

Transcript: VICTORIA

Taylor-5672002378317824-6116768857505792

Full Transcript

Your call may be monitored or recorded- Hello. ... for quality assurance purposes. Hi, is this Mr. Banks? Hello? Hi. Am I speaking with Mr. Banks? Yeah. Hey, this is Victoria with Benefits in a Card. We administer the medical insurance being offered through the Hamilton Reicker Group. Okay. So, we received a enrollment form that you signed and dated on the 6th of March. It looks like, um... This is for the, the medical assurance, of course. On the form, it looks like you selected three different medical plans, so I'm just calling to verify what medical plan you're wanting to enroll into. Okay. Um, I, I don't really remember though. What's, what's the medical plans do you, you guys have? There's the Stay Healthy MEC TeleRx. There's a VIP Standard, the VIP Classic, the Stay Healthy MEC Enhance, and the, uh, MVP. Hmm. Which one is, which one... Which one is the best one? I can't say which one is the best one. I can try and break down what they cover. Um- Yeah. So, the ME- the Stay Healthy MEC TeleRx, that's specifically for your preventative health care. That covers things like yearly physicals, vaccinations, and preventative screenings. Um, it does cover that at 100% as long as you stay within the multi-plan network. It does also come with virtual urgent care, um, as well as a subscription to FreeRx, which is like a prescription plan. Right. Then, we have our two VIP plans, whether that's the Standard or the Classic. Neither one of these plans will cover preventative care like the Stay Healthy MEC TeleRx does. Uh, so what the VIP plans cover is more of a non-preventative scenario, like if you get admitted to the hospital, if you have to go to the emergency room, or just a regular physician's office. Okay. Um, the insurance- I think I'll go with the first plan. Are you sure? I didn't even go over the remainder of the, the medical plans. Okay. Go ahead. Finish. My bad. I'll probably go ahead. No, you're fine. I just wanna make sure you have a clear understanding of what they offer. Um- Mm-hmm. ... so I was just gonna say, with the VIP plans, the insurance is gonna pay us that dollar amount towards the benefits, and then you pay the remainder of the bill. Um, the VIP Classic does pay a little bit more towards the VIP Standard, um, specifically towards hospitalization. Now, we do have another plan called the Stay Healthy MEC Enhance, which essentially com- combines preventative and non-preventative coverage, so it covers both ends. Um, the Minimum Value Plan works differently than all of these plans. Uh, the Minimum Value Plan works more like a major medical plan, so there is a deductible associated with it, um, and everything is subject to that deductible except for the preventative care only if you stay in network. Um, just to give you an idea about the deductible for the Minimum Value Plan, if you're just gonna do a plan for individual, if you stay in network, the deductible is \$6,500. If you go out of network, the deductible increases to \$10,000. Right. And that's the different medical plans being offered. Um... I think I like the first one 'cause you said it cover medical bills and stuff like that. The first one, the MEC TeleRx, is only gonna cover your preventative medical. So, that's like yearly physicals, vaccinations- Yeah. ... and preventative screenings.

Now, if you're- Yeah, that- ... sick and you have to go to the doctor, there is no coverage for that in person. It does come with a virtual urgent care option. But if you go to a urgent care in person, it's not gonna provide coverage for that. So, what does, what else does it cover, like? Okay. So, again, the Stay Healthy MEC TeleRx is specifically designed for your preventative health care, yearly physicals- Oh, That's good. ... vaccinations, and preventative screenings. It comes with a virtual urgent care, uh, benefit. It also comes with a FreeRx benefit, which is a prescription plan. But the majority of this plan is just for your preventative health care. Yeah, that's what I need. I need that right now. Okay. I, I'm just answering your question. So, you, you're wanting the Stay Healthy MEC TeleRx? Yeah. Okay. All righty. Well, um, I do see on our end that we need to verify your eligibility. Um, so once we get that verified, um, and if you are eligible to enroll, I'll make a note that that's the plan you would like to enroll into. O- kay. Do you- Did- Do you have any questions for me? Do you know how long does it take? Like... Yeah. So if- once we get your eligibility verified, and if you are eligible to enroll, the enrollment takes about one to two weeks to be processed through your payroll. So, you may not see the first deduction come out of your check until, uh, two weeks from now. Uh- Okay. ... once you see that deduction being made, coverage starts the following Monday. Okay. And just to let you know, what they will deduct from your check for that specific plan is \$14.92 for employee only. Okay. That'll work. Okay. Did you need, uh, help with anything else or have any other questions? No. All righty. You have a wonderful day. You, too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded-

Speaker speaker_1: Hello.

Speaker speaker_0: ... for quality assurance purposes.

Speaker speaker_2: Hi, is this Mr. Banks?

Speaker speaker_1: Hello?

Speaker speaker_2: Hi. Am I speaking with Mr. Banks?

Speaker speaker_1: Yeah.

Speaker speaker_2: Hey, this is Victoria with Benefits in a Card. We administer the medical insurance being offered through the Hamilton Reicker Group.

Speaker speaker_1: Okay.

Speaker speaker_2: So, we received a enrollment form that you signed and dated on the 6th of March. It looks like, um... This is for the, the medical assurance, of course. On the form, it looks like you selected three different medical plans, so I'm just calling to verify what medical plan you're wanting to enroll into.

Speaker speaker_1: Okay. Um, I, I don't really remember though. What's, what's the medical plans do you, you guys have?

Speaker speaker_2: There's the Stay Healthy MEC TeleRx. There's a VIP Standard, the VIP Classic, the Stay Healthy MEC Enhance, and the, uh, MVP.

Speaker speaker_1: Hmm. Which one is, which one... Which one is the best one?

Speaker speaker_2: I can't say which one is the best one. I can try and break down what they cover. Um-

Speaker speaker_1: Yeah.

Speaker speaker_2: So, the ME- the Stay Healthy MEC TeleRx, that's specifically for your preventative health care. That covers things like yearly physicals, vaccinations, and preventative screenings. Um, it does cover that at 100% as long as you stay within the multi-plan network. It does also come with virtual urgent care, um, as well as a subscription to FreeRx, which is like a prescription plan.

Speaker speaker_1: Right.

Speaker speaker_2: Then, we have our two VIP plans, whether that's the Standard or the Classic. Neither one of these plans will cover preventative care like the Stay Healthy MEC TeleRx does. Uh, so what the VIP plans cover is more of a non-preventative scenario, like if you get admitted to the hospital, if you have to go to the emergency room, or just a regular physician's office.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, the insurance-

Speaker speaker_1: I think I'll go with the first plan.

Speaker speaker_2: Are you sure? I didn't even go over the remainder of the, the medical plans.

Speaker speaker_1: Okay. Go ahead. Finish. My bad. I'll probably go ahead.

Speaker speaker_2: No, you're fine. I just wanna make sure you have a clear understanding of what they offer. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... so I was just gonna say, with the VIP plans, the insurance is gonna pay us that dollar amount towards the benefits, and then you pay the remainder of the bill. Um, the VIP Classic does pay a little bit more towards the VIP Standard, um, specifically towards hospitalization. Now, we do have another plan called the Stay Healthy MEC Enhance, which essentially combines preventative and non-preventative coverage, so it covers both ends. Um, the Minimum Value Plan works differently than all of these plans. Uh, the Minimum Value Plan works more like a major medical plan, so there is a deductible associated with it, um, and everything is subject to that deductible except for the preventative care only if you stay in network. Um, just to give you an idea about the deductible for the Minimum Value Plan, if you're just gonna do a plan for individual, if you stay in network, the deductible is \$6,500. If you go out of network, the deductible increases to \$10,000.

Speaker speaker_1: Right.

Speaker speaker_2: And that's the different medical plans being offered.

Speaker speaker_1: Um... I think I like the first one 'cause you said it cover medical bills and stuff like that.

Speaker speaker_2: The first one, the MEC TeleRx, is only gonna cover your preventative medical. So, that's like yearly physicals, vaccinations-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... and preventative screenings. Now, if you're-

Speaker speaker_1: Yeah, that-

Speaker speaker_2: ... sick and you have to go to the doctor, there is no coverage for that in person. It does come with a virtual urgent care option. But if you go to a urgent care in person, it's not gonna provide coverage for that.

Speaker speaker_1: So, what does, what else does it cover, like?

Speaker speaker_2: Okay. So, again, the Stay Healthy MEC TeleRx is specifically designed for your preventative health care, yearly physicals-

Speaker speaker_1: Oh,

Speaker speaker_3: That's good.

Speaker speaker_2: ... vaccinations, and preventative screenings. It comes with a virtual urgent care, uh, benefit. It also comes with a FreeRx benefit, which is a prescription plan. But the majority of this plan is just for your preventative health care.

Speaker speaker_1: Yeah, that's what I need. I need that right now.

Speaker speaker_2: Okay. I, I'm just answering your question. So, you, you're wanting the Stay Healthy MEC TeleRx?

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay. All righty. Well, um, I do see on our end that we need to verify your eligibility. Um, so once we get that verified, um, and if you are eligible to enroll, I'll make a note that that's the plan you would like to enroll into.

Speaker speaker_1: O- kay. Do you- Did-

Speaker speaker_2: Do you have any questions for me?

Speaker speaker_1: Do you know how long does it take? Like...

Speaker speaker_2: Yeah. So if- once we get your eligibility verified, and if you are eligible to enroll, the enrollment takes about one to two weeks to be processed through your payroll. So, you may not see the first deduction come out of your check until, uh, two weeks from now. Uh-

Speaker speaker_1: Okay.

Speaker speaker_2: ... once you see that deduction being made, coverage starts the following Monday.

Speaker speaker_1: Okay.

Speaker speaker_2: And just to let you know, what they will deduct from your check for that specific plan is \$14.92 for employee only.

Speaker speaker_1: Okay. That'll work.

Speaker speaker_2: Okay. Did you need, uh, help with anything else or have any other questions?

Speaker speaker_1: No.

Speaker speaker_2: All righty. You have a wonderful day.

Speaker speaker_1: You, too.

Speaker speaker_2: Thank you. Bye-bye.