

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, yes, ma'am. I'm, uh, I'm trying to get a little information about the insurance y'all offer. Uh, I work for Hamilton Reicher and I talked to somebody one day and they sent me a, a PDF file with the different plans and policies and stuff. And I'm, I'm really not sure, like I see it says it's not a major medical insurance. What kind of insurance is the health insurance, like... does it say anything? Yeah, so... um, so what we mean by it's not a major medical insurance is it's not gonna be comparable to companies like Blue Cross Blue Shield or UnitedHealth. Okay. Um, so the coverage that you get is not gonna be comparable. For most of the p- let's just say, for the... I don't know if you have it in front of you, but like the VIP Standard and the VIP Classic. Yes, ma'am. Those two plans pay a set dollar amount towards the benefits that are covered for a certain- Okay. ... amount of days. And that's what the insurance is gonna pay. And then you pay the remainder of the bill. Um- Okay. I'm just trying to a- I'm just trying to make sure it wasn't like Aflac where they p- like where y'all send me a check for, like me going to the doctor, like if I'm out of work or something, you know? Mm. I- Because th- because I- because I- I had them b- before and like, you know, you could have regular insurance but you file a claim with them and they send you a certain amount of money for each thing that you had to pay. Like if I went to the doctor they might send you \$15 or something like that. You know, to be honest with you, I'm not sure how claims works. Okay. We're just benefits administrators. But I d- I don't believe it works that way. Now you'll have to verify with the insurance companies, um, how their claims work. Okay. But I, I don't... I, once you get the ID card you just present that to your provider and they should be able to plug it in. Okay. Um... All right. Well, how do I go about getting this? I know I only have like, like two days left I think. Yeah. So if you know exactly what you're wanting to enroll into we can get you enrolled over the phone. Um- Okay. ... or if you want to you can fill out a enrollment form with your employer. It's probably better to do it over the phone. Okay. All right. Well I just wanted to make sure about that. Let me look, let me look over it again and then I will call y'all back. It may not be tonight but it'd be in the morning. Okay. Now I do want to also say that one of the medical plans we offer, which is the StayHealthy MEC Enhance. Okay. This plan does have copays for certain things like primary care visits, specialist care visits and urgent care visits. Okay. So those three do have copays, but the remainder of the benefits that are offered under this plan works like the insurance is gonna pay a set dollar amount for a certain amount of days and then you just pay the remainder of the bill. Okay. Um... and then anything- Okay. ... under the, the StayHealthy MEC TeleRX, that is a preventative medical plan. So your preventative services are 100% covered as long as you stay in network. Okay. Um, so there's... that's how that one works. Okay. All right. Well I really appreciate you. Yes sir. Did you have any other questions? Uh, no ma'am. That's it. Okay. You have a wonderful day. All- all right. You too.

Conversation Format

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

Speaker speaker_1: Uh, yes, ma'am. I'm, uh, I'm trying to get a little information about the insurance y'all offer. Uh, I work for Hamilton Reicher and I talked to somebody one day and they sent me a, a PDF file with the different plans and policies and stuff. And I'm, I'm really not sure, like I see it says it's not a major medical insurance. What kind of insurance is the health insurance, like... does it say anything?

Speaker speaker_0: Yeah, so... um, so what we mean by it's not a major medical insurance is it's not gonna be comparable to companies like Blue Cross Blue Shield or UnitedHealth.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so the coverage that you get is not gonna be comparable. For most of the p- let's just say, for the... I don't know if you have it in front of you, but like the VIP Standard and the VIP Classic.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Those two plans pay a set dollar amount towards the benefits that are covered for a certain-

Speaker speaker_1: Okay.

Speaker speaker_0: ... amount of days. And that's what the insurance is gonna pay. And then you pay the remainder of the bill. Um-

Speaker speaker_1: Okay. I'm just trying to a- I'm just trying to make sure it wasn't like Aflac where they p- like where y'all send me a check for, like me going to the doctor, like if I'm out of work or something, you know?

Speaker speaker_0: Mm. I-

Speaker speaker_1: Because th- because I- because I- I had them b- before and like, you know, you could have regular insurance but you file a claim with them and they send you a certain amount of money for each thing that you had to pay. Like if I went to the doctor they might send you \$15 or something like that.

Speaker speaker_0: You know, to be honest with you, I'm not sure how claims works.

Speaker speaker_1: Okay.

Speaker speaker_0: We're just benefits administrators. But I d- I don't believe it works that way. Now you'll have to verify with the insurance companies, um, how their claims work.

Speaker speaker_1: Okay.

Speaker speaker_0: But I, I don't... I, once you get the ID card you just present that to your provider and they should be able to plug it in.

Speaker speaker_1: Okay.

Speaker speaker_0: Um...

Speaker speaker_1: All right. Well, how do I go about getting this? I know I only have like, like two days left I think.

Speaker speaker_0: Yeah. So if you know exactly what you're wanting to enroll into we can get you enrolled over the phone. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... or if you want to you can fill out a enrollment form with your employer. It's probably better to do it over the phone.

Speaker speaker_1: Okay. All right. Well I just wanted to make sure about that. Let me look, let me look over it again and then I will call y'all back. It may not be tonight but it'd be in the morning.

Speaker speaker_0: Okay. Now I do want to also say that one of the medical plans we offer, which is the StayHealthy MEC Enhance.

Speaker speaker_1: Okay.

Speaker speaker_0: This plan does have copays for certain things like primary care visits, specialist care visits and urgent care visits.

Speaker speaker_1: Okay.

Speaker speaker_0: So those three do have copays, but the remainder of the benefits that are offered under this plan works like the insurance is gonna pay a set dollar amount for a certain amount of days and then you just pay the remainder of the bill.

Speaker speaker_1: Okay.

Speaker speaker_0: Um... and then anything-

Speaker speaker_1: Okay.

Speaker speaker_0: ... under the, the StayHealthy MEC TeleRX, that is a preventative medical plan. So your preventative services are 100% covered as long as you stay in network.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so there's... that's how that one works.

Speaker speaker_1: Okay. All right. Well I really appreciate you.

Speaker speaker_0: Yes sir. Did you have any other questions?

Speaker speaker_1: Uh, no ma'am. That's it.

Speaker speaker_0: Okay. You have a wonderful day.

Speaker speaker_1: All- all right. You too.