

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits and a Card. This is Pamela speaking. How may I help you? Hi, Pam. Uh, I am trying to, um... I just had someone sent me my benefits and I'm trying to understand them, I guess. Um, can you... I'm not sure which plans I have. They just sent me something saying from... it's from Benefits and a Card. She sent it over, like, explaining it. But I don't know which ones I have. Who do you work for, ma'am? I work for Oxford Global. Can I have the last four digits of the Social? 0221. And your first and last name? Claire Massimino. Okay. Ms. Massimino, for security reason, just to make sure we are in the correct file, can you please verify your complete address and date of birth... date of, date of birth? Yes. It's 1605 East D Street, Belleville, Illinois and date of birth 11-10-74. Thank you for the information. We have a telephone number on file, 805-312-3454. Yeah. And your email is h.massimino74@gmail.com? Yes. Okay. So, on the benefit guide you're gonna look for, um, the name of the Insure Plus Basic. That's one of the name of your plan. Okay. That's the dental, vision and then the Stay Healthy plan, which is the M- MEC TellRx. Mm-hmm. Um- Okay. So, I, I can see that. I m- now I know I have that Insure Plus. What happens if I need to go to the emergency room? Obvious... as they said, I don't have urgent care, um, but what happens if I need to go to the emergency room, or should I go to the doctor? So, I have issues with my heart and I tried to call and get a, uh, TellRx appointment with your... with the company and nobody would see me. Because they said that I needed to go to the emergency room because I was having problems with my heart, although I've had these problems with my heart for five years. But I do need to be seen, um, but nobody would talk to me on the telehealth thing because it's an har- a heart issue. So, I need to go to the emergency room? Like, I don't understand what I'm supposed to do. It does sound, uh, familiar 'cause it, it did happen to me. I mentioned one time in our urgent care that I was having chest pains, and they assumed it was a heart issue and they didn't want to see me. So, um- Yeah. So... And I don't have any type of insurance where I could just go to my doctor, because this insurance is so weird that I can't just, like, have a doctor and go into a doctor. Okay. So, with the Insure Plus Basic you could go to your doctor's office, um, visit. I can? Um, yes. I don't know if you can see there. Okay. It says outpatient sickness on the side of the benefit. Um... It's, like, right under anesthesia. Oh yeah, physician's office? It says- No. ... outpa- outpatient sickness. Mm-hmm. I'm not sure if I'm reading the same thing as that you are. Um... Okay, let's see. You got Insure Plus Basic. It's... Okay. So, these things that it's saying on the Insure Plus, where it says Plan Benefit Summary, on the Insure Plus it has dollar amounts. So, that... Like, physician's office says \$50. That would be, like, my co-pay? Or that's how much you guys bill for it? That's how much, but I don't know why you... I'm, I'm lost. What... Which... I... She sent me this. It has 20 pages. She sent it to my email. Yes. And your first name says Oxford Global? Yes. And it says Insure Plus of the benefits, right? Um, yes. It- On the... Okay, on

page two we should have Plan Benefit Summary, right? Um, no. On page two I have hospital indemnity insurance. I don't know what that is. I think it's just telling me it's not an actual insurance. Well, because, um, these are not like the major insurance, you know, how you have a- a copay, a deductible. Yeah. Yeah, I know. That's why I'm trying to figure out what this is. Yeah. Look- I work in the healthcare spirit, like that's actually what I do. But now I'm looking at this and I'm like, "I have no idea what I'm looking at." If I need to go to the doctor because my heart is hurting so bad- Then- ... do I go to the emergency room or do I go to the doctor? Okay. 'Cause on my end, on the benefit that you said, uh, outpatient sickness, it's \$75 for the Insure Plus Basic. I don't know why. There you have the Stay Healthy as well. Yes. You don't have... Okay. So check page... So the number two one two. Are you looking at the numbers on the page? Um, yes. So you paste to where it says hospital in memory, it does actually have a number two on the page. Uh, let me see. Number two- No, on the bottom- No, that is- Okay. So- ... plan benefit summary. Okay. So keep going. The next page- Okay. ... should be a benefits in a card. And then the third page, that should be your number two page. It says plan benefit summary. Yes. On the bottom- Plan benefit summary. Yeah. It has a number two? Yes. Okay. Now, because I was like, how come we're not reading from the same page? Yeah. Okay. So- It says number four on my computer. Oh, okay. All right. So now, um, there the Insure Plus, that's the one you have. Okay. And if you scroll down with, on the left-hand side that says benefits, you will see the outpatient sickness. Mm. And then... I just cannot see that. Where am I? I see preventative care, daily hospital confinement. Uh-huh. Physician's office. Okay. Keep going down. Hospitalization. Um, yeah, I don't see that outpatient. Oh, yeah. Outpatient sickness. Okay. 75. Okay. I see it. Yeah. That's what the insurance gonna cover for your doctor s- The insurance will cover \$75? Yes. Ma'am. That's not my copay. The, the amount of... That's, that's... The amount that you see on, on each of those with the benefits n- on the left hand side, that's what the insurance going to cover. Now, you are gonna go... You th- you also have the Stay Healthy Plan, which is for your preventive care. Yeah. That one... Now I don't know what page will be on your end. On my end, I don't know. Let's see. Okay. On my eight- end is the number eight. So I'm just- Okay. ... assuming it might be like 10 on, on your end. Okay. Yeah. I see that. It says stay hea- Let me see. Summary schedule of benefits? Mm-hmm. That's for your preventive. Okay. So- Okay. So that's gonna... Um, so let's say you need to go, for example, I know your problem is your heart issue- Mm-hmm. ... is your main concern. But- Mm-hmm. ... um, I want to explain a little bit how this part of the insurance work. Let's say if you want to go for your pap smear or mammogram, the insurance, the actual procedure is going to cover 100%. You have to use a participating provider and you are responsible for this doctor's visit. Now, the \$75 that Insure Plus Basic covers, you could use it towards the visit to the doctor as well. Okay. Okay. But, but if they need to do like the pap smear or the mammo, then that's actually covered fully? Yes. But make sure you- Okay. ... go to a participating provider. Yes. Uh- Okay. ... on page... On my end is page four. So I'm assuming might be six on your end. Okay. It's just a medical benefits on the top. Yes. Mm-hmm. Okay. Those are your carrier. Okay. With... It says multi-plan. That's where you're going to call or go down the website to find your, uh, participating providers. Okay. Okay. That- Yeah. ... sounds good. Um, so- Okay. So... I'm sorry. Go ahead. No, go ahead. I, I'm kind of just trying to take this all in on like what's the best option for me to go. So like maybe I should go see a doctor first instead of just going straight to the emergency room. Now, you get virtual care. Mm-hmm. ... urgent, urgent care with both of your plans that you could use- Hm.

... over the phone. Of course, they're not going to do like a diagnostic because of you... um, heart condition. Um, but you could use it, like I don't know, maybe for your prescriptions or something- Mm-hmm. ... minor. Um- Yeah. ... on your free RX, you, um, did she explain to you, you have to sign up online? I mean create your prof- profile and all that stuff in order for you to use your plan and get your medication? No. No. So, I'm going to email you the instructions on how to do it. Okay, thank you. Okay? Sure. And my best guess for I would say, because that's what I did, saying that it will work for you, but it's like when you got... When you want to go to the urgent care, any little thing cannot mention your heart at all. Mm-hmm. Yeah, I'm starting to realize that. I've been to three doctors and they, they all say I'm fine, but it's like, it's really hurting now, so I'm like, "I better go check again." Yeah. No. Uh-huh. And as soon as I said it, my heart hurts. They're like, "Nope, go to emergency room." I'm like, "No, that's so expensive." No. Yeah. Yet, now when you already there, they check your blood pressure and do all that good stuff that they do, they will realize if you need to go to the urgent, I mean, the emergency room, and they will pay. Okay. Okay. You know? That's how I learned my lesson. Yeah. Okay. And now I'm looking at the scr- Because my Go ahead, sorry. I'm looking at the screenings and it's saying like for men, like blood pressure and aortic aneurysm and that kind of stuff, but nothing for women in that. It says breast cancer or blood pressure. I guess it would have something to do with my blood pressure. Um, lots of cancers. Yeah. Also, you could go... Y- you also, they have like, um, websites there to give you more like- Mm-hmm. ... uh, more insights on, on what all is covered. Because I- Uh-huh. ... like, not everything is listed there. Okay. And then if you go back to that page where I said the, um... Let me see if IMA phone number's there. Well, it should be on your ID card. Okay. The ID card, the, uh, the... It says 90 degree. You could call- Yeah. ... your actual carrier. Like if you know which procedure that is preventive, they offer- Uh-huh. ... you what they have, and they will tell you if it's fully covered and, you know, just keep in mind- Oh, okay. ... that you have to go. Let's say you go see your regular, um, doctor's office, because with Ensure Plus, that covers the \$75, you could go to any doctor. Mm-hmm. Now, let's say this doctor tells you, "Oh, it's time for you to do your mammogram." That's when you got to be careful and make sure you go to your multi-plan and find a facility that is in-network. Okay. Okay. But the doctor part doesn't have to be in-network? Because I'm pretty much paying for it. Yeah. That. Okay. But, um, like, well, for your physical stuff, like your medi- uh, preventive care- Mm-hmm. ... make sure that it's done in, in-network pro- in-network provider. In-network. Okay. Yeah. Okay. And can you tell me what happens if like, say I'm g- I go to the doctor and he's like, "Oh gosh, you have to go, you will have to go to the hospital now." If I do that, is my hospital stay covered? That, well, you're going to see it up there, uh, what it, in plan benefits summary. Yes. That we went through. Okay. Sure. There where I did that outpatient sickness, when we read that. Uh-huh. If you see there, like if you go to do- uh, you have to stay in confinement, they're going to pay you, uh, \$50 a day. Okay. Now, I'm d- I can see all that. I can see diagnostic testing. Yeah, I guess that's right. Right? If they needed to do any tests to check and see if something is wrong with my heart, then you- they would pay \$250 a year for any type of diagnostic testing. Yeah. Okay. And you see there where it says, "Will examine tests," that's pretty much what they mean by, like when you do your physical, your blood work, your, you know, like your cholesterol- Right. ... diabetes and stuff, that they cover \$75 a year. Now- Okay. ... but with your Stay Healthy plan, again, have to go through a participating provider to be able to get all that included. Okay. Right? Um... Okay. Like further down, if you have the time, you also have

your little black letters, like I told them, if you need- Mm-hmm. ... like a little more breakdown since you, you know, you have a condition that you need to make sure-... um, that everything you need is gonna be there. Or- Okay. ... at least you know if it's gonna be covered or not. Right. Let's see what else I can find here. Um, so let's see. Benefits with, uh... Um, also, besides that you have the Stay Healthy plan, right? Mm-hmm. They have the PreRx, which is PreRx. On the page- Mm-hmm. ... that you have your carrier, um, you're gonna see Elixir. Mm-hmm. That is the pharmacy as well that provides you preventive medication. Okay. With the Ensure Plus, which is your other prior medication, we've got the PharmaBill. They say PreRx is really huge and they have a lot of medications. You don't have to- Mm-hmm. ... pay for anything else. PharmaBill, you will have to be... You will have to pay like \$10, \$20, or \$30. Um. Okay. But those are, those are pharmacy or, um, providers that, um, are included on your benefits. Just in case you don't find a medication through one, you can choose- Mm-hmm. ... another to see which one could help. Oh, okay. Okay. And, you know how- Hey, thank you so much. No, you've been so helpful. Thank you. I've had this insurance for a year and I just have... I, I don't go to the doctors very often, but I just... It's just so confusing and I... Then I went to the dentist and they said I need a crown, but, "Oh, your insurance doesn't cover it." And I'm like, "I better go and look and type what types of insurance I'm actually getting," because it's like I've got covered on a lot of stuff. Yes, because they're, they're pretty much like you. Um, I don't know how Oxford works but- Mm-hmm. ... we represent the staffing agency. Right. The way that I explain to the other members is like, "This is pretty much a weekly basic insurance." Weekday you pay- Yeah. ... after you are covered. That's another thing. Right. Let's say if you miss a week of work, we're not gonna receive your premium, so you can make the direct payment yourself. Now- Mm-hmm. ... if you think that you have an appointment on that week, make sure you give us a call just to make sure that you... That will you cover, because you're only paying a week ahead. Mm-hmm. Um, because if that week you didn't work and you're not going to be covered if you use the benefit on that week. Right. Okay, that's good to know. Yeah, because then, um... And also, um, I don't know where you are signed right now, but if for some reason you leave and then come back like a month later- Mm-hmm. ... the benefits will not reinstate on their own. You will have to give us a call. Oh, okay. Okay. And state your benefits. Okay, that makes sense. Anything else? Okay, no, thank you. I hope that helps. No, thank you so much. You've been such a big help. I'm gonna call my doctor and make an appointment. Oh, I'm glad. All right. I'm glad. Okay, great. Thanks so much. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Pamela speaking. How may I help you?

Speaker speaker_1: Hi, Pam. Uh, I am trying to, um... I just had someone sent me my benefits and I'm trying to understand them, I guess. Um, can you... I'm not sure which plans I have. They just sent me something saying from... it's from Benefits and a Card. She sent it over, like, explaining it. But I don't know which ones I have.

Speaker speaker_0: Who do you work for, ma'am?

Speaker speaker_1: I work for Oxford Global.

Speaker speaker_0: Can I have the last four digits of the Social?

Speaker speaker_1: 0221.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Claire Massimino.

Speaker speaker_0: Okay. Ms. Massimino, for security reason, just to make sure we are in the correct file, can you please verify your complete address and date of birth... date of, date of birth?

Speaker speaker_1: Yes. It's 1605 East D Street, Belleville, Illinois and date of birth 11-10-74.

Speaker speaker_0: Thank you for the information. We have a telephone number on file, 805-312-3454.

Speaker speaker_1: Yeah.

Speaker speaker_0: And your email is h.massimino74@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, on the benefit guide you're gonna look for, um, the name of the Insure Plus Basic. That's one of the name of your plan.

Speaker speaker_1: Okay.

Speaker speaker_0: That's the dental, vision and then the Stay Healthy plan, which is the M-MEC TellRx.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um-

Speaker speaker_1: Okay. So, I, I can see that. I m- now I know I have that Insure Plus. What happens if I need to go to the emergency room? Obvious... as they said, I don't have urgent care, um, but what happens if I need to go to the emergency room, or should I go to the doctor? So, I have issues with my heart and I tried to call and get a, uh, TellRx appointment with your... with the company and nobody would see me. Because they said that I needed to go to the emergency room because I was having problems with my heart, although I've had these problems with my heart for five years. But I do need to be seen, um, but nobody would talk to me on the telehealth thing because it's an har- a heart issue. So, I need to go to the emergency room? Like, I don't understand what I'm supposed to do.

Speaker speaker_0: It does sound, uh, familiar 'cause it, it did happen to me. I mentioned one time in our urgent care that I was having chest pains, and they assumed it was a heart issue and they didn't want to see me. So, um-

Speaker speaker_1: Yeah. So... And I don't have any type of insurance where I could just go to my doctor, because this insurance is so weird that I can't just, like, have a doctor and go

into a doctor.

Speaker speaker_0: Okay. So, with the Insure Plus Basic you could go to your doctor's office, um, visit.

Speaker speaker_1: I can?

Speaker speaker_0: Um, yes. I don't know if you can see there.

Speaker speaker_1: Okay.

Speaker speaker_0: It says outpatient sickness on the side of the benefit.

Speaker speaker_1: Um...

Speaker speaker_0: It's, like, right under anesthesia.

Speaker speaker_1: Oh yeah, physician's office?

Speaker speaker_0: It says-

Speaker speaker_1: No.

Speaker speaker_0: ... outpa- outpatient sickness.

Speaker speaker_1: Mm-hmm. I'm not sure if I'm reading the same thing as that you are. Um...

Speaker speaker_0: Okay, let's see. You got Insure Plus Basic. It's...

Speaker speaker_1: Okay. So, these things that it's saying on the Insure Plus, where it says Plan Benefit Summary, on the Insure Plus it has dollar amounts. So, that... Like, physician's office says \$50. That would be, like, my co-pay? Or that's how much you guys bill for it?

Speaker speaker_0: That's how much, but I don't know why you... I'm, I'm lost. What... Which...

Speaker speaker_1: I... She sent me this. It has 20 pages. She sent it to my email.

Speaker speaker_0: Yes. And your first name says Oxford Global?

Speaker speaker_1: Yes.

Speaker speaker_0: And it says Insure Plus of the benefits, right?

Speaker speaker_1: Um, yes. It-

Speaker speaker_0: On the... Okay, on page two we should have Plan Benefit Summary, right?

Speaker speaker_1: Um, no. On page two I have hospital indemnity insurance. I don't know what that is. I think it's just telling me it's not an actual insurance.

Speaker speaker_0: Well, because, um, these are not like the major insurance, you know, how you have a- a copay, a deductible.

Speaker speaker_1: Yeah. Yeah, I know. That's why I'm trying to figure out what this is.

Speaker speaker_0: Yeah. Look-

Speaker speaker_1: I work in the healthcare spirit, like that's actually what I do. But now I'm looking at this and I'm like, "I have no idea what I'm looking at." If I need to go to the doctor because my heart is hurting so bad-

Speaker speaker_0: Then-

Speaker speaker_1: ... do I go to the emergency room or do I go to the doctor?

Speaker speaker_0: Okay. 'Cause on my end, on the benefit that you said, uh, outpatient sickness, it's \$75 for the Insure Plus Basic. I don't know why. There you have the Stay Healthy as well.

Speaker speaker_1: Yes.

Speaker speaker_0: You don't have... Okay. So check page... So the number two one two. Are you looking at the numbers on the page?

Speaker speaker_1: Um, yes.

Speaker speaker_0: So you paste to where it says hospital in memory, it does actually have a number two on the page.

Speaker speaker_1: Uh, let me see. Number two-

Speaker speaker_0: No, on the bottom-

Speaker speaker_1: No, that is-

Speaker speaker_0: Okay. So-

Speaker speaker_1: ... plan benefit summary.

Speaker speaker_0: Okay. So keep going. The next page-

Speaker speaker_1: Okay.

Speaker speaker_0: ... should be a benefits in a card. And then the third page, that should be your number two page. It says plan benefit summary.

Speaker speaker_1: Yes.

Speaker speaker_0: On the bottom-

Speaker speaker_1: Plan benefit summary.

Speaker speaker_0: Yeah. It has a number two?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Now, because I was like, how come we're not reading from the same page?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So-

Speaker speaker_1: It says number four on my computer.

Speaker speaker_0: Oh, okay. All right. So now, um, there the Insure Plus, that's the one you have.

Speaker speaker_1: Okay.

Speaker speaker_0: And if you scroll down with, on the left-hand side that says benefits, you will see the outpatient sickness.

Speaker speaker_1: Mm.

Speaker speaker_0: And then...

Speaker speaker_1: I just cannot see that. Where am I? I see preventative care, daily hospital confinement.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: Physician's office.

Speaker speaker_0: Okay. Keep going down.

Speaker speaker_1: Hospitalization. Um, yeah, I don't see that outpatient. Oh, yeah. Outpatient sickness. Okay. 75.

Speaker speaker_0: Okay.

Speaker speaker_1: I see it.

Speaker speaker_0: Yeah. That's what the insurance gonna cover for your doctor s-

Speaker speaker_1: The insurance will cover \$75?

Speaker speaker_0: Yes.

Speaker speaker_1: Ma'am. That's not my copay.

Speaker speaker_0: The, the amount of... That's, that's... The amount that you see on, on each of those with the benefits n- on the left hand side, that's what the insurance going to cover. Now, you are gonna go... You th- you also have the Stay Healthy Plan, which is for your preventive care.

Speaker speaker_1: Yeah.

Speaker speaker_0: That one... Now I don't know what page will be on your end. On my end, I don't know. Let's see. Okay. On my eight- end is the number eight. So I'm just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... assuming it might be like 10 on, on your end.

Speaker speaker_1: Okay. Yeah. I see that.

Speaker speaker_0: It says stay hea- Let me see.

Speaker speaker_1: Summary schedule of benefits?

Speaker speaker_0: Mm-hmm. That's for your preventive.

Speaker speaker_1: Okay.

Speaker speaker_0: So-

Speaker speaker_1: Okay. So that's gonna...

Speaker speaker_0: Um, so let's say you need to go, for example, I know your problem is your heart issue-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is your main concern. But-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, I want to explain a little bit how this part of the insurance work. Let's say if you want to go for your pap smear or mammogram, the insurance, the actual procedure is going to cover 100%. You have to use a participating provider and you are responsible for this doctor's visit. Now, the \$75 that Insure Plus Basic covers, you could use it towards the visit to the doctor as well.

Speaker speaker_1: Okay. Okay. But, but if they need to do like the pap smear or the mammo, then that's actually covered fully?

Speaker speaker_0: Yes. But make sure you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... go to a participating provider.

Speaker speaker_1: Yes.

Speaker speaker_0: Uh-

Speaker speaker_1: Okay.

Speaker speaker_0: ... on page... On my end is page four. So I'm assuming might be six on your end.

Speaker speaker_1: Okay.

Speaker speaker_0: It's just a medical benefits on the top.

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: Okay. Those are your carrier.

Speaker speaker_1: Okay.

Speaker speaker_0: With... It says multi-plan. That's where you're going to call or go down the website to find your, uh, participating providers.

Speaker speaker_1: Okay. Okay. That-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... sounds good. Um, so-

Speaker speaker_0: Okay. So... I'm sorry. Go ahead.

Speaker speaker_1: No, go ahead. I, I'm kind of just trying to take this all in on like what's the best option for me to go. So like maybe I should go see a doctor first instead of just going straight to the emergency room.

Speaker speaker_0: Now, you get virtual care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... urgent, urgent care with both of your plans that you could use-

Speaker speaker_1: Hm.

Speaker speaker_0: ... over the phone. Of course, they're not going to do like a diagnostic because of you... um, heart condition. Um, but you could use it, like I don't know, maybe for your prescriptions or something-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... minor. Um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... on your free RX, you, um, did she explain to you, you have to sign up online? I mean create your prof- profile and all that stuff in order for you to use your plan and get your medication?

Speaker speaker_1: No. No.

Speaker speaker_0: So, I'm going to email you the instructions on how to do it.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: Okay? Sure. And my best guess for I would say, because that's what I did, saying that it will work for you, but it's like when you got... When you want to go to the urgent care, any little thing cannot mention your heart at all.

Speaker speaker_1: Mm-hmm. Yeah, I'm starting to realize that. I've been to three doctors and they, they all say I'm fine, but it's like, it's really hurting now, so I'm like, "I better go check again."

Speaker speaker_0: Yeah. No. Uh-huh.

Speaker speaker_1: And as soon as I said it, my heart hurts. They're like, "Nope, go to emergency room." I'm like, "No, that's so expensive."

Speaker speaker_0: No. Yeah. Yet, now when you already there, they check your blood pressure and do all that good stuff that they do, they will realize if you need to go to the urgent, I mean, the emergency room, and they will pay.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: You know? That's how I learned my lesson.

Speaker speaker_1: Yeah. Okay. And now I'm looking at the scr-

Speaker speaker_0: Because my

Speaker speaker_2: Go ahead, sorry.

Speaker speaker_1: I'm looking at the screenings and it's saying like for men, like blood pressure and aortic aneurysm and that kind of stuff, but nothing for women in that. It says breast cancer or blood pressure. I guess it would have something to do with my blood pressure. Um, lots of cancers.

Speaker speaker_0: Yeah. Also, you could go... Y- you also, they have like, um, websites there to give you more like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... uh, more insights on, on what all is covered. Because I-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... like, not everything is listed there.

Speaker speaker_1: Okay.

Speaker speaker_0: And then if you go back to that page where I said the, um... Let me see if IMA phone number's there. Well, it should be on your ID card.

Speaker speaker_1: Okay.

Speaker speaker_0: The ID card, the, uh, the... It says 90 degree. You could call-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... your actual carrier. Like if you know which procedure that is preventive, they offer-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... you what they have, and they will tell you if it's fully covered and, you know, just keep in mind-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... that you have to go. Let's say you go see your regular, um, doctor's office, because with Ensure Plus, that covers the \$75, you could go to any doctor.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now, let's say this doctor tells you, "Oh, it's time for you to do your mammogram." That's when you got to be careful and make sure you go to your multi-plan and find a facility that is in-network.

Speaker speaker_1: Okay. Okay. But the doctor part doesn't have to be in-network? Because I'm pretty much paying for it.

Speaker speaker_0: Yeah. That.

Speaker speaker_1: Okay.

Speaker speaker_0: But, um, like, well, for your physical stuff, like your medi- uh, preventive care-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... make sure that it's done in, in-network pro- in-network provider.

Speaker speaker_1: In-network. Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay. And can you tell me what happens if like, say I'm g- I go to the doctor and he's like, "Oh gosh, you have to go, you will have to go to the hospital now." If I do that, is my hospital stay covered?

Speaker speaker_0: That, well, you're going to see it up there, uh, what it, in plan benefits summary.

Speaker speaker_1: Yes.

Speaker speaker_0: That we went through.

Speaker speaker_1: Okay. Sure.

Speaker speaker_0: There where I did that outpatient sickness, when we read that.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: If you see there, like if you go to do- uh, you have to stay in confinement, they're going to pay you, uh, \$50 a day.

Speaker speaker_1: Okay. Now, I'm d- I can see all that. I can see diagnostic testing. Yeah, I guess that's right. Right? If they needed to do any tests to check and see if something is wrong with my heart, then you- they would pay \$250 a year for any type of diagnostic testing.

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: And you see there where it says, "Will examine tests," that's pretty much what they mean by, like when you do your physical, your blood work, your, you know, like your cholesterol-

Speaker speaker_1: Right.

Speaker speaker_0: ... diabetes and stuff, that they cover \$75 a year. Now-

Speaker speaker_1: Okay.

Speaker speaker_0: ... but with your Stay Healthy plan, again, have to go through a participating provider to be able to get all that included.

Speaker speaker_1: Okay.

Speaker speaker_0: Right? Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Like further down, if you have the time, you also have your little black letters, like I told them, if you need-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... like a little more breakdown since you, you know, you have a condition that you need to make sure-... um, that everything you need is gonna be there. Or-

Speaker speaker_1: Okay.

Speaker speaker_0: ... at least you know if it's gonna be covered or not.

Speaker speaker_1: Right.

Speaker speaker_0: Let's see what else I can find here. Um, so let's see. Benefits with, uh... Um, also, besides that you have the Stay Healthy plan, right?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: They have the PreRx, which is PreRx. On the page-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that you have your carrier, um, you're gonna see Elixir.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That is the pharmacy as well that provides you preventive medication.

Speaker speaker_1: Okay.

Speaker speaker_0: With the Ensure Plus, which is your other prior medication, we've got the PharmaBill. They say PreRx is really huge and they have a lot of medications. You don't have to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... pay for anything else. PharmaBill, you will have to be... You will have to pay like \$10, \$20, or \$30. Um.

Speaker speaker_1: Okay.

Speaker speaker_0: But those are, those are pharmacy or, um, providers that, um, are included on your benefits. Just in case you don't find a medication through one, you can choose-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... another to see which one could help.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: And, you know how-

Speaker speaker_1: Hey, thank you so much. No, you've been so helpful. Thank you. I've had this insurance for a year and I just have... I, I don't go to the doctors very often, but I just... It's just so confusing and I... Then I went to the dentist and they said I need a crown, but, "Oh, your insurance doesn't cover it." And I'm like, "I better go and look and type what types of insurance I'm actually getting," because it's like I've got covered on a lot of stuff.

Speaker speaker_0: Yes, because they're, they're pretty much like you. Um, I don't know how Oxford works but-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... we represent the staffing agency.

Speaker speaker_1: Right.

Speaker speaker_0: The way that I explain to the other members is like, "This is pretty much a weekly basic insurance." Weekday you pay-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... after you are covered. That's another thing.

Speaker speaker_1: Right.

Speaker speaker_0: Let's say if you miss a week of work, we're not gonna receive your premium, so you can make the direct payment yourself. Now-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... if you think that you have an appointment on that week, make sure you give us a call just to make sure that you... That will you cover, because you're only paying a week ahead.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, because if that week you didn't work and you're not going to be covered if you use the benefit on that week.

Speaker speaker_1: Right. Okay, that's good to know.

Speaker speaker_0: Yeah, because then, um... And also, um, I don't know where you are signed right now, but if for some reason you leave and then come back like a month later-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the benefits will not reinstate on their own. You will have to give us a call.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: And state your benefits.

Speaker speaker_1: Okay, that makes sense.

Speaker speaker_0: Anything else?

Speaker speaker_1: Okay, no, thank you.

Speaker speaker_0: I hope that helps.

Speaker speaker_1: No, thank you so much. You've been such a big help. I'm gonna call my doctor and make an appointment.

Speaker speaker_0: Oh, I'm glad. All right. I'm glad.

Speaker speaker_1: Okay, great. Thanks so much.

Speaker speaker_0: Bye-bye.