

Transcript: Pamela

Blanc-6446240007766016-6315707160379392

Full Transcript

Thank you for calling Benefits in a Card, this is Pamela speaking. How may I help you? Hi there, um, I just got a new job and, um, I'm calling because they gave me this booklet to help me choose which plan, uh, I want. Uh, and I just had a few questions. Um- One moment, I'll be back. So I'm actually looking for... Yeah, sorry, go ahead. I said I will be more than happy to assist you. Um, so I'm looking for just a whole plan, um, that I can get that helps with potential sudden illnesses and prescriptions mostly. Um... Yes. Who do you work for, the staffing agency? Uh, DTC. Pull up. Okay. Let me... I don't remember their full name, let me... That's fine. I- I think I've got it. Let's see. So I can pull up your Benefit Guide. Focus. All right. All right. So focus has... Uh, have you seen the Benefit Guide? Um, I'm looking at the booklet right now, um, and it seemed a little different than what they were having me look at before, so I just kind of wanted to ask a few questions. Go ahead, sir. Um, so it looks like Stay Healthy MEC is worth opting for, and I was wondering if I did that with the VIP+, is that gonna give me the max benefit available for prescription covering, like prescription medication covering? As well as potential hospital bills on illnesses or injuries? Mm-hmm. Yes, sir. Because the Stay Healthy plan has the TellRx, the prescription plan included. And- Okay. ... new preventive care. And the VIP+, um, it has the virtual primary care and also you can use it at a hospital. Um, I'm not sure what you're looking at, it won't show you, um, how much the insurance covers. ... Uh, it does. It does say, the, the coverage amounts and durations in the hospital. Yeah. Mm-hmm. Okay. So yeah. Um. Combining those two will be, um, it... That will, will be giving you the best, um, coverage because they say the Stay Healthy Enhanced, um... Let me see, they do not have the, uh, doesn't have the prescription plan in it. And this is something that you really need, your prescription Stay Healthy, um, alone will be the, the best choice. Okay. But if I wanna be safe for any injuries I, I would then likely want to add VIP+ if I'm okay with the cost? Yes. Yes. Okay. Um, that's pretty much what I wanted to know. I- is there any other options or is that pretty much like the full option right there? I pick Stay Healthy with VIP+ and I'm kind of done? If, if you go to the other pages, like page three, you got two more plans there. There are Stay Healthy Enhanced, uh, Basic and Stay Healthy Enhanced. Uh, it's pretty much like combining the same thing you're doing, um, but it has the virtual primary care included that... Well, actually, yeah, actually the VIP+ does it as well. So the thing is that though with the Stay Healthy Enhanced or Basic, you will not have the TellRx, which is a prescription plan. Okay. And Stay Healthy MEC covers that? Yes. You do have prescription with the other plans, but it will not be as having this TellRx because there you will register online, um, most of the prescription they will mail it out to you, or there's some prescription that you have to pick it up at the local pharmacy. And they have over 800 prescription that you won't have to pay extra. And that's, uh... Just so I gotta double, repeat just to be clear. StayHealthy MEC does that, whereas Enhanced or Basic do not? Exactly. Okay. And then I, I

can add in the VIP+ for my other concerns. Mm-hmm. And that's sounding pretty good to me then. Mm-hmm. Yes, sir. Okay. As well, like they said with the VIP+, um, they... For your doctor's visit, they cover \$100 a day, maximum four days, right? Four days a year, \$100 that day? Yes. Okay. Now, with the Stay Healthy Enhanced or the Basic, you pay a copay.... which is \$10, but you still have the four visits per year. Now, if you decide to choose any of the Stay Healthy Enhanced, you could also add the, uh, free Rx, which is the, uh, prescription plan to your, whatever other plan that you choose too. The prescription, let me see. I think it's 90... \$5.99. Let's see. Let me double-check. And that would give the same level of prescription coverage as Stay Healthy M-E-C? Yes. It, it, it's a prescription plan that they sell on, on the, on its own, if you decide to... So, so I could elect for enhanced MEC, or Stay Healthy Enhanced, add VIP Plus, and specify that I want an Rx plan added in that? Let me double-check, because they did have some changes on the... I wanna make sure it's worth it, doing it that way. Um- 'Cause I do kind of like just having a co-pay, but- Mm-hmm. Yeah, go ahead. Thing is, like, if you do it separately, um... Let me see what the Stay Healthy Enhanced gives. 'Cause you do have your virtual urgent care included there and... Right. Uh, okay. So, when we spoke about VIP Plus that, uh, that I said it has your virtual primary care included, right? Uh-huh. The Stay Healthy Enhanced do not have that, but it does have the urgent care, um, virtual urgent care, which is pretty much, for me, the same as having the primary care, virtual primary care. And then you will add this, uh, the prescription plan which has the virtual primary care. So you will have both, urgent and virtual if you decide to go with this, one of the enhanced, uh, M-E-C. I don't know if I, did I explain that right? I think so. So Enhanced- Okay. ... wouldn't alone have the prescriptions, but it gets some, um, benefits toward virtual care? Hmm? Yes. Okay. I, I think I'll go with, uh, enhan- uh, not Enhanced, uh, Stay Healthy M-E-C and the Plus, the VIP Plus, and I think I should be good. All right. You wanna enroll over the phone? No. Um, I, I, I can stop by at my recruiter's tomorrow and do it via their portal. Um, I just wanted to have the information prior. Uh, thank you so much for the help. I understand. Thank you. If you have any other questions, we sign Monday through Friday. Uh, nope, I'm all good. Thank you very much. All right. Thank you, sir. Have a great rest of the day. You too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card, this is Pamela speaking. How may I help you?

Speaker speaker_1: Hi there, um, I just got a new job and, um, I'm calling because they gave me this booklet to help me choose which plan, uh, I want. Uh, and I just had a few questions. Um-

Speaker speaker_0: One moment, I'll be back.

Speaker speaker_1: So I'm actually looking for... Yeah, sorry, go ahead.

Speaker speaker_0: I said I will be more than happy to assist you.

Speaker speaker_1: Um, so I'm looking for just a whole plan, um, that I can get that helps with potential sudden illnesses and prescriptions mostly. Um...

Speaker speaker_0: Yes. Who do you work for, the staffing agency?

Speaker speaker_1: Uh, DTC.

Speaker speaker_0: Pull up. Okay.

Speaker speaker_1: Let me... I don't remember their full name, let me...

Speaker speaker_0: That's fine. I- I think I've got it. Let's see. So I can pull up your Benefit Guide. Focus. All right. All right. So focus has... Uh, have you seen the Benefit Guide?

Speaker speaker_1: Um, I'm looking at the booklet right now, um, and it seemed a little different than what they were having me look at before, so I just kind of wanted to ask a few questions.

Speaker speaker_0: Go ahead, sir.

Speaker speaker_1: Um, so it looks like Stay Healthy MEC is worth opting for, and I was wondering if I did that with the VIP+, is that gonna give me the max benefit available for prescription covering, like prescription medication covering? As well as potential hospital bills on illnesses or injuries?

Speaker speaker_0: Mm-hmm. Yes, sir. Because the Stay Healthy plan has the TellRx, the prescription plan included. And-

Speaker speaker_1: Okay.

Speaker speaker_0: ... new preventive care. And the VIP+, um, it has the virtual primary care and also you can use it at a hospital. Um, I'm not sure what you're looking at, it won't show you, um, how much the insurance covers. ...

Speaker speaker_1: Uh, it does. It does say, the, the coverage amounts and durations in the hospital. Yeah.

Speaker speaker_0: Mm-hmm. Okay. So yeah.

Speaker speaker_1: Um.

Speaker speaker_0: Combining those two will be, um, it... That will, will be giving you the best, um, coverage because they say the Stay Healthy Enhanced, um... Let me see, they do not have the, uh, doesn't have the prescription plan in it. And this is something that you really need, your prescription Stay Healthy, um, alone will be the, the best choice.

Speaker speaker_1: Okay. But if I wanna be safe for any injuries I, I would then likely want to add VIP+ if I'm okay with the cost?

Speaker speaker_0: Yes. Yes.

Speaker speaker_1: Okay. Um, that's pretty much what I wanted to know. I- is there any other options or is that pretty much like the full option right there? I pick Stay Healthy with VIP+ and

I'm kind of done?

Speaker speaker_0: If, if you go to the other pages, like page three, you got two more plans there. There are Stay Healthy Enhanced, uh, Basic and Stay Healthy Enhanced. Uh, it's pretty much like combining the same thing you're doing, um, but it has the virtual primary care included that... Well, actually, yeah, actually the VIP+ does it as well. So the thing is that though with the Stay Healthy Enhanced or Basic, you will not have the TellRx, which is a prescription plan.

Speaker speaker_1: Okay. And Stay Healthy MEC covers that?

Speaker speaker_0: Yes. You do have prescription with the other plans, but it will not be as having this TellRx because there you will register online, um, most of the prescription they will mail it out to you, or there's some prescription that you have to pick it up at the local pharmacy. And they have over 800 prescription that you won't have to pay extra.

Speaker speaker_1: And that's, uh... Just so I gotta double, repeat just to be clear. StayHealthy MEC does that, whereas Enhanced or Basic do not?

Speaker speaker_0: Exactly.

Speaker speaker_1: Okay. And then I, I can add in the VIP+ for my other concerns.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And that's sounding pretty good to me then.

Speaker speaker_0: Mm-hmm. Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: As well, like they said with the VIP+, um, they... For your doctor's visit, they cover \$100 a day, maximum four days, right?

Speaker speaker_1: Four days a year, \$100 that day?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, with the Stay Healthy Enhanced or the Basic, you pay a copay... which is \$10, but you still have the four visits per year. Now, if you decide to choose any of the Stay Healthy Enhanced, you could also add the, uh, free Rx, which is the, uh, prescription plan to your, whatever other plan that you choose too. The prescription, let me see. I think it's 90... \$5.99. Let's see. Let me double-check.

Speaker speaker_1: And that would give the same level of prescription coverage as Stay Healthy M-E-C?

Speaker speaker_0: Yes. It, it, it's a prescription plan that they sell on, on the, on its own, if you decide to...

Speaker speaker_1: So, so I could elect for enhanced MEC, or Stay Healthy Enhanced, add VIP Plus, and specify that I want an Rx plan added in that?

Speaker speaker_0: Let me double-check, because they did have some changes on the... I wanna make sure it's worth it, doing it that way. Um-

Speaker speaker_1: 'Cause I do kind of like just having a co-pay, but-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yeah, go ahead.

Speaker speaker_0: Thing is, like, if you do it separately, um... Let me see what the Stay Healthy Enhanced gives. 'Cause you do have your virtual urgent care included there and... Right. Uh, okay. So, when we spoke about VIP Plus that, uh, that I said it has your virtual primary care included, right?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: The Stay Healthy Enhanced do not have that, but it does have the urgent care, um, virtual urgent care, which is pretty much, for me, the same as having the primary care, virtual primary care. And then you will add this, uh, the prescription plan which has the virtual primary care. So you will have both, urgent and virtual if you decide to go with this, one of the enhanced, uh, M-E-C. I don't know if I, did I explain that right?

Speaker speaker_1: I think so. So Enhanced-

Speaker speaker_0: Okay.

Speaker speaker_1: ... wouldn't alone have the prescriptions, but it gets some, um, benefits toward virtual care?

Speaker speaker_0: Hmm? Yes.

Speaker speaker_1: Okay. I, I think I'll go with, uh, enhan- uh, not Enhanced, uh, Stay Healthy M-E-C and the Plus, the VIP Plus, and I think I should be good.

Speaker speaker_0: All right. You wanna enroll over the phone?

Speaker speaker_1: No. Um, I, I, I can stop by at my recruiter's tomorrow and do it via their portal. Um, I just wanted to have the information prior. Uh, thank you so much for the help.

Speaker speaker_0: I understand. Thank you. If you have any other questions, we sign Monday through Friday.

Speaker speaker_1: Uh, nope, I'm all good. Thank you very much.

Speaker speaker_0: All right. Thank you, sir. Have a great rest of the day.

Speaker speaker_1: You too. Bye.