providing. Does that make sense?

Speaker speaker\_0: Yes, ma'am. Okay, so yeah, you'll be able to do that with the website I provided.

Speaker speaker\_1: Okay. So MultiPlan for the doctor which is now called something slightly different, and then the AM Public is for the dentist. No, Carrington Solutions.

Speaker speaker\_0: So it's a... Yeah, so MultiPlan's for medical, Carrington's for dental.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: MetLife is for vision.

Speaker speaker\_1: And MetLife for vision, okay. MetLife Vision, okay. And I'm assuming, like, a regular Target or something would accept that. I don't need anything fancy. Uh, um, sorry, I'm just trying to read through this document real quick, make sure I don't have any other questions. Um, so all of the... In that document, the benefits and the card benefits wizard specifically designed for Creative Circle. Does, do you have anything to do with that document? Like, do you know what it looks like or what I'm talking about?

Speaker speaker\_0: You mean the benefits guide they sent to you from Creative Circle?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Yes, ma'am what about... That's the, that's the information that I have.

Speaker speaker\_1: Okay, cool. So where it goes over all of the benefits plan summaries, it's, what I'm being offered is basically just preventative care. So I would go... I'm able to go for my annual physical and my GYN exam, and that would be it. And then if I decided to go to a doctor throughout the year for, like, a sick visit, then I just pay out of pocket for that, whatever the doctor charges, correct?

Speaker speaker\_0: It depends on what plans you get enrolled into, because they do offer you plans that covers doctors, hospitals and prescriptions. The MEC plan is just the, the basic plan that's, uh, that's ACA compliant. It covers, like-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... wellness checks, physicals, var- uh, any, basically any preventative care services.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That doesn't include doctors, hospitals or prescriptions or dental or vision, because all of those are separate add-ons.

Speaker speaker\_1: Uh-huh. Okay, so then am I looking at the next section that says Preferred Choice Indemnity? Is that where it covers the regular medical? Because all I'm seeing is Stay Healthy MEC, and then the next section says Preferred Choice Indemnity.

Speaker speaker\_0: So I'm not sure what, if you have the document that I have? So then right next to the Stay Healthy MEC there should be an Insure Plus, Insure Plus Enhanced, and Insure Plus Premier.

Speaker speaker\_1: Yes, that's under the bucket that says Preferred Choice Indemnity.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So I thought that that was, like, like, hospital indemnity insurance type thing. That's usually how I'm used to seeing that term used.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: But you're saying it's regular health insurance.

Speaker speaker\_0: So if... So none of these plans are PPO plans or anything like that, they're all limited benefits plans. What that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays for the claim up-... dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility.

Speaker speaker\_1: Okay. So how do I know exactly how much is being covered?

Speaker speaker\_0: It says it on the Benefits Guide, where it says, right next to the Stay Healthy MUC TeleRx, you have Insure Plus, you have Insure Plus Enhanced-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and Insure Plus Premier. And then it says-

Speaker speaker\_1: Gotcha. Okay.

Speaker speaker\_0: It says for the Insure Plus Daily Hospital Compliments, it says \$50 a day. With the Insure Plus Enhanced, it's a \$100 a day. With Insure Plus Premier, it's \$200 a day.

Speaker speaker\_1: So that's what is going to be covered, and then I pay the rest?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay, so the N... So the Stay Healthy covers preventative care, the Insured Premier Plus doesn't. None of those cover basic preventative care visits?

Speaker speaker\_0: No, ma'am, 'cause like think of it like this. The MUC TeleRx is like if you feel like you're gonna be sick and you want to get tested, versus already being sick. The Insure Plus will cover you if you're already sick. The Stay Healthy is like if you want to get tested to see if you're sick. That make sense?

Speaker speaker\_1: No, 'cause I thought the preventative care was, like, your annual checkup. Like, so, you're covered once a year to go get your checkup and your blood work, and beyond that, if you're sick, you're going to be paying out of pocket for whatever doctor's visit or urgent care you do.

Speaker speaker\_0: It's more so, like, preventative services, anything like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services is pretty much what Stay Healthy MUC TeleRx is for.

Speaker speaker\_1: Yeah, I understand that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: But, but now for the Insured Plus, I'm not even getting a annual checkup with that?

Speaker speaker\_0: I wouldn't be able to tell you what specifically is covered. All I have is the Benefits Guide. If you wanted more specific questions about specific things, I would have to direct you to the carrier directly.

Speaker speaker\_1: Okay, so who's the carrier?

Speaker speaker\_0: It'd be American Public Life, the same one as... So American Public Life covers the critical illness, the dental, the group accidents, the Insure Plus, and short-term disability and the life insurance. They pretty much cover everything.

Speaker speaker\_1: Okay, so that's... So that's like the, the additional parts of it, not the health portion. That's like hop- that's the additional, like the hospital and, like, the critical

illness, those type things?

Speaker speaker\_0: Yes, ma'am. I was just letting you know everything that American Public Life covers, 'cause it does include the medical portion.

Speaker speaker\_1: Okay, gotcha. So I should call American Public Life to see what they have?

Speaker speaker\_0: Yeah, I got a phone number for them. And I'm gonna save your number.

Speaker speaker\_1: Okay.

Speaker speaker\_0: You can reach them directly whenever you're ready.

Speaker speaker\_1: Yes, I'm ready.

Speaker speaker\_0: So her name is Sandra. She's with American Public Life. Her phone number is 601-

Speaker speaker\_1: 601-

Speaker speaker\_0: ... 936-

Speaker speaker\_1: ... 936-

Speaker speaker\_0: ... 3287.

Speaker speaker\_1: ... 3287.

Speaker speaker\_0: And I got one more phone number if she's... if you're not able to get her on the phone.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And her name's Delicia.

Speaker speaker\_1: You said Delicia?

Speaker speaker\_0: Yes, ma'am. Her number's 601-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 601-

Speaker speaker\_2: 936-

Speaker speaker\_1: ... 936-

Speaker speaker\_0: ... 3290.

Speaker speaker\_1: ... 3290.

Speaker speaker\_0: Thank you, ma'am. And they both work with American Public Life. They'll be able to help you with any direct questions that you have with that. Like I was saying before, only... I have limited information. The only information I have is what's included on the

Benefits Guide.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then ge- I can give you their regular number as well if you want that, because those are people-

Speaker speaker\_1: Oh, yes.

Speaker speaker\_0: ... who are direct specifically with the wh- when you have specific questions like the ones you have, they're the ones to, to be able to answer those questions. And then I can just give you American Public Life number in general if you just want to speak with a representative as well.

Speaker speaker\_1: Okay. Yes, I'll take that as well. Thank you.

Speaker speaker\_0: Whenever you're ready.

Speaker speaker\_1: I'm ready.

Speaker speaker\_0: It's 1-800-

Speaker speaker\_1: ... 1-800-

Speaker speaker\_0: ... 256-

Speaker speaker\_1: ... 256-

Speaker speaker\_0: ... 8606.

Speaker speaker\_1: ... 8606.

Speaker speaker\_0: And you want to hit option four. Now, when you call them, they may ask if you're a member already, so that-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: I'm not sure how it will go from that point forward because we don't typically make those calls. But I do know that's the number when the members have previously \*\*\*\*\* claims, questions about claims and stuff, they call that number.

Speaker speaker\_1: Okay. All right. \*\*\*\*\*.

Speaker speaker\_0: Did I miss anything, ma'am?

Speaker speaker\_1: What was that?

Speaker speaker\_0: I said did you have any more questions today?

Speaker speaker\_1: Uh, I don't think so. I know there was something that I saw that kind of went into detail as to the prescriptions that were covered, but I guess I'd be able to get that answer through American Public Life?

Speaker speaker\_0: So with the prescriptions, you have to call PharmaVale. PharmaVale is the... they're the ones that handle the prescriptions for APL. But if you get the MUC TeleRx plan, the MUC TeleRx plan comes with FreeRx, which is a virtual pharmacy that gives members access to over 800, uh, generic and acute... uh, generic, acute and chronic medications, along with access to virtual urgent care appointments. Now, if you want to know-

Speaker speaker\_1: Oh, thank you.

Speaker speaker\_0: ... what medications are covered with FreeRx, you can just go to the FreeRx website, and they have a o- they have a search bar where you can just search. You put in the information of whatever medication you take and see if it's available there.

Speaker speaker\_1: Okay, cool.

Speaker speaker\_0: But if you wanted to use an APLs first... like the pub... the prescriptions that comes with APL, you have to use... you have to contact PharmaVail directly.

Speaker speaker\_1: Gotcha. So it's PharmaVail or FreeRx for the prescription.

Speaker speaker\_0: Mm-hmm. Yes, ma'am. So PharmaVail is separate from FreeRx. PharmaVail... so the in... all the InsurePlus plans, they come with, uh, prescriptions, and there's like... but they have... it's like a limited, a limited list. And that's what PharmaVail covers. Where FreeRx is over 800 generic, acute, and chronic medications.

Speaker speaker\_1: Gotcha. Okay. So if I did the Stay Healthy MEC, then I would need to do FreeRx on top of that?

Speaker speaker\_0: So FreeRx comes with it.

Speaker speaker\_1: FreeRx comes with the Stay Healthy?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: For the \$23.02, I don't have to pay additional?

Speaker speaker\_0: No, ma'am.

Speaker speaker\_1: Okay. But then the Insured Basic... I mean, like those Insured Basic, Insured Enhanced, Insured Premier, that all comes with PharmaVail included?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So yeah, I just wanted to ma-... I just wanted to clarify that the PharmaVail and the FreeRx are two separate things.

Speaker speaker\_1: Gotcha.

Speaker speaker\_0: PharmaVail is covered by American Public Life. The MEC teleRx is the... FreeRx is covered by FreeRx, which is its own company.

Speaker speaker\_1: Okay. And then the tele behavioral health, is that the virtual urgent care?

Speaker speaker\_0: That is in the virtual... You said the virtual telehealth?

Speaker speaker\_1: Yeah. So on the... Yeah, on the Cigna page, I have two documents. So the Cigna page is tele behavioral health is \$1.50.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Um, and then I'm looking at your document and there's a section that says Benefits in a Card Virtual Urgent Care. So that's that.

Speaker speaker\_0: Yeah. That's included, that's included with the FreeRx.

Speaker speaker\_1: Okay. And then what is this Elixir Rite Aid? What's that?

Speaker speaker\_0: That's just the... Elixir is for the 90 degrees, um, prescriptions.

Speaker speaker\_1: So the 90-day supply?

Speaker speaker\_0: Not... That's for 90 Degrees. Um, that's another carrier.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: They're... 90 Degrees is the... So 90 Degrees is the one that covers the preventative care coverage, the Stay Healthy MEC, that's provided by Elixir but it's the prescriptions only.

Speaker speaker\_1: Gotcha. A lot of information. Okay.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: All right. Yeah.

Speaker speaker\_0: So do you... I'm curious if you have the benefits guide that I have, because I'm not sure if you do or not. Would you like me to send it to you?

Speaker speaker\_1: Um, the one I'm looking at has... uh, yes, please. The one I'm looking at has the family and the dog, and it says, "Benefits in a Card Benefits Wizard Specifically Designed for Creative Circle, Your Choice Year Plan."

Speaker speaker\_0: Okay. So yeah, it does look like you have the one I have then. You have... It's like a 20-page document?

Speaker speaker\_1: Mm-hmm. Yep.

Speaker speaker\_0: Okay, then yes, you have the one that I have. This is the one that we have.

Speaker speaker\_1: Okay. Because Cigna also has like a two-pager that is similar, but some of the, I guess, name it is different. That's, that's where my confusion comes.

Speaker speaker\_0: Mm-hmm. So yeah, the 20-page document-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is the one that I have as well, and then I'm able to go over with you.

Speaker speaker\_1: Okay. All right. So I will call the individual or I can

Speaker speaker\_3: Okay.

Speaker speaker\_1: ...just website to see if my doctors accept them. Okay. Thank you so much.

Speaker speaker\_0: No problem, ma'am. Was there anything else I can help you with today?

Speaker speaker\_1: Nope. That's it. Thank you.

Speaker speaker\_0: Thanks for calling Benefits in a Card. I hope you have a great weekend.

Speaker speaker\_1: You too. Bye.

Speaker speaker\_0: Thank you. Bye.