

## Transcript: Pearl

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### 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 Hu, who am I speaking with? Hi, Pearl. Good morning. Um, my name is Catherine Patterson. And how can I assist you, Miss Patterson? Yeah. So I signed up for, um, the... I guess it's, like, the lowest plan that you can sign up for, and I didn't realize that it did not allow me to choose, like, a doctor. So I wanted to change my plan so that, um, I can ch-... There's another care that's, um, available. I wanted to change it to that one. Okay. What's the name of the staff agency you work for? Creative Circle. And the last four digits of your social? 4313. All righty. Because I was looking on a lot on, um, trying to do it myself and in the, the PDFs that they provided, it said it would be, I think, around, like, uh, \$23. But then when I go online to the thing, it, it, I ch-... I don't understand it 'cause the price is different. No worries. So right now, you're currently enrolled in the MEC TelRx and you wanna change that plan? Right. So I ju-... I want just the... The- there's, like, three, um, other options and I just want the lowest of those three. Um, I do not need the, um, the prescription one because the- my medication is not covered. Um, w- I think you have to, like, pay extra. Okay. All right. So the, the- I guess if you could just run through it with me and I'll say yes or no. Of course. Mm-hmm. So you're saying that the, the medical plan you're wanting to choose from one of those, the InsurePlus plans. Um, the lowest one, uh, is the Basics for \$17.21. Then it's the Enhanced for \$24.38 and then it's the Premier for \$35.73. These plans don't have copays or deductibles, but they only cover each service up to a certain dollar amount. Okay. So if you were to choose- That's better than nothing 'cause I, 'cause I just did, like, a regular, like, well woman exam and I had to pay out of pocket for my results. So I'm assuming if I choose one of these, then it will cover that. Your, um, your annual exam? Your annual physical? Correct. So that would be in the other plan that it, that would be covered for. Um, you would just have to make sure that the c- the provider was in the network. With these Insure plans, they don't cover preventative services. You can have both plans, but the Insure plans are medical. They don't come with preventative health. Oh, okay. So then, so I have to go in network regardless? Just with that preventative health plan, with the InsurePlus Basic plans, the medical ones, they don't require you to see a doctor in a network, but you do have to make sure that your prov- your provider accepts the insurance. Oh, okay. 'Cause I don't go to the doctor unless it's for, like, preventative, like, stuff. So, um... Okay. Can you just, uh... I guess, what, what do I have right now, like, as far as coverage? 'Cause I noticed there was, like, um, an extra thing that when I went through online, I was able to take it off, um, and I didn't know whether it was just something that came with the choice or it was something that was ... I'm not sure if you're currently enrolled in any of the plans. Um, so do you currently... What you're currently enrolled in is that preventative health plan with the free Rx and then vision, term life and dental. And that's how much a month? 23.50. Or how much- A week.

Okay. Hm. And if I change to... If I u- if I change and do the pla- the Plus Bas- the Plus Basic, then what does that... So if you take off the preventative health plan and just go with the Basics, it would be 25.11 a week. And then if I... So if I wanted to cover, like, um, preventative, then, um, then I need to have both, correct? Yes. And if you were to have both, it'd be 40.74 a week. Okay. I'll just stay then, I guess, with what I have. Okay. Since I don't go to the doctor for anything else. Okay. All right. I appreciate it. Thank you so much. No problem. Thank you so much for calling. You have a great day. You too. Bye. Go ahead.

## 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 Hu, who am I speaking with?

Speaker speaker\_2: Hi, Pearl. Good morning. Um, my name is Catherine Patterson.

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

Speaker speaker\_2: Yeah. So I signed up for, um, the... I guess it's, like, the lowest plan that you can sign up for, and I didn't realize that it did not allow me to choose, like, a doctor. So I wanted to change my plan so that, um, I can ch-... There's another care that's, um, available. I wanted to change it to that one.

Speaker speaker\_1: Okay. What's the name of the staff agency you work for?

Speaker speaker\_2: Creative Circle.

Speaker speaker\_1: And the last four digits of your social?

Speaker speaker\_2: 4313.

Speaker speaker\_1: All righty.

Speaker speaker\_2: Because I was looking on a lot on, um, trying to do it myself and in the, the PDFs that they provided, it said it would be, I think, around, like, uh, \$23. But then when I go online to the thing, it, it, I ch-... I don't understand it 'cause the price is different.

Speaker speaker\_1: No worries. So right now, you're currently enrolled in the MEC TelRx and you wanna change that plan?

Speaker speaker\_2: Right. So I ju-... I want just the... The- there's, like, three, um, other options and I just want the lowest of those three. Um, I do not need the, um, the prescription one because the- my medication is not covered. Um, w- I think you have to, like, pay extra.

Speaker speaker\_1: Okay. All right. So the, the-

Speaker speaker\_2: I guess if you could just run through it with me and I'll say yes or no.

Speaker speaker\_1: Of course.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So you're saying that the, the medical plan you're wanting to choose from one of those, the InsurePlus plans. Um, the lowest one, uh, is the Basics for \$17.21. Then it's the Enhanced for \$24.38 and then it's the Premier for \$35.73. These plans don't have copays or deductibles, but they only cover each service up to a certain dollar amount.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So if you were to choose-

Speaker speaker\_2: That's better than nothing 'cause I, 'cause I just did, like, a regular, like, well woman exam and I had to pay out of pocket for my results. So I'm assuming if I choose one of these, then it will cover that.

Speaker speaker\_1: Your, um, your annual exam? Your annual physical?

Speaker speaker\_2: Correct.

Speaker speaker\_1: So that would be in the other plan that it, that would be covered for. Um, you would just have to make sure that the c- the provider was in the network. With these Insure plans, they don't cover preventative services. You can have both plans, but the Insure plans are medical. They don't come with preventative health.

Speaker speaker\_2: Oh, okay. So then, so I have to go in network regardless?

Speaker speaker\_1: Just with that preventative health plan, with the InsurePlus Basic plans, the medical ones, they don't require you to see a doctor in a network, but you do have to make sure that your prov- your provider accepts the insurance.

Speaker speaker\_2: Oh, okay. 'Cause I don't go to the doctor unless it's for, like, preventative, like, stuff. So, um... Okay. Can you just, uh... I guess, what, what do I have right now, like, as far as coverage? 'Cause I noticed there was, like, um, an extra thing that when I went through online, I was able to take it off, um, and I didn't know whether it was just something that came with the choice or it was something that was

Speaker speaker\_3: ... I'm not sure if you're currently enrolled in any of the plans. Um, so do you currently... What you're currently enrolled in is that preventative health plan with the free Rx and then vision, term life and dental.

Speaker speaker\_2: And that's how much a month?

Speaker speaker\_1: 23.50.

Speaker speaker\_2: Or how much-

Speaker speaker\_1: A week.

Speaker speaker\_2: Okay. Hm. And if I change to... If I u- if I change and do the pla- the Plus Bas- the Plus Basic, then what does that...

Speaker speaker\_1: So if you take off the preventative health plan and just go with the Basics, it would be 25.11 a week.

Speaker speaker\_2: And then if I... So if I wanted to cover, like, um, preventative, then, um, then I need to have both, correct?

Speaker speaker\_1: Yes. And if you were to have both, it'd be 40.74 a week.

Speaker speaker\_2: Okay. I'll just stay then, I guess, with what I have.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Since I don't go to the doctor for anything else. Okay. All right. I appreciate it. Thank you so much.

Speaker speaker\_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_2: You too. Bye.

Speaker speaker\_3: Go ahead.