

## **Transcript: Pearl**

**Rojas-4714313980624896-4696926342397952**

### **Full Transcript**

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Hey, Pearl. My name is Daniel Obenfell. And how may I assist you? All right. So, I, I have j- just taken a job with TRC, and they offer Benefits in a, in a Card as their insurance, uh, provider, and I have just a few questions about, uh, their offerings. Are you g- are you able to help me out with that? I am. Okay. So, um, my first question here is it shows, it shows on the enrollment form that I can choose... For medical it shows the Stay Healthy MEC telRx plan. Mm-hmm. Uh, VIP Standard and VIP Plus. My understanding is that I choose t- I, I choose the... I can choose one or two of those, correct? Correct. So you can either choose- Uh- ... the MEC Enhanced on its own, which is preventative health and medical in one, or you can choose- Okay. ... the MEC telRx and one of the VIP plans. Gotcha. Now, like, if you could just give me an overall... Like, w- what are, what are the pros and cons of the MEC Enhanced versus going with the, the Stay Healthy and, like, VIP Plus plan? Okay. So what... The biggest thing, difference, um, between those plans is that the VIP plans hav- don't have copays or deductibles, but they only cover each service up to a certain dollar amount, and you're re- you're responsible for the remainder. As to where- Gotcha. ... the MEC plan Enhanced does have copays, but once you pay the copay, the insurance carrier pays the remainder of the bill. Um- Got it. Yep. So for example, with that MEC Enhanced, the copay on your primary care visit is \$10, and you have four visits a year, and then the insurance carrier pays the rest- Okay. ... to where the VIP plans, for a physician's office visit they cover \$50... The standard covers \$50. The VIP Plus covers \$100, and they both give you four visits a year as well. But after those- Okay. ... amounts you pay the remainder. Gotcha. And as far as... Like, if I go down to the additional benefit options of virtual primary care, w- what, what would that be for if, if I already have the, like the, the Stay Healthy plan with the telRx? Um, so, the... That's basically the same thing. It... Only that the, the MEC plan comes with the telRx built in. Um, say you're wanting to do the VIP plans, you would be able to add that virtual primary care to, to use virtually. Gotcha. Gotcha. Okay. All right. Um, I think that answers my question. It's, it's... Uh, I mean, I'm just gonna be honest. It's a little confusing of a document, so that's why I, I needed to call up and ask. Um, but I think that answers most of my questions. I appreciate your time. Yeah. No worries. You have a great day. We're here Monday to Friday, 8:00 A.M. to 8:00 P.M. Eastern Standard Time if you have any other questions. Thank you so much, Pearl. You have a good one. You as well. Okay. Bye. Bye.

### **Conversation Format**

Speaker speaker\_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_1: Hey, Pearl. My name is Daniel Obenfell.

Speaker speaker\_0: And how may I assist you?

Speaker speaker\_1: All right. So, I, I have j- just taken a job with TRC, and they offer Benefits in a Card as their insurance, uh, provider, and I have just a few questions about, uh, their offerings. Are you g- are you able to help me out with that?

Speaker speaker\_0: I am.

Speaker speaker\_1: Okay. So, um, my first question here is it shows, it shows on the enrollment form that I can choose... For medical it shows the Stay Healthy MEC telRx plan.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Uh, VIP Standard and VIP Plus. My understanding is that I choose t- I, I choose the... I can choose one or two of those, correct?

Speaker speaker\_0: Correct. So you can either choose-

Speaker speaker\_1: Uh-

Speaker speaker\_0: ... the MEC Enhanced on its own, which is preventative health and medical in one, or you can choose-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the MEC telRx and one of the VIP plans.

Speaker speaker\_1: Gotcha. Now, like, if you could just give me an overall... Like, w- what are, what are the pros and cons of the MEC Enhanced versus going with the, the Stay Healthy and, like, VIP Plus plan?

Speaker speaker\_0: Okay. So what... The biggest thing, difference, um, between those plans is that the VIP plans hav- don't have copays or deductibles, but they only cover each service up to a certain dollar amount, and you're re- you're responsible for the remainder. As to where-

Speaker speaker\_1: Gotcha.

Speaker speaker\_0: ... the MEC plan Enhanced does have copays, but once you pay the copay, the insurance carrier pays the remainder of the bill. Um-

Speaker speaker\_1: Got it.

Speaker speaker\_0: Yep. So for example, with that MEC Enhanced, the copay on your primary care visit is \$10, and you have four visits a year, and then the insurance carrier pays the rest-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to where the VIP plans, for a physician's office visit they cover \$50... The standard covers \$50. The VIP Plus covers \$100, and they both give you four visits a year as well. But after those-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... amounts you pay the remainder.

Speaker speaker\_1: Gotcha. And as far as... Like, if I go down to the additional benefit options of virtual primary care, w- what, what would that be for if, if I already have the, like the, the Stay Healthy plan with the telRx?

Speaker speaker\_0: Um, so, the... That's basically the same thing. It... Only that the, the MEC plan comes with the telRx built in. Um, say you're wanting to do the VIP plans, you would be able to add that virtual primary care to, to use virtually.

Speaker speaker\_1: Gotcha. Gotcha. Okay. All right. Um, I think that answers my question. It's, it's... Uh, I mean, I'm just gonna be honest. It's a little confusing of a document, so that's why I, I needed to call up and ask. Um, but I think that answers most of my questions. I appreciate your time.

Speaker speaker\_0: Yeah. No worries. You have a great day. We're here Monday to Friday, 8:00 A.M. to 8:00 P.M. Eastern Standard Time if you have any other questions.

Speaker speaker\_1: Thank you so much, Pearl. You have a good one.

Speaker speaker\_0: You as well.

Speaker speaker\_1: Okay. Bye.

Speaker speaker\_0: Bye.