

## Transcript: Pearl

**Rojas-5202009529958400-4967404256280576**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Pearl, who have the pleasure of speaking with? Hi, my name is Honey Dotcot. Can I assist you? I have a form that I need to fill out but I'm confused. What's the difference VIP Standard and the ME-C ex- Enhance? Okay, so the VIP Standard does not have copays or deductibles and you're not required to see a specific doc or doctor in the network but that plan covers each service up to a certain dollar amount where the ME-C Enhanced, that plan does have copays but once you pay the copay, the remainder of the bill's covered by the insurance carrier. Uh, hold on. Can you scroll down? I really don't understand. Uh, I just tell you my situation first. I need prescription for Metformin because I have prediabetic and I also need the Solaciclovir, uh, and then, uh, that's all I need for a monthly basic and I need to visit the doctor every year for mammogram and, uh, checkup, annual checkup. That's it. Okay, so the ME-C Enhanced includes preventative care so that will cover your annual physical and then it also has primary care visits, would be the checkups that you need. It has some prescription coverage and I couldn't guarantee that it covers the- the medications you're taking for your diabetes, um, but it does have some prescription coverage. Oh. So I read in here, uh, that's monthly premium 130. Which one that? What is the name of the staffing agency you work for? Uh, Inna Dorothy. Second. So th- and is the coverage for just yourself? Yes. So for just yourself, the ME-C Enhanced is \$42.68 and the VIP Standard is \$16.81. Yeah, so I understand that. What I'm... If- if you put on the, uh, exclamation mark on the ME-C Enhanced... So, if you go down to page eight, minimum value plan and then monthly premium is 130, that's the one I want. Okay. The MVP plan, um, that plan has deductibles. Once you pay the deductible, that's when the insurance kicks in. And it would be the 130 a month. Oh, w- yeah, 130 a month is fine because in here I can see office visit and I can see the... Oh, but medical drug is not covered here. So- With... Just to make sure you're understanding, that deductible for that plan is \$6,500 so you would have to pay that before the insurance starts to pay for any of your visits. Oh, okay. Noted. So what if ME-C Enhanced, which one, um- That one. ... means- That's the one with the copays. It has preventative care, it has primary care visits, specialty care visits, urgent care visits. Uh, it does have some prescription coverage. That plan is the one that's \$42.68 a week. Oh, but this one, uh, no need the, uh, deductible to kick in, right? Correct. Oh, okay. So that's the one. And what is ME-C Teladex? That is preventative health but that plan is already built into your ME-C Enhanced. Oh, no need to add? Correct. Okay. So what is behavio- beha- behavioral health? That is behavioral and mental health to see a psychiatrist via webcam. Oh, I need that or no? It depends on yourself. If you need a mental health, it's a psychiatrist. No. Okay, so what the IDx-Port? That one is identity theft protection. What's that mean? It's, it protects your identity in case you are a victim of identity fraud or identity theft. I- pardon? What- what kind? It protects you against identity theft. Identity theft? Oh, okay. So, uh, so in here if I check, uh,

it's \$50.63 per week? Which one? So I choose ME-C Enhanced 42.68 and I choose IDx-Port 1.8 so the total is 50.63. I'm asking this is per week or per month? They're weekly deductions and if you choose just those two plans, it'd be 44.48 a week. No, I also choose the accident group. Oh, the group. Okay. And I also choose, yeah, critical illness, and I also choose term life. I, I don't know term life is for how much if I die? Term life up to the age of 64 pays up to \$20,000. From 65 to 69, it pays up to 15. And then from 70 and over, it pays up to 10. Hmm. Okay. That's the one, so its total is 50.63. Yes, 50.63. I don't, I do- I don't need to, to choose MEC TeleRx, right? Right. So, it's, everything is a- already included with the MEC Enhanced, right? Preventative health and medical are included in that plan. Everything else is separate. Okay. Okay, so next question. Um, my pre-diabetic pills is, uh, a- are, can be including or no? I'm not sure. You would have to ask the insurance carrier. H- how about if I choose FreeRx? What's this one? That is prescription coverage. If your prescription is on their list of covered prescriptions, they're covered at 100%. So, I better add that, huh? You could, and then you can go to FreeRx.com and put in the name of the medicine you're taking, and it'll tell you if it's on the list. Okay. Uh, I see in here the, the medication, uh, included insulin. So, it will be good because the Acode aciclovir is adding, and then, uh, that's the one I have. And, um, the chronic, I don't have chronic. And then, uh, yeah, I think I will add that. Okay. So, this one is, uh, 56.62 per week, yeah? Yes, 56.62. Okay. Thank you. Bye. No problem. Bye-bye. Thank you for calling.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Pearl, who have the pleasure of speaking with?

Speaker speaker\_1: Hi, my name is Honey Dotcot.

Speaker speaker\_0: Can I assist you?

Speaker speaker\_1: I have a form that I need to fill out but I'm confused. What's the difference VIP Standard and the ME-C ex- Enhance?

Speaker speaker\_0: Okay, so the VIP Standard does not have copays or deductibles and you're not required to see a specific doc or doctor in the network but that plan covers each service up to a certain dollar amount where the ME-C Enhanced, that plan does have copays but once you pay the copay, the remainder of the bill's covered by the insurance carrier.

Speaker speaker\_1: Uh, hold on. Can you scroll down? I really don't understand. Uh, I just tell you my situation first. I need prescription for Metformin because I have prediabetic and I also need the Solaciclovir, uh, and then, uh, that's all I need for a monthly basic and I need to visit the doctor every year for mammogram and, uh, checkup, annual checkup. That's it.

Speaker speaker\_0: Okay, so the ME-C Enhanced includes preventative care so that will cover your annual physical and then it also has primary care visits, would be the checkups that you need. It has some prescription coverage and I couldn't guarantee that it covers the medications you're taking for your diabetes, um, but it does have some prescription

coverage.

Speaker speaker\_1: Oh. So I read in here, uh, that's monthly premium 130. Which one that?

Speaker speaker\_0: What is the name of the staffing agency you work for?

Speaker speaker\_1: Uh, Inna Dorothy.

Speaker speaker\_0: Second. So th- and is the coverage for just yourself?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So for just yourself, the ME-C Enhanced is \$42.68 and the VIP Standard is \$16.81.

Speaker speaker\_1: Yeah, so I understand that. What I'm... If- if you put on the, uh, exclamation mark on the ME-C Enhanced... So, if you go down to page eight, minimum value plan and then monthly premium is 130, that's the one I want.

Speaker speaker\_0: Okay. The MVP plan, um, that plan has deductibles. Once you pay the deductible, that's when the insurance kicks in. And it would be the 130 a month.

Speaker speaker\_1: Oh, w- yeah, 130 a month is fine because in here I can see office visit and I can see the... Oh, but medical drug is not covered here. So-

Speaker speaker\_0: With... Just to make sure you're understanding, that deductible for that plan is \$6,500 so you would have to pay that before the insurance starts to pay for any of your visits.

Speaker speaker\_1: Oh, okay. Noted. So what if ME-C Enhanced, which one, um-

Speaker speaker\_0: That one.

Speaker speaker\_1: ... means-

Speaker speaker\_0: That's the one with the copays. It has preventative care, it has primary care visits, specialty care visits, urgent care visits. Uh, it does have some prescription coverage. That plan is the one that's \$42.68 a week.

Speaker speaker\_1: Oh, but this one, uh, no need the, uh, deductible to kick in, right?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Oh, okay. So that's the one. And what is ME-C Teladex?

Speaker speaker\_0: That is preventative health but that plan is already built into your ME-C Enhanced.

Speaker speaker\_1: Oh, no need to add?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. So what is behavio- beha- behavioral health?

Speaker speaker\_0: That is behavioral and mental health to see a psychiatrist via webcam.

Speaker speaker\_1: Oh, I need that or no?

Speaker speaker\_0: It depends on yourself. If you need a mental health, it's a psychiatrist.

Speaker speaker\_1: No. Okay, so what the IDx-Port?

Speaker speaker\_0: That one is identity theft protection.

Speaker speaker\_1: What's that mean?

Speaker speaker\_0: It's, it protects your identity in case you are a victim of identity fraud or identity theft.

Speaker speaker\_1: I- pardon? What- what kind?

Speaker speaker\_0: It protects you against identity theft.

Speaker speaker\_1: Identity theft? Oh, okay. So, uh, so in here if I check, uh, it's \$50.63 per week?

Speaker speaker\_0: Which one?

Speaker speaker\_1: So I choose ME-C Enhanced 42.68 and I choose IDx-Port 1.8 so the total is 50.63. I'm asking this is per week or per month?

Speaker speaker\_0: They're weekly deductions and if you choose just those two plans, it'd be 44.48 a week.

Speaker speaker\_1: No, I also choose the accident group.

Speaker speaker\_0: Oh, the group. Okay.

Speaker speaker\_1: And I also choose, yeah, critical illness, and I also choose term life. I, I don't know term life is for how much if I die?

Speaker speaker\_0: Term life up to the age of 64 pays up to \$20,000. From 65 to 69, it pays up to 15. And then from 70 and over, it pays up to 10.

Speaker speaker\_1: Hmm. Okay. That's the one, so its total is 50.63.

Speaker speaker\_0: Yes, 50.63.

Speaker speaker\_1: I don't, I do- I don't need to, to choose MEC TeleRx, right?

Speaker speaker\_0: Right.

Speaker speaker\_1: So, it's, everything is a- already included with the MEC Enhanced, right?

Speaker speaker\_0: Preventative health and medical are included in that plan. Everything else is separate.

Speaker speaker\_1: Okay. Okay, so next question. Um, my pre-diabetic pills is, uh, a- are, can be including or no?

Speaker speaker\_0: I'm not sure. You would have to ask the insurance carrier.

Speaker speaker\_1: H- how about if I choose FreeRx? What's this one?

Speaker speaker\_0: That is prescription coverage. If your prescription is on their list of covered prescriptions, they're covered at 100%.

Speaker speaker\_1: So, I better add that, huh?

Speaker speaker\_0: You could, and then you can go to FreeRx.com and put in the name of the medicine you're taking, and it'll tell you if it's on the list.

Speaker speaker\_1: Okay. Uh, I see in here the, the medication, uh, included insulin. So, it will be good because the Acode aciclovir is adding, and then, uh, that's the one I have. And, um, the chronic, I don't have chronic. And then, uh, yeah, I think I will add that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So, this one is, uh, 56.62 per week, yeah?

Speaker speaker\_0: Yes, 56.62.

Speaker speaker\_1: Okay. Thank you. Bye.

Speaker speaker\_0: No problem. Bye-bye. Thank you for calling.