## Transcript: VICTORIA Taylor-5134934577037312-5114074885570560

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Victoria. How can I help you? Hey, Victoria. I think, um, uh, Francesca called me and left me a voicemail, um, stating that I was enrolled in two different, um, health plans, and that she picked one. And I was gonna call back to see if I could change that to the, the higher one, is what I... was one. Okay. Let me, um, pull up your file. What's the name of the agency you work for? Focus. Okay. And the last four of your Social? 8216. All right. And your first and last name? Heather Cheatham. Okay. Do you mind verifying your address and date of birth? 1604 State Route W, in Cleveland, Missouri. And then my date of birth is 12/05/1987. Okay. Phone number 816-286-5855? Yes. And then email is first and last name 2006 at Gmail. Correct. Okay. Give me one second. I think she had me on the basic. Um, what is the difference anyways, um, between like, you know, the, just the basic and then the one that was higher up? Um, let me take a look. Give me one second. Okay. So what I see you're currently enrolled into is the, uh, FreerX, the MEC Enhanced Basic, Dental, Term Life and Behavioral Health for you and your spouse. Um, so are you looking at the Stay Healthy MEC Enhance? Was, yeah. Was that the one that was higher up then? Yeah. So there's two different- The difference. Yeah. So there's two different Stay Healthy MEC plans. Okay. Technically there's three different ones. So, there's the Stay Healthy MEC TeleRx, which just covers your preventative healthcare. So things like yearly physicals, vaccinations, preventative screenings, um, at 100% as long as you stay in network, but that's all it covers. Now, it does come with virtual urgent care as well as, um, a subscription to FreerX. Then you have the Stay Healthy MEC Enhanced Basics, which is what you're currently enrolled into. This plan covers preventative care at 100%. It looks like it also comes with primary care visits, specialist care visits, urgent care visits. Um, it also comes with a virtual urgent care. Uh, and then the Stay Healthy MEC Enhance covers preventative care, primary care, specialist care, urgent care, has the virtual care benefit, but it also has, uh, coverage for hospitalization, whereas the other two plans do not have. Um, so like if you were to be admitted to the hospital. It also comes with coverage for, like, uh, emergency room visits. Okay. And, and what about referrals? For the one that I'm enrolled right now, does that cover referrals? Uh, I'm not really sure how to answer that, um, because we're just the administrators. I, I... Do you mean like if a, uh, provider refers you to a specialist? Yeah. Mm-hmm. Yeah. There's specialist care under what you have currently. Okay. I think that I'd be fine with, with that one then. Okay. So you don't want to make any changes? No, I guess I was, um, thought that maybe she would just put me in like the standard one, like the, the basic, the lowest one. And I was like, oh, let's go ahead and move up to that one. Yeah. So, what you currently have, uh, what you're currently enrolled into has like the preventative care, um, primary care, specialist care, urgent care. You do also get the virtual care benefit. Um, there is coverage for

prescriptions as well. Okay. Um, so the only thing that you're missing would be like, it does not have any- Hospital stays. Yeah. Or emergency room visits. Okay. I don't need any of that. I mean, I can't even tell you the last time I actually, like, actually never. Gotcha. All righty. Well, did you- Okay. ... have any other questions for me? Nope. That's it. All right. Thank you. Thank you. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits and a Card. This is Victoria. How can I help you?

Speaker speaker\_2: Hey, Victoria. I think, um, uh, Francesca called me and left me a voicemail, um, stating that I was enrolled in two different, um, health plans, and that she picked one. And I was gonna call back to see if I could change that to the, the higher one, is what I... was one.

Speaker speaker\_1: Okay. Let me, um, pull up your file. What's the name of the agency you work for?

Speaker speaker\_2: Focus.

Speaker speaker\_1: Okay. And the last four of your Social?

Speaker speaker\_2: 8216.

Speaker speaker\_1: All right. And your first and last name?

Speaker speaker 2: Heather Cheatham.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: 1604 State Route W, in Cleveland, Missouri. And then my date of birth is 12/05/1987.

Speaker speaker\_1: Okay. Phone number 816-286-5855?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And then email is first and last name 2006 at Gmail.

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. Give me one second.

Speaker speaker\_2: I think she had me on the basic. Um, what is the difference anyways, um, between like, you know, the, just the basic and then the one that was higher up?

Speaker speaker\_1: Um, let me take a look. Give me one second. Okay. So what I see you're currently enrolled into is the, uh, FreerX, the MEC Enhanced Basic, Dental, Term Life and

Behavioral Health for you and your spouse. Um, so are you looking at the Stay Healthy MEC Enhance?

Speaker speaker\_2: Was, yeah. Was that the one that was higher up then?

Speaker speaker\_1: Yeah. So there's two different-

Speaker speaker\_2: The difference.

Speaker speaker\_1: Yeah. So there's two different Stay Healthy MEC plans.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Technically there's three different ones. So, there's the Stay Healthy MEC TeleRx, which just covers your preventative healthcare. So things like yearly physicals, vaccinations, preventative screenings, um, at 100% as long as you stay in network, but that's all it covers. Now, it does come with virtual urgent care as well as, um, a subscription to FreerX. Then you have the Stay Healthy MEC Enhanced Basics, which is what you're currently enrolled into. This plan covers preventative care at 100%. It looks like it also comes with primary care visits, specialist care visits, urgent care visits. Um, it also comes with a virtual urgent care. Uh, and then the Stay Healthy MEC Enhance covers preventative care, primary care, specialist care, urgent care, has the virtual care benefit, but it also has, uh, coverage for hospitalization, whereas the other two plans do not have. Um, so like if you were to be admitted to the hospital. It also comes with coverage for, like, uh, emergency room visits.

Speaker speaker\_2: Okay. And, and what about referrals? For the one that I'm enrolled right now, does that cover referrals?

Speaker speaker\_1: Uh, I'm not really sure how to answer that, um, because we're just the administrators. I, I... Do you mean like if a, uh, provider refers you to a specialist?

Speaker speaker 2: Yeah. Mm-hmm.

Speaker speaker 1: Yeah. There's specialist care under what you have currently.

Speaker speaker\_2: Okay. I think that I'd be fine with, with that one then.

Speaker speaker 1: Okay. So you don't want to make any changes?

Speaker speaker\_2: No, I guess I was, um, thought that maybe she would just put me in like the standard one, like the, the basic, the lowest one. And I was like, oh, let's go ahead and move up to that one.

Speaker speaker\_1: Yeah. So, what you currently have, uh, what you're currently enrolled into has like the preventative care, um, primary care, specialist care, urgent care. You do also get the virtual care benefit. Um, there is coverage for prescriptions as well.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so the only thing that you're missing would be like, it does not have any-

Speaker speaker\_2: Hospital stays.

Speaker speaker\_1: Yeah. Or emergency room visits.

Speaker speaker\_2: Okay. I don't need any of that. I mean, I can't even tell you the last time I actually, like, actually never.

Speaker speaker\_1: Gotcha. All righty. Well, did you-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... have any other questions for me?

Speaker speaker\_2: Nope. That's it. All right. Thank you.

Speaker speaker\_1: Thank you. Bye-bye.