

## **Transcript: Pamela**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits . This is Pamela speaking. How may I help you? I'm ready. Hello. I just want to confirm something about the MEC and the VIP plan. Yes, sir. And what- Um. ... what facility do you work for? Uh, it's going to be for, um, personal... priority personal, I think. Prior-Priority. Priority, okay. Let me pull up the benefit guide so I could, um, provide you with better information. What was that? I couldn't quite hear you. I'm going to look for the benefit guide. I don't know if we still do benefits for them. Just bear with me. Okay. Are you ready? Okay. And you want to know the difference between the VIP Standard and the Classic? I guess I wanted to know whether... 'cause it- it's recommended to take the... either the VIP Standard or the Classic with the MEC plan. I wanted to ask if those two plans together meet minimum requirements or minimum value. Okay, so the Stay Healthy, that would be the one- Yeah. ... uh, just for preventive care. You could use this plan, um, to check your cholesterol, diabetes, that type of preventive care plan, I mean, uh, benefits. And the way it works, you will be responsible to pay for the doctor's visit. The insurance going to cover 100% the procedure. You have to go to a participating provider in order to be cover 100%. Um, the VIP Standard and the Classic, the difference is the amount you're going to be paying per paycheck and it's the amount that the insurance going to cover towards the benefits. For example, um, most of the difference is towards the hospital, um, but if you go to the doctor, the VIP Standard will cover \$50 towards the doctor's visit, and you have four visits per year. Same thing with the Classic. Like I said, most of their difference is towards the hospital. Uh, the VIP Standard do not cover intensive care, and the VIP Classic does. Um, and then they have the Stay Healthy Enhanced, which is, uh, the Stay Healthy, uh, pretty much the combination between the VIP Standard and Classic with the Stay Healthy, which is going to give you more coverage. You'll hear on top of it- Is there... Huh? Like is there, like, a deductible or, like, a out-of-pocket maximum? These are not like major insurance for these plans that I explaining to you. These already have those set amount that they going to pay. Anything above that is your responsibility. The one that they have a deductible is the MVP plan. Okay. That one and... and it does have a \$6,500 that you have to meet before they start paying 100%. Okay. Are you looking at the benefit guide in a PDF file or booklet? Yeah, I was looking at a PDF file. Okay. So the amount you see under each plan, that's the amount that the insurance going to co-pay- Okay. ... towards that visit that is I- I mean, towards that benefits that is listed there. So, but, like, basically for the MEC and the VIP plan, like, the amount that the insurance is going to cover, that's, like, set. That's, that's set. Yeah, yeah, yeah. For the Classic, the en- the Stay Healthy, it doesn't have any amount under it because it's... none of the benefits- Preventative. ... that are listed there is not, is not covered, um, because it's only for preventive care. Now, the VIP Standard and the Classic, it's, uh, not every benefit is listed there, but that, that is the

amount that they going to cover. And then the Stay Healthy- Okay. ... which is the one that, um, that you will have a co-pay for your doctor's visit if you have four visits per year, um, a \$50 co-pay for the specialist and \$60 for urgent care. Um, same thing under the hospital in the mini plan. The amount you see there, that's what they going to cover towards the hospital. Okay. Okay? Again, like that... In the benefits guide, like, that value for the VIP Classic, like, that's what, that's what the insurance is going to cover for the different things? Yes, sir. Okay. Well, thank you. I just wanted clarification on that. That's pretty much it. Can you repeat that? I c- I couldn't hear you, sir. Oh, I'm sorry. You're welcome. I was just saying, you know, how everything... what a question about. Okay, no problem. Thank you for giving us a call. Have a great rest of the day. Great, you too. 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 . This is Pamela speaking. How may I help you?

Speaker speaker\_2: I'm ready.

Speaker speaker\_3: Hello. I just want to confirm something about the MEC and the VIP plan.

Speaker speaker\_1: Yes, sir. And what-

Speaker speaker\_3: Um.

Speaker speaker\_1: ... what facility do you work for?

Speaker speaker\_3: Uh, it's going to be for, um, personal... priority personal, I think.

Speaker speaker\_1: Prior-

Speaker speaker\_3: Priority.

Speaker speaker\_1: Priority, okay. Let me pull up the benefit guide so I could, um, provide you with better information.

Speaker speaker\_3: What was that? I couldn't quite hear you.

Speaker speaker\_1: I'm going to look for the benefit guide. I don't know if we still do benefits for them. Just bear with me.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Are you ready? Okay. And you want to know the difference between the VIP Standard and the Classic?

Speaker speaker\_3: I guess I wanted to know whether... 'cause it- it's recommended to take the... either the VIP Standard or the Classic with the MEC plan. I wanted to ask if those two plans together meet minimum requirements or minimum value.

Speaker speaker\_1: Okay, so the Stay Healthy, that would be the one-

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... uh, just for preventive care. You could use this plan, um, to check your cholesterol, dia- diabetes, that type of preventive care plan, I mean, uh, benefits. And the way it works, you will be responsible to pay for the doctor's visit. The insurance going to cover 100% the procedure. You have to go to a participating provider in order to be cover 100%. Um, the VIP Standard and the Classic, the difference is the amount you're going to be paying per paycheck and it's the amount that the insurance going to cover towards the benefits. For example, um, most of the difference is towards the hospital, um, but if you go to the doctor, the VIP Standard will cover \$50 towards the doctor's visit, and you have four visits per year. Same thing with the Classic. Like I said, most of their difference is towards the hospital. Uh, the VIP Standard do not cover intensive care, and the VIP Classic does. Um, and then they have the Stay Healthy Enhanced, which is, uh, the Stay Healthy, uh, pretty much the combination between the VIP Standard and Classic with the Stay Healthy, which is going to give you more coverage. You'll hear on top of it-

Speaker speaker\_3: Is there...

Speaker speaker\_1: Huh?

Speaker speaker\_3: Like is there, like, a deductible or, like, a out-of-pocket maximum?

Speaker speaker\_1: These are not like major insurance for these plans that I explaining to you. These already have those set amount that they going to pay. Anything above that is your responsibility. The one that they have a deductible is the MVP plan.

Speaker speaker\_3: Okay.

Speaker speaker\_1: That one and... and it does have a \$6,500 that you have to meet before they start paying 100%.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Are you looking at the benefit guide in a PDF file or booklet?

Speaker speaker\_3: Yeah, I was looking at a PDF file.

Speaker speaker\_1: Okay. So the amount you see under each plan, that's the amount that the insurance going to co-pay-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... towards that visit that is I- I mean, towards that benefits that is listed there.

Speaker speaker\_3: So, but, like, basically for the MEC and the VIP plan, like, the amount that the insurance is going to cover, that's, like, set. That's, that's set.

Speaker speaker\_1: Yeah, yeah, yeah. For the Classic, the en- the Stay Healthy, it doesn't have any amount under it because it's... none of the benefits-

Speaker speaker\_3: Preventative.

Speaker speaker\_1: ... that are listed there is not, is not covered, um, because it's only for preventive care. Now, the VIP Standard and the Classic, it's, uh, not every benefit is listed there, but that, that is the amount that they going to cover. And then the Stay Healthy-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... which is the one that, um, that you will have a co-pay for your doctor's visit if you have four visits per year, um, a \$50 co-pay for the specialist and \$60 for urgent care. Um, same thing under the hospital in the mini plan. The amount you see there, that's what they going to cover towards the hospital.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay?

Speaker speaker\_3: Again, like that... In the benefits guide, like, that value for the VIP Classic, like, that's what, that's what the insurance is going to cover for the different things?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: Okay. Well, thank you. I just wanted clarification on that. That's pretty much it.

Speaker speaker\_1: Can you repeat that? I c- I couldn't hear you, sir.

Speaker speaker\_3: Oh, I'm sorry.

Speaker speaker\_1: You're welcome.

Speaker speaker\_3: I was just saying, you know, how everything... what a question about.

Speaker speaker\_1: Okay, no problem. Thank you for giving us a call. Have a great rest of the day.

Speaker speaker\_3: Great, you too. Bye-bye.