

Transcript: VICTORIA

Taylor-5029657784139776-4800826624229376

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you. Hello? Hi, how can I help you? Hey, um, I have currently, um, benefits with you guys, I believe dental and vision, and I wanted to see about adding, um, medical. Okay, what's the name of the agency you work for? Uh, it's Priority Personnel, which I think is a sister company of Hamilton Reicker, if I'm not mistaken. Okay. Uh, what's the last four of your Social? 5627. And your first and last name? Sara Lane. Okay. Do you mind verifying your address and date of birth? Yes, um, I think you have my old address, 2440 Colton Street, New Braunfels, Texas 78130, and my date of birth is February 20th, 1984. Okay, it looks like I have a different address on file. Um... Is it the... Is it 10802 00 Trend? Uh, no, I have a different address. I have 519- 519 Gooda Drive? Okay. That's- That's the correct one. Sorry. Okay. Uh, phone number 210-414-1662? Yes. And then email is sara.84@me.com? Yes. All right. And do you know what plan you're wanting to enroll into? Um, not, not particularly, no. Um, I don't know if I got a, a pamphlet of, like, the new rates or, or anything, but I was looking at the, I guess... What is it? The Stay Healthy with the virtual care and then the more advanced one, I want to say. I don't know if you have any... You can maybe explain the differences or recommend one or the other. So, I definitely can't recommend, unfortunately, but, um, I can go over the differences in the medical plans. Um, so there's about four different medical plans to choose from. We have the Stay Healthy MEC TeleRx, which is a medical plan specifically designed for your preventative healthcare. So, it covers your yearly physicals, vaccinations and preventative screenings 100% as long as you stay in network. That plan does come with the, uh, Virtual Urgent Care as well as, um, a subscription to FreeRx, which is just basically like a prescription plan. Mm-hmm. Um, then we have our Hospital Indemnity Plans, the VIP Standard and the VIP Classic, which neither one of these plans cover, like, the Stay Healthy does, but they do provide coverage if you were to be admitted to the hospital, uh, the emergency room or a regular physician's office. Um, they do also have coverage for, for prescriptions. The only difference between the Standard versus the Classic is the Classic pays a little bit more towards hospitalization. Um, then we have the Stay Healthy MEC Enhanced, which covers preventative healthcare at 100% as long as you stay in network, but it also has the non-preventative benefits, like if you were to... Hospital or have to go to the emergency room. So, it's like a combination of both preventative and non-preventative coverage. Okay. Um, do any of 'em not... 'Cause I was read- I was reading through and it seemed like all of them have a max number of visits that it, they cover per y- per year for, like, primary and specialty? Yeah, it looks like the, the majority of the plans all have, uh, like, a set number of days for each benefit. Oh, no. Specifically for the... 'Cause I think it said for, like, an individual it has a max of, like, four visits a year to your primary care doctor and then a max of four to specialty. Yeah, that's under the Stay Healthy MEC Enhanced. Okay. Is there a plan that doesn't have a, that

there's n- doesn't have the, you know, max number per year? Yeah, like I said, I, I don't see a plan that doesn't. Oh, okay. Okay. The majority of the plans, they, with the different benefits, the majority of the plans have a set number of days that the insurance will cover. Okay. And then at that point it would just be cash pay for myself, basically? Yeah, at that point it would just be up to you to, to cover the cost. Okay. And that last one that you mentioned that's, like, a mixture of both, how much is that one? Um, if you're doing it for just employee only, it's \$42.68 a week. Okay. Um, how long... And then you can add certain ones together but not other ones, is that correct? Or... Yeah, so you can do the Stay Healthy MEC TeleRx with one of the VIP plans, however you want to do that. You can do the Stay Healthy MEC TeleRx with a VIP Standard or you can do the Stay Healthy MEC TeleRx with a VIP Classic. Okay. Which essentially would just be the same thing as doing the Stay Healthy MEC Enhanced except for the Stay Healthy MEC Enhanced actually has copays on some things, so like primary care visits, specialist care visits and urgent care visits, you just pay a copay, whereas with the VIP plans, the way that it works is there is no copays or deductibles. The insurance just pays a set dollar amount towards the benefits and you pay the remainder of the bill. Hm, okay. So really that's the only difference between doing the Stay Healthy MEC Enhanced by itself, um, versus doing like the Stay Healthy MEC TeleRx with one of the VIP plans. Okay. But the VIP plans have the copay and then you guys cover everything else, is what you're saying? No, the VIP plans do not have copays, neither one. Oh, okay. So the VIP standard and the VIP classic, if it is a covered benefit, the insurance is gonna pay a set dollar amount for that- Mm-hmm. ... benefit for a certain amount of days. Anything outside of that is your responsibility. The only plan that has copays associated with it is the Stay Healthy MEC Enhanced, which the copays are specifically for primary care visits, specialist care visits and urgent care visits. Okay. Stay Healthy MEC, um, Enhanced, you said? Yes, mm-hmm. Okay. And that one is, sorry, how much per week? \$42.68. Oh. Um, I guess that one I'll, I'll go ahead and sign up for that one. Okay. And, um, are you wanting to keep the dental and vision? Yes, please. Okay. Was there anything else you wanted to change? Um, is there any, what else, what other options would I have to change? Um, so of course there's the free Rx benefit, there's the free Rx virtual primary care, um, there's short-term disability, term life, critical illness, group accident, behavioral health and ID experts. Okay. Um, the short-term disability, I had that one, didn't I? No ma'am, you just have the, um, dental and vision. Oh, okay. Thought I did. That one's like \$3 a, or how long- how much is that one? \$3 and 66 cents. Okay. Yeah, the short-term disability would be nice to have as, as well as... Would the virtual care, virtual primary care give me additional visits or is it kind of like one or the other when it comes to, if I, if I added that on? Um, well, I, I would, I, I don't know if it's necessarily additional because it's completely separate from medical. The, uh, virtual primary care, of course it would have to be virtual and it's through free Rx, so it's through a completely different carrier. Okay. Um, so if I added the virtual one then I would have additional visits then because it's through a different carrier with a primary care doctor virtually of course? Yeah, I, I, I wouldn't, again, I wouldn't necessarily it would add on additional because it's completely separate from your medical. It would add on, you know, virtual urgent care, virtual primary care, um, it looks like there's care navigation and care coordination, discount labs. Um, so those are some of the things that you can do with it. Um, I don't see- Okay. ... I don't see a limit on the amount of visits that you can have with it. Okay. And that one's like \$14 a week or... No, the, uh, free Rx virtual primary care, it's \$5.99 a week. Oh, okay. I, I'd like to add that as well then please. Okay. Was there, uh, anything else?

Um, I don't think the, um, I'm trying to think of what you mentioned. The identity perf- perf-excuse me. Identity protection doesn't interest me nor does the life insurance. Um, what, was there anything else that you mentioned? I apologize. Yeah, so there's the free Rx which is like the prescription plan, uh, the term life, group accident, behavioral health, uh, critical illness. Oh, the behavioral health. Uh, behavioral health, what is that? Is it for like psychologist visits, like, for therapy or what does that one cover? Yeah, it's, it's specifically for therapy and it's online too as well. So you would have to see a therapist that's within that online service. Okay. Um, and is it... what, what are the details on that, like is it limited to a number of, you know, visits per year and is there a co-pay or? Not... based off of the information, which unfortunately I don't have too much information on it, I just have what's on the benefits guide with us just being your administrators. It doesn't say... there's no co-pay or fee, I know that. Um, I don't see a set amount of visits that you can have, so. Mm-hmm. I would definitely verify with the carrier directly if there is. Mm-hmm. But based off of the information I have, I don't see a set number of visits. Okay. And how much is that for... there's no f- there's no weekly f- fee for that? Or how much is it? So you do have to pay for it weekly. Um, it would be- Okay. ... a dollar and 38 cents a week. Um, but there is no co-pay or fee associated with this. Oh, with the visits. Okay. Yeah. Yeah, I'd, I'd like to add that as well, and that should be it. Okay. So, we're adding on the, uh, free Rx Virtual Primary Care, the short-term disability, the MEC-Enhanced and the behavioral health, keeping the dental and the vision, all of this being for just yourself. Mm-hmm. Um, it looks like it would come out to a total of \$59.08 a week. Okay. That's fine. So now it will take about, uh, one to two weeks for these changes to be processed through your payroll. Once you see the, uh, first deduction of \$59.08 being made out of your check, the coverage for all the plans we're adding on today will start the following Monday of that first deduction. Okay. Um, and then the ID cards, uh, are ma- like all your policy information is made and sent to you once the coverage is active. It typically takes about seven to ten business days to get those. Specifically for the medical plan, since it's a combination of two different insurance carriers, one for your preventative and one for your non-preventative, you will get an ID card by mail which is going to be for your preventative services, and then the ID card that is going to be emailed to you is for your non-preventative services. Okay. And then the dental was through APL, is that correct if I'm not mistaken? Yes. Uh-huh. And the vision- Okay. ... is through MetLife. Okay. So, um, they'll send a new card for the dental, I imagine, or...? Honestly with that, I don't... I don't believe so. They might, but I don't think you would get a new one since you're already enrolled into the coverage. Okay. Okay. I don't think I ever got a vision card, like the MetLife one. Is there a way to get one? I can email you a copy. Okay. Yeah, that'd be awesome. Uh, was there anything else that you might need help with? Uh, no, I think that's it. All right. Um, I'll go ahead and just email you copies of the dental and the vision ID cards, so um, just give me a few minutes to download those and I'll send that to your email, and then I believe you are all set from here. Okay. Sounds good. I appreciate your help today. Yes, ma'am. You have a wonderful night. You too. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you.

Speaker speaker_0: Hello? Hi, how can I help you?

Speaker speaker_1: Hey, um, I have currently, um, benefits with you guys, I believe dental and vision, and I wanted to see about adding, um, medical.

Speaker speaker_0: Okay, what's the name of the agency you work for?

Speaker speaker_1: Uh, it's Priority Personnel, which I think is a sister company of Hamilton Reicker, if I'm not mistaken.

Speaker speaker_0: Okay. Uh, what's the last four of your Social?

Speaker speaker_1: 5627.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Sara Lane.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: Yes, um, I think you have my old address, 2440 Colton Street, New Braunfels, Texas 78130, and my date of birth is February 20th, 1984.

Speaker speaker_0: Okay, it looks like I have a different address on file. Um...

Speaker speaker_1: Is it the... Is it 10802 00 Trend?

Speaker speaker_0: Uh, no, I have a different address. I have 519-

Speaker speaker_1: 519 Gooda Drive? Okay. That's- That's the correct one. Sorry.

Speaker speaker_0: Okay. Uh, phone number 210-414-1662?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email is sara.84@me.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And do you know what plan you're wanting to enroll into?

Speaker speaker_1: Um, not, not particularly, no. Um, I don't know if I got a, a pamphlet of, like, the new rates or, or anything, but I was looking at the, I guess... What is it? The Stay Healthy with the virtual care and then the more advanced one, I want to say. I don't know if you have any... You can maybe explain the differences or recommend one or the other.

Speaker speaker_0: So, I definitely can't recommend, unfortunately, but, um, I can go over the differences in the medical plans. Um, so there's about four different medical plans to choose from. We have the Stay Healthy MEC TeleRx, which is a medical plan specifically designed for your preventative healthcare. So, it covers your yearly physicals, vaccinations and preventative screenings 100% as long as you stay in network. That plan does come with the, uh, Virtual Urgent Care as well as, um, a subscription to FreeRx, which is just basically

like a prescription plan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, then we have our Hospital Indemnity Plans, the VIP Standard and the VIP Classic, which neither one of these plans cover, like, the Stay Healthy does, but they do provide coverage if you were to be admitted to the hospital, uh, the emergency room or a regular physician's office. Um, they do also have coverage for, for prescriptions. The only difference between the Standard versus the Classic is the Classic pays a little bit more towards hospitalization. Um, then we have the Stay Healthy MEC Enhanced, which covers preventative healthcare at 100% as long as you stay in network, but it also has the non-preventative benefits, like if you were to... Hospital or have to go to the emergency room. So, it's like a combination of both preventative and non-preventative coverage.

Speaker speaker_1: Okay. Um, do any of 'em not... 'Cause I was read- I was reading through and it seemed like all of them have a max number of visits that it, they cover per y- per year for, like, primary and specialty?

Speaker speaker_0: Yeah, it looks like the, the majority of the plans all have, uh, like, a set number of days for each benefit.

Speaker speaker_1: Oh, no. Specifically for the... 'Cause I think it said for, like, an individual it has a max of, like, four visits a year to your primary care doctor and then a max of four to specialty.

Speaker speaker_0: Yeah, that's under the Stay Healthy MEC Enhanced.

Speaker speaker_1: Okay. Is there a plan that doesn't have a, that there's n- doesn't have the, you know, max number per year?

Speaker speaker_0: Yeah, like I said, I, I don't see a plan that doesn't.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: The majority of the plans, they, with the different benefits, the majority of the plans have a set number of days that the insurance will cover.

Speaker speaker_1: Okay. And then at that point it would just be cash pay for myself, basically?

Speaker speaker_0: Yeah, at that point it would just be up to you to, to cover the cost.

Speaker speaker_1: Okay. And that last one that you mentioned that's, like, a mixture of both, how much is that one?

Speaker speaker_0: Um, if you're doing it for just employee only, it's \$42.68 a week.

Speaker speaker_1: Okay. Um, how long... And then you can add certain ones together but not other ones, is that correct? Or...

Speaker speaker_0: Yeah, so you can do the Stay Healthy MEC TeleRx with one of the VIP plans, however you want to do that. You can do the Stay Healthy MEC TeleRx with a VIP

Standard or you can do the Stay Healthy MEC TeleRx with a VIP Classic.

Speaker speaker_1: Okay.

Speaker speaker_0: Which essentially would just be the same thing as doing the Stay Healthy MEC Enhanced except for the Stay Healthy MEC Enhanced actually has copays on some things, so like primary care visits, specialist care visits and urgent care visits, you just pay a copay, whereas with the VIP plans, the way that it works is there is no copays or deductibles. The insurance just pays a set dollar amount towards the benefits and you pay the remainder of the bill.

Speaker speaker_1: Hm, okay.

Speaker speaker_0: So really that's the only difference between doing the Stay Healthy MEC Enhanced by itself, um, versus doing like the Stay Healthy MEC TeleRx with one of the VIP plans.

Speaker speaker_1: Okay. But the VIP plans have the copay and then you guys cover everything else, is what you're saying?

Speaker speaker_0: No, the VIP plans do not have copays, neither one.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So the VIP standard and the VIP classic, if it is a covered benefit, the insurance is gonna pay a set dollar amount for that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... benefit for a certain amount of days. Anything outside of that is your responsibility. The only plan that has copays associated with it is the Stay Healthy MEC Enhanced, which the copays are specifically for primary care visits, specialist care visits and urgent care visits.

Speaker speaker_1: Okay. Stay Healthy MEC, um, Enhanced, you said?

Speaker speaker_0: Yes, mm-hmm.

Speaker speaker_1: Okay. And that one is, sorry, how much per week?

Speaker speaker_0: \$42.68.

Speaker speaker_1: Oh. Um, I guess that one I'll, I'll go ahead and sign up for that one.

Speaker speaker_0: Okay. And, um, are you wanting to keep the dental and vision?

Speaker speaker_1: Yes, please.

Speaker speaker_0: Okay. Was there anything else you wanted to change?

Speaker speaker_1: Um, is there any, what else, what other options would I have to change?

Speaker speaker_0: Um, so of course there's the free Rx benefit, there's the free Rx virtual primary care, um, there's short-term disability, term life, critical illness, group accident,

behavioral health and ID experts.

Speaker speaker_1: Okay. Um, the short-term disability, I had that one, didn't I?

Speaker speaker_0: No ma'am, you just have the, um, dental and vision.

Speaker speaker_1: Oh, okay. Thought I did. That one's like \$3 a, or how long- how much is that one?

Speaker speaker_0: \$3 and 66 cents.

Speaker speaker_1: Okay. Yeah, the short-term disability would be nice to have as, as well as... Would the virtual care, virtual primary care give me additional visits or is it kind of like one or the other when it comes to, if I, if I added that on?

Speaker speaker_0: Um, well, I, I would, I, I don't know if it's necessarily additional because it's completely separate from medical. The, uh, virtual primary care, of course it would have to be virtual and it's through free Rx, so it's through a completely different carrier.

Speaker speaker_1: Okay. Um, so if I added the virtual one then I would have additional visits then because it's through a different carrier with a primary care doctor virtually of course?

Speaker speaker_0: Yeah, I, I, I wouldn't, again, I wouldn't necessarily it would add on additional because it's completely separate from your medical. It would add on, you know, virtual urgent care, virtual primary care, um, it looks like there's care navigation and care coordination, discount labs. Um, so those are some of the things that you can do with it. Um, I don't see-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I don't see a limit on the amount of visits that you can have with it.

Speaker speaker_1: Okay. And that one's like \$14 a week or...

Speaker speaker_0: No, the, uh, free Rx virtual primary care, it's \$5.99 a week.

Speaker speaker_1: Oh, okay. I, I'd like to add that as well then please.

Speaker speaker_0: Okay. Was there, uh, anything else?

Speaker speaker_1: Um, I don't think the, um, I'm trying to think of what you mentioned. The identity perf- perf- excuse me. Identity protection doesn't interest me nor does the life insurance. Um, what, was there anything else that you mentioned? I apologize.

Speaker speaker_0: Yeah, so there's the free Rx which is like the prescription plan, uh, the term life, group accident, behavioral health, uh, critical illness.

Speaker speaker_1: Oh, the behavioral health. Uh, behavioral health, what is that? Is it for like psychologist visits, like, for therapy or what does that one cover?

Speaker speaker_0: Yeah, it's, it's specifically for therapy and it's online too as well. So you would have to see a therapist that's within that online service.

Speaker speaker_1: Okay. Um, and is it... what, what are the details on that, like is it limited to a number of, you know, visits per year and is there a co-pay or?

Speaker speaker_0: Not... based off of the information, which unfortunately I don't have too much information on it, I just have what's on the benefits guide with us just being your administrators. It doesn't say... there's no co-pay or fee, I know that. Um, I don't see a set amount of visits that you can have, so.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I would definitely verify with the carrier directly if there is.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But based off of the information I have, I don't see a set number of visits.

Speaker speaker_1: Okay. And how much is that for... there's no f- there's no weekly f- fee for that? Or how much is it?

Speaker speaker_0: So you do have to pay for it weekly. Um, it would be-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a dollar and 38 cents a week. Um, but there is no co-pay or fee associated with this.

Speaker speaker_1: Oh, with the visits. Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: Yeah, I'd, I'd like to add that as well, and that should be it.

Speaker speaker_0: Okay. So, we're adding on the, uh, free Rx Virtual Primary Care, the short-term disability, the MEC-Enhanced and the behavioral health, keeping the dental and the vision, all of this being for just yourself.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, it looks like it would come out to a total of \$59.08 a week.

Speaker speaker_1: Okay. That's fine.

Speaker speaker_0: So now it will take about, uh, one to two weeks for these changes to be processed through your payroll. Once you see the, uh, first deduction of \$59.08 being made out of your check, the coverage for all the plans we're adding on today will start the following Monday of that first deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then the ID cards, uh, are ma- like all your policy information is made and sent to you once the coverage is active. It typically takes about seven to ten business days to get those. Specifically for the medical plan, since it's a combination of two different insurance carriers, one for your preventative and one for your non-preventative, you

will get an ID card by mail which is going to be for your preventative services, and then the ID card that is going to be emailed to you is for your non-preventative services.

Speaker speaker_1: Okay. And then the dental was through APL, is that correct if I'm not mistaken?

Speaker speaker_0: Yes. Uh-huh.

Speaker speaker_1: And the vision-

Speaker speaker_0: Okay.

Speaker speaker_1: ... is through MetLife. Okay. So, um, they'll send a new card for the dental, I imagine, or...?

Speaker speaker_0: Honestly with that, I don't... I don't believe so. They might, but I don't think you would get a new one since you're already enrolled into the coverage.

Speaker speaker_1: Okay. Okay. I don't think I ever got a vision card, like the MetLife one. Is there a way to get one?

Speaker speaker_0: I can email you a copy.

Speaker speaker_1: Okay. Yeah, that'd be awesome.

Speaker speaker_0: Uh, was there anything else that you might need help with?

Speaker speaker_1: Uh, no, I think that's it.

Speaker speaker_0: All right. Um, I'll go ahead and just email you copies of the dental and the vision ID cards, so um, just give me a few minutes to download those and I'll send that to your email, and then I believe you are all set from here.

Speaker speaker_1: Okay. Sounds good. I appreciate your help today.

Speaker speaker_0: Yes, ma'am. You have a wonderful night.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye.