

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Practice in a Card. My name is Pearl. Would you mind what number you're speaking with? Hello, Pearl. My name is Alberto Buenrostro. And how can I assist you? Um, yes. I was calling because I noticed that on the health benefits, um, it doesn't have, uh, a yearly health and wellness for the VIP standards. So, I was wondering how could I manage something like my benefits where I could get a, you know, like a physical, a yearly physical, but at the same time be able to... be able to get all the other coverages? Okay. So, you would have to add on, uh, the preventive health plan to be able to go see, for the annual physical, immunizations, um, some STD screenings, some cancer screenings, things like that. What is the name of the staffing agency you work for? Uh, PRC. And the last four digits of your social? Uh, yeah, 6872. 6872? No, 6876. Repeat that for me. I still, I, you sound muffled. 6876. Okay, Buenrostro. And if you can confirm your address and date of birth for me. Yeah. 1505 Marina Drive, Laguna California. Date of birth is 10-31-1980. Okay. Can I have your phone number as 510-709-5428? Yes. Can I have your email address, buenrostro80@yahoo.com? Correct. All right. Okay. So, you are eligible to enroll in coverage. Um, so in order to get your preventive health plan, your pre- preventive health coverage, which is your annual physical and stuff like that, and your medical, you would have to either choose a VIP plan and your preventative health plan or, um, which are separate plans. So, the V- the preventative health plan is \$15.50 a week for just yourself and then you would either have to choose between one of the medicals, which is seven- one is \$17.73 a week, that's the standard. And the Plus is \$31.71 a week. Or you can choose the MEC Enhanced, which is \$43.78 a week and it is preventative health and medical in one. That plan has copays, um, copays, but after you pay the copay, the remainder of the bill is covered by the insurance company to where the other plan, the other medical plans, they don't have copays, but they only cover up to a dollar, a certain dollar amount. Oh, I see. Um, so... 'Cause I see, I see under medical, I see it says VIP Standard and VIP Plus. Yep. So, those plans don't have copays or deductibles. They only cover up to a certain dollar amount, and those are the plans where you can add your MEC TelXRx, which is your preventive health, that will cover your annual physical. Oh, I see. The ME- MEC, uh, TelXRx or MEC Enhanced, right? Yes. So, which one do you suggest? It just really depends on yourself, what you're willing to pay and, um, how much coverage you need. So, so the MEC Enhanced is more coverage than the M- MEC TelXRx, right? Um, well, the... Yes, because the TelXRx is just preventative health and the MEC Enhanced is medical and preventative health in one. Oh, really? Okay. And the 70... 'Cause it's for me and my children, the \$71.48 is, um, is that weekly or- Yes. That's a, that's a weekly, okay. So, I could choose VIP Plus and MEC, uh, Enhanced at the same time, right? No. So, you would have to take the MEC TelXRx and your medical, which is the VIP Plus, or you would just pick the MEC

Enhanced. Okay. So, I h- it cannot be VIP Standard, huh? You can do the VIP- And MEC, uh... Okay. You can do the standard and the MEC TelXRx. You just can't pick the Enhanced and another medical. Oh, really? That- that... 'Cause Enhanced covers everything the, the, the VIP Plus or Standard, uh, cover, right? Is that what I'm gathering? The MEC Enhanced has your med- the MEC Enhanced has your medical as well in it, so it covers, um, it covers specialty care visits, primary care visits, um, urgent care visits, that, but it just ha- the thing is, it has a copay, and the, the Standard and the Plus don't. They don't have copays, they just cover at a dollar amount. Oh, okay. So, the MEC... Trying to, I'm trying to find that coverage for the MEC and, uh... Do you know what page it will be? For the MEC TelXRx or the MEC Enhanced? The M- MEC Enhanced. And it's on page three. Page three? Yes. With the actual number three on it. Okay. Uh... Oh, okay. MEC Enhanced. So, 10 out of copay. Does it have emergency coverage? Um... So it does have- Where do you get- ... hospital confinement, hospital admission, surgery in the hospital. It does have that kind of coverage, yes. So, yeah, it's 250. Is that 250 when you, when you go in? That's the 200... um, so it covers \$250 of the hospital emergency room. Oh, and then the insurance covers the rest? No, that's what the insurance company covers. Oh, the insurance company covers only 250 and then I, and then I, and then I have to come up with the rest? Yes. Um, so then how can I... What, what can I do to, where it helps... Is there another insurance that I can enroll so she can subsidize this? The, there's only those four plans that you can choose from. Okay. Okay. So then, um, so then if I choose M- MEC Teller Rx, and then I can u- and then I... 'Cause right here it says emergency not included, huh? Oh. Yes, 'cause the MEC Teller Rx is just preventive health. You would have to add that with one of the VIP plans in order to have medical coverage. Got it. And then in the emergency, it says 250 a, a day, that's how much you have covered? Just 250 a day, right? Is that what I'm gathering? For which plan? Uh, VIP Standard. This is what, uh- So VIP Standard for emergency rooms... emergency rooms, they cover \$50 a day for two days. Oh, so the insurance would only cover \$50? Mm-hmm. Okay. Jeez. So there's hardly any emergency or emergency coverage then. Uh... So no insurance really covers like 80%, right? Of the bill? Like, 'cause normally I'm used to seeing like, you know, we cover 20% and then the insurance covers 80%. You guys don't have that? 80/20 type of coverage? No? Okay. Okay. All right, sounds good. It looks like... So I guess MEC Enhanced is probably the, the route to go, huh? Uh, yeah, it just depends on, on your situation. Got it. Okay. Okay. All right. Sounds good. All right. Thank you. I, I, I can take it from here then. All righty. No problem. Thank you so much for calling in that day. All right. Goodbye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hi, good afternoon. Thank you for calling Practice in a Card. My name is Pearl. Would you mind what number you're speaking with?

Speaker speaker_2: Hello, Pearl. My name is Alberto Buenrostro.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Um, yes. I was calling because I noticed that on the health benefits, um, it doesn't have, uh, a yearly health and wellness for the VIP standards. So, I was wondering how could I manage something like my benefits where I could get a, you know, like a physical, a yearly physical, but at the same time be able to... be able to get all the other coverages?

Speaker speaker_1: Okay. So, you would have to add on, uh, the preventive health plan to be able to go see, for the annual physical, immunizations, um, some STD screenings, some cancer screenings, things like that. What is the name of the staffing agency you work for?

Speaker speaker_2: Uh, PRC.

Speaker speaker_1: And the last four digits of your social?

Speaker speaker_2: Uh, yeah, 6872.

Speaker speaker_1: 6872?

Speaker speaker_2: No, 6876.

Speaker speaker_1: Repeat that for me. I still, I, you sound muffled.

Speaker speaker_2: 6876.

Speaker speaker_1: Okay, Buenrostro. And if you can confirm your address and date of birth for me.

Speaker speaker_2: Yeah. 1505 Marina Drive, Laguna California. Date of birth is 10-31-1980.

Speaker speaker_1: Okay. Can I have your phone number as 510-709-5428?

Speaker speaker_2: Yes.

Speaker speaker_1: Can I have your email address, buenrostro80@yahoo.com?

Speaker speaker_2: Correct.

Speaker speaker_1: All right. Okay. So, you are eligible to enroll in coverage. Um, so in order to get your preventive health plan, your pre- preventive health coverage, which is your annual physical and stuff like that, and your medical, you would have to either choose a VIP plan and your preventative health plan or, um, which are separate plans. So, the V- the preventative health plan is \$15.50 a week for just yourself and then you would either have to choose between one of the medicals, which is seven- one is \$17.73 a week, that's the standard. And the Plus is \$31.71 a week. Or you can choose the MEC Enhanced, which is \$43.78 a week and it is preventative health and medical in one. That plan has copays, um, copays, but after you pay the copay, the remainder of the bill is covered by the insurance company to where the other plan, the other medical plans, they don't have copays, but they only cover up to a dollar, a certain dollar amount.

Speaker speaker_2: Oh, I see. Um, so... 'Cause I see, I see under medical, I see it says VIP Standard and VIP Plus.

Speaker speaker_1: Yep. So, those plans don't have copays or deductibles. They only cover up to a certain dollar amount, and those are the plans where you can add your MEC TelXRx, which is your preventive health, that will cover your annual physical.

Speaker speaker_2: Oh, I see. The ME- MEC, uh, TelXRx or MEC Enhanced, right?

Speaker speaker_1: Yes.

Speaker speaker_2: So, which one do you suggest?

Speaker speaker_1: It just really depends on yourself, what you're willing to pay and, um, how much coverage you need.

Speaker speaker_2: So, so the MEC Enhanced is more coverage than the M- MEC TelXRx, right?

Speaker speaker_1: Um, well, the... Yes, because the TelXRx is just preventative health and the MEC Enhanced is medical and preventative health in one.

Speaker speaker_2: Oh, really? Okay. And the 70... 'Cause it's for me and my children, the \$71.48 is, um, is that weekly or-

Speaker speaker_1: Yes.

Speaker speaker_2: That's a, that's a weekly, okay. So, I could choose VIP Plus and MEC, uh, Enhanced at the same time, right?

Speaker speaker_1: No. So, you would have to take the MEC TelXRx and your medical, which is the VIP Plus, or you would just pick the MEC Enhanced.

Speaker speaker_2: Okay. So, I h- it cannot be VIP Standard, huh?

Speaker speaker_1: You can do the VIP-

Speaker speaker_2: And MEC, uh... Okay.

Speaker speaker_1: You can do the standard and the MEC TelXRx. You just can't pick the Enhanced and another medical.

Speaker speaker_2: Oh, really? That- that... 'Cause Enhanced covers everything the, the, the VIP Plus or Standard, uh, cover, right? Is that what I'm gathering?

Speaker speaker_1: The MEC Enhanced has your med- the MEC Enhanced has your medical as well in it, so it covers, um, it covers specialty care visits, primary care visits, um, urgent care visits, that, but it just ha- the thing is, it has a copay, and the, the Standard and the Plus don't. They don't have copays, they just cover at a dollar amount.

Speaker speaker_2: Oh, okay. So, the MEC... Trying to, I'm trying to find that coverage for the MEC and, uh... Do you know what page it will be?

Speaker speaker_1: For the MEC TelXRx or the MEC Enhanced?

Speaker speaker_2: The M- MEC Enhanced.

Speaker speaker_1: And it's on page three.

Speaker speaker_2: Page three?

Speaker speaker_1: Yes. With the actual number three on it.

Speaker speaker_2: Okay. Uh... Oh, okay. MEC Enhanced. So, 10 out of copay. Does it have emergency coverage?

Speaker speaker_1: Um... So it does have-

Speaker speaker_2: Where do you get-

Speaker speaker_1: ... hospital confinement, hospital admission, surgery in the hospital. It does have that kind of coverage, yes.

Speaker speaker_2: So, yeah, it's 250. Is that 250 when you, when you go in?

Speaker speaker_1: That's the 200... um, so it covers \$250 of the hospital emergency room.

Speaker speaker_2: Oh, and then the insurance covers the rest?

Speaker speaker_1: No, that's what the insurance company covers.

Speaker speaker_2: Oh, the insurance company covers only 250 and then I, and then I, and then I have to come up with the rest?

Speaker speaker_1: Yes.

Speaker speaker_2: Um, so then how can I... What, what can I do to, where it helps... Is there another insurance that I can enroll so she can subsidize this?

Speaker speaker_1: The, there's only those four plans that you can choose from.

Speaker speaker_2: Okay. Okay. So then, um, so then if I choose M- MEC Teller Rx, and then I can u- and then I... 'Cause right here it says emergency not included, huh?

Speaker speaker_1: Oh. Yes, 'cause the MEC Teller Rx is just preventive health. You would have to add that with one of the VIP plans in order to have medical coverage.

Speaker speaker_2: Got it. And then in the emergency, it says 250 a, a day, that's how much you have covered? Just 250 a day, right? Is that what I'm gathering?

Speaker speaker_1: For which plan?

Speaker speaker_2: Uh, VIP Standard. This is what, uh-

Speaker speaker_1: So VIP Standard for emergency rooms... emergency rooms, they cover \$50 a day for two days.

Speaker speaker_2: Oh, so the insurance would only cover \$50?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Jeez. So there's hardly any emergency or emergency coverage then. Uh... So no insurance really covers like 80%, right? Of the bill? Like, 'cause normally I'm used to seeing like, you know, we cover 20% and then the insurance covers 80%. You guys don't have that? 80/20 type of coverage? No? Okay. Okay. All right, sounds good. It looks like... So I guess MEC Enhanced is probably the, the route to go, huh?

Speaker speaker_1: Uh, yeah, it just depends on, on your situation.

Speaker speaker_2: Got it. Okay. Okay. All right. Sounds good. All right. Thank you. I, I, I can take it from here then.

Speaker speaker_1: All righty. No problem. Thank you so much for calling in that day.

Speaker speaker_2: All right. Goodbye.