

Transcript: VICTORIA

Taylor-5088162782298112-5639520149225472

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, my name is Martha Filipos. Um, I was trying to enroll, uh, for insurance online and I'm having some trouble doing that, so I wanted to do it over the phone if possible. Oh, okay. What's the name of the agency you work for? State of Circle. All right, and the last four of your Social? 7029. And I'm sorry, your first and last name again? First name is Martha, M-A-R-T-H-A. And then the last name is Filipos, F-I-L-I-P-O-S. Do you mind verifying your address and date of birth? Yeah. 9308 48th Place, College Park, Maryland 20740. Um, and then my date of birth is March 13, 2001. And then, uh, phone number is the same one you're calling from? Yeah. 443-546-5849. And I have your email as first and last name at gmail.com. Perfect. Okay, give me one second. Okay. Um, do you know exactly what you want to enroll into? Um, just the most basic form of health insurance, please. Okay, so we don't, we don't necessarily have a basic plan. There's a few different plans to choose for, from as far as medical is concerned. Do you know the different plans? Um- Or have like a copy of the benefits guide? Let's see. Let me think of one. So, let's see, there's one that says, um, Stay Healthy MEC. Okay. Pardon? Okay, so the... Is that the one you're, you're interested in or are you just asking about? Um, yes, I'm in- I'm interested in either that one or the Preferred Choice Plus. I don't, um, honestly, I'm going to be honest, I'm not really understanding the difference between the two. Um... Okay. So I'll kind of explain the different options to you. That's good, thank you. So Stay Healthy ME- The Stay Healthy MEC TeleRx, that plan is essentially for your preventative c- health care, so that's only going to cover preventative services. That would be things like yearly physicals, vaccinations, preventative screenings. Um, you do have to stay within the network and it would be 100 s- 100% covered. Now that plan does also come with a virtual urgent care, um, as well as FreeRx which is like a prescription plan. Okay, yeah. Uh, but that's pretty much all the Stay Healthy is going to cover. Mm-hmm. Now the Insure Plus plans, uh, whether it's the Insure Plus, the Insure Plus Enhanced or the Insure Plus Premier, all of these plans are the hospital indemnity plans. So none of them will cover your preventative services like the Stay Healthy does. The type of coverage you do get though is more for non-preventative. So if you get admitted to the hospital, if you have to go to the emergency room or just a regular physician's office. Uh, they do also come with coverage for prescriptions. Um, now with this not being major medical, there is no co-pays or deductibles associated with any of the Insure Plus plans, um, except for, uh, prescriptions. That's the only thing that's going to have a co-pay. Uh, basically how it works is the insurance is going to pay us that dollar amount, um, for the different benefits, and then you pay the remainder of the bill. Now the only difference between the three Insure Plus plans is specifically it looks like the hospitalization benefits. Um, so the Insure Plus Premier is going to pay the most towards hospitalization, um, and that's pretty much it as far as the medical plans are concerned. Okay. Um, so okay. For the

Insure Plus basic one, you're saying the difference between the three tiers is essentially just how much they're going to pay if I am hospitalized? Yep. Which if you're looking at the benefits guide, um, there's actually a page which is page number two, it's going to say plan benefit summaries up at the top. Mm-hmm. And it's basically a chart. The dollar amount inside that chart is what the insurance is going to pay, and then you pay the remainder of the bill. Okay. For the benefit thing that they sent me, all I can see is how much I would pay for the insurance. It's not showing me how much they would pay on page two. Yeah. But okay. Um, I think I'm just gonna stick with the Stay Healthy plan. Okay. And just- just to reiterate, the Stay Healthy is only gonna cover your preventative services. So if you get sick or injured- Mm-hmm. ... it's not going to provide any coverage for that. Now it does come with a virtual urgent care, but that's pretty much the only type of coverage you're going to have for non-preventative is if you do like a virtual urgent care appointment. Okay. And then the- the- I... I'm just having trouble o- I can't find how much would be covered if I was hospitalized with the InsurBasic, just because to me it's kind of a lose-lose, you know what I mean? Because I don't plan on going to the hospital obviously, but you never know. And then you'd rather have that but it's also like if you need a yearly checkup, um... So there are a lot of- I can send you what I have to your email. That would be good. Give me one second. Yeah, that would be good. Thank you. Okay, you should be getting that here in a few seconds. Okay. Did you get the email yet? Yeah. Sorry, I'm just looking at it really quickly. Okay. Um... I can also look at this and call you back if that works, because I don't want to hold you. Yeah, no, that's fine. Um, just to let you know, it looks like you have some time to kind of look that over. Um- Okay. ... your personal open enrollment period, the last day for that would be the 25th of April. Okay, perfect. Thank you so much. Yeah, you're welcome. Uh, was there anything else you might need help with? That was it. Thank you so, so much. You've been super helpful. Yes, ma'am. You have a wonderful day. You too. Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, my name is Martha Filipos. Um, I was trying to enroll, uh, for insurance online and I'm having some trouble doing that, so I wanted to do it over the phone if possible.

Speaker speaker_0: Oh, okay. What's the name of the agency you work for?

Speaker speaker_1: State of Circle.

Speaker speaker_0: All right, and the last four of your Social?

Speaker speaker_1: 7029.

Speaker speaker_0: And I'm sorry, your first and last name again?

Speaker speaker_1: First name is Martha, M-A-R-T-H-A. And then the last name is Filipos, F-I-L-I-P-O-S.

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

Speaker speaker_1: Yeah. 9308 48th Place, College Park, Maryland 20740. Um, and then my date of birth is March 13, 2001.

Speaker speaker_0: And then, uh, phone number is the same one you're calling from?

Speaker speaker_1: Yeah. 443-546-5849.

Speaker speaker_0: And I have your email as first and last name at gmail.com.

Speaker speaker_1: Perfect.

Speaker speaker_0: Okay, give me one second. Okay. Um, do you know exactly what you want to enroll into?

Speaker speaker_1: Um, just the most basic form of health insurance, please.

Speaker speaker_0: Okay, so we don't, we don't necessarily have a basic plan. There's a few different plans to choose for, from as far as medical is concerned. Do you know the different plans?

Speaker speaker_1: Um-

Speaker speaker_0: Or have like a copy of the benefits guide?

Speaker speaker_1: Let's see. Let me think of one. So, let's see, there's one that says, um, Stay Healthy MEC.

Speaker speaker_0: Okay.

Speaker speaker_1: Pardon?

Speaker speaker_0: Okay, so the... Is that the one you're, you're interested in or are you just asking about?

Speaker speaker_1: Um, yes, I'm in- I'm interested in either that one or the Preferred Choice Plus. I don't, um, honestly, I'm going to be honest, I'm not really understanding the difference between the two. Um...

Speaker speaker_0: Okay. So I'll kind of explain the different options to you.

Speaker speaker_1: That's good, thank you.

Speaker speaker_0: So Stay Healthy ME- The Stay Healthy MEC TeleRx, that plan is essentially for your preventative c- health care, so that's only going to cover preventative services. That would be things like yearly physicals, vaccinations, preventative screenings. Um, you do have to stay within the network and it would be 100 s- 100% covered. Now that plan does also come with a virtual urgent care, um, as well as FreeRx which is like a prescription plan.

Speaker speaker_1: Okay, yeah.

Speaker speaker_0: Uh, but that's pretty much all the Stay Healthy is going to cover.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now the Insure Plus plans, uh, whether it's the Insure Plus, the Insure Plus Enhanced or the Insure Plus Premier, all of these plans are the hospital indemnity plans. So none of them will cover your preventative services like the Stay Healthy does. The type of coverage you do get though is more for non-preventative. So if you get admitted to the hospital, if you have to go to the emergency room or just a regular physician's office. Uh, they do also come with coverage for prescriptions. Um, now with this not being major medical, there is no co-pays or deductibles associated with any of the Insure Plus plans, um, except for, uh, prescriptions. That's the only thing that's going to have a co-pay. Uh, basically how it works is the insurance is going to pay us that dollar amount, um, for the different benefits, and then you pay the remainder of the bill. Now the only difference between the three Insure Plus plans is specifically it looks like the hospitalization benefits. Um, so the Insure Plus Premier is going to pay the most towards hospitalization, um, and that's pretty much it as far as the medical plans are concerned.

Speaker speaker_1: Okay. Um, so okay. For the Insure Plus basic one, you're saying the difference between the three tiers is essentially just how much they're going to pay if I am hospitalized?

Speaker speaker_0: Yep. Which if you're looking at the benefits guide, um, there's actually a page which is page number two, it's going to say plan benefit summaries up at the top.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And it's basically a chart. The dollar amount inside that chart is what the insurance is going to pay, and then you pay the remainder of the bill.

Speaker speaker_1: Okay. For the benefit thing that they sent me, all I can see is how much I would pay for the insurance. It's not showing me how much they would pay on page two. Yeah. But okay. Um, I think I'm just gonna stick with the Stay Healthy plan.

Speaker speaker_0: Okay. And just- just to reiterate, the Stay Healthy is only gonna cover your preventative services. So if you get sick or injured-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it's not going to provide any coverage for that. Now it does come with a virtual urgent care, but that's pretty much the only type of coverage you're going to have for non-preventative is if you do like a virtual urgent care appointment.

Speaker speaker_1: Okay. And then the- the- I... I'm just having trouble o- I can't find how much would be covered if I was hospitalized with the InsurBasic, just because to me it's kind of a lose-lose, you know what I mean? Because I don't plan on going to the hospital obviously, but you never know. And then you'd rather have that but it's also like if you need a yearly checkup, um... So there are a lot of-

Speaker speaker_0: I can send you what I have to your email.

Speaker speaker_1: That would be good.

Speaker speaker_0: Give me one second.

Speaker speaker_1: Yeah, that would be good. Thank you.

Speaker speaker_0: Okay, you should be getting that here in a few seconds.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you get the email yet?

Speaker speaker_1: Yeah. Sorry, I'm just looking at it really quickly.

Speaker speaker_0: Okay.

Speaker speaker_1: Um... I can also look at this and call you back if that works, because I don't want to hold you.

Speaker speaker_0: Yeah, no, that's fine. Um, just to let you know, it looks like you have some time to kind of look that over. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... your personal open enrollment period, the last day for that would be the 25th of April.

Speaker speaker_1: Okay, perfect. Thank you so much.

Speaker speaker_0: Yeah, you're welcome. Uh, was there anything else you might need help with?

Speaker speaker_1: That was it. Thank you so, so much. You've been super helpful.

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

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Bye-bye.