

## Transcript: Pearl

**Rojas-4846678618095616-5216394738089984**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is \*\*\*\*\* speaking? Sorry, one second. You cut out. Uh, you said Pearl and that's all you, that's all I caught. Okay. Um, who the hell is \*\*\*\*\* speaking with me? Oh, uh, Derek Myers. And how can I assist you? Um, I have a couple questions. Um, I'm enrolling in my employer WorkSource's, uh, insurance plan. And I just have a few questions about, I guess, phrasing of the document. Um, the information packet, I guess. Okay. Um, what is the name of the company you say you work for? Uh, WorkSource Incorporated. Uh, it's on 1801 Kavanaugh Road. Okay. WorkSource. And what kind of questions did you have? Uh, one second. Let me put you on speaker and go on my pictures. Can you hear me? Yes. Okay. Okay, so, so the first one is... First of all, this is the minimum value plan. I don't know if this is part of s- of Benefits in a Card. It is. \*\*\*\*\*. It's like an actual... It is? Okay. Um, okay. So, it says office visit primary care/specialist. It says the in-network office visit co-payment for the office visit, or is for the office visit, o- visit only. All other services are subject to deductible and coinsurance. So does that mean that, uh, let's say I just go into my primary care and they don't order any tests, it says it would be \$15 for my primary. Is that accurate? Hold on a... Yes. So that is just for the office visit. Okay. And then if they order a test, it'd be separate? Correct. Okay. Okay. That's, that's, that makes sense. I just wanted to ma- I just wanted to confirm that. Um, and then it says... Okay. It says PPO Network MultiPlan. So, I have Blue Cross Blue Shield right now. And so I know what PPO is, but I don't really understand the MultiPlan principle. Is it like that they're, you guys are connected to multiple insurance companies' networks? Um, no. So MultiPlan is just the name of the network. Um... Okay. So that's where you would go to find a provider. It's multiplan.com. You would go there to find a provider in your area- Okay. ... um, that accepts insurance. Okay. Okay. So MultiPlan is the actual thing that I should be looking for. Like when they say who is... Or, uh, like if I were to call my provider right now that I have for Blue Cross and I wanted to ask them if they take your insurance, I would say that you are MultiPlan. No. You would say- Oh. ... that the, the insurance carrier is American Public Life. Um- Okay. MultiPlan is the network. Oh, okay. Okay, so American Public Life you said? Yes. Okay. American Public Life. All right, good. Okay. Um, let me get back. Okay, uh, do you know anything about Elixir? That is a prescription coverage. Let's see. Give me one second. So, I guess my question is for Elixir, is... So I looked up the price. I'm on Suboxone right now and I'm on testosterone. And so, there is these, there's the minimum value plan and then there is like VIP, uh, standard, classic, pro and plus. And the VIPs say that it would be a, like let's say the prescription is a tier plan or whatever, so it's 10, 20, 30. And so whatever that would fall under, Suboxone and testosterone, would be \$10, \$20, or \$30. But when I look up Elixir, it says for Suboxone only, I didn't look up testosterone, I just wanted to make sure Suboxone

was covered under their ACA, um, medications list. It said it would be like \$11 and whatever, like \$11 for the generic and \$15 for the, um, brand name, uh, for a specific pharmacy, and then I looked up others. But, I guess my question for that is, would li- would Elixir come first over the VIPs prescription plan with PharmaVeil? Or would, how would that work? Um, I'm not sure. Let me get you over to the actual insurance carrier so they can answer- Okay. ... um, your specific questions. Okay? Okay. Thank you. No problem. Bear with me one moment. Thank you so much for calling. You're welcome. Thank you.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is \*\*\*\*\* speaking?

Speaker speaker\_2: Sorry, one second. You cut out. Uh, you said Pearl and that's all you, that's all I caught.

Speaker speaker\_1: Okay. Um, who the hell is \*\*\*\*\* speaking with me?

Speaker speaker\_2: Oh, uh, Derek Myers.

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_2: Um, I have a couple questions. Um, I'm enrolling in my employer WorkSource's, uh, insurance plan. And I just have a few questions about, I guess, phrasing of the document. Um, the information packet, I guess.

Speaker speaker\_1: Okay. Um, what is the name of the company you say you work for?

Speaker speaker\_2: Uh, WorkSource Incorporated. Uh, it's on 1801 Kavanaugh Road.

Speaker speaker\_1: Okay. WorkSource. And what kind of questions did you have?

Speaker speaker\_2: Uh, one second. Let me put you on speaker and go on my pictures. Can you hear me?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. Okay, so, so the first one is... First of all, this is the minimum value plan. I don't know if this is part of s- of Benefits in a Card.

Speaker speaker\_1: It is. \*\*\*\*\*.

Speaker speaker\_2: It's like an actual... It is? Okay. Um, okay. So, it says office visit primary care/specialist. It says the in-network office visit co-payment for the office visit, or is for the office visit, o- visit only. All other services are subject to deductible and coinsurance. So does that mean that, uh, let's say I just go into my primary care and they don't order any tests, it says it would be \$15 for my primary. Is that accurate?

Speaker speaker\_1: Hold on a... Yes. So that is just for the office visit.

Speaker speaker\_2: Okay. And then if they order a test, it'd be separate?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay. Okay. That's, that's, that makes sense. I just wanted to ma- I just wanted to confirm that. Um, and then it says... Okay. It says PPO Network MultiPlan. So, I have Blue Cross Blue Shield right now. And so I know what PPO is, but I don't really understand the MultiPlan principle. Is it like that they're, you guys are connected to multiple insurance companies' networks?

Speaker speaker\_1: Um, no. So MultiPlan is just the name of the network. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: So that's where you would go to find a provider. It's multiplan.com. You would go there to find a provider in your area-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... um, that accepts insurance.

Speaker speaker\_2: Okay. Okay. So MultiPlan is the actual thing that I should be looking for. Like when they say who is... Or, uh, like if I were to call my provider right now that I have for Blue Cross and I wanted to ask them if they take your insurance, I would say that you are MultiPlan.

Speaker speaker\_1: No. You would say-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... that the, the insurance carrier is American Public Life. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: MultiPlan is the network.

Speaker speaker\_2: Oh, okay. Okay, so American Public Life you said?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. American Public Life. All right, good. Okay. Um, let me get back. Okay, uh, do you know anything about Elixir?

Speaker speaker\_1: That is a prescription coverage. Let's see. Give me one second.

Speaker speaker\_2: So, I guess my question is for Elixir, is... So I looked up the price. I'm on Suboxone right now and I'm on testosterone. And so, there is these, there's the minimum value plan and then there is like VIP, uh, standard, classic, pro and plus. And the VIPs say that it would be a, like let's say the prescription is a tier plan or whatever, so it's 10, 20, 30. And so whatever that would fall under, Suboxone and testosterone, would be \$10, \$20, or \$30. But when I look up Elixir, it says for Suboxone only, I didn't look up testosterone, I just

wanted to make sure Suboxone was covered under their ACA, um, medications list. It said it would be like \$11 and whatever, like \$11 for the generic and \$15 for the, um, brand name, uh, for a specific pharmacy, and then I looked up others. But, I guess my question for that is, would li- would Elixir come first over the VIPs prescription plan with PharmaVeil? Or would, how would that work?

Speaker speaker\_1: Um, I'm not sure. Let me get you over to the actual insurance carrier so they can answer-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... um, your specific questions. Okay?

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: No problem. Bear with me one moment. Thank you so much for calling.

Speaker speaker\_2: You're welcome. Thank you.