

Transcript: VICTORIA

Taylor-5825733323964416-6445925225775104

Full Transcript

Thank you for calling Benefits on a Card, this is Victoria, how can I help you? Yes, ma'am, yes, ma'am. My name is ... Excuse me, my name is Billy Person. I called, I text y'all, uh, the, uh, information saying that my insurance, my free insurance is gonna end on February 28th, so I was trying to get enrolled with you guys. Okay. Uh, what's the, uh, name of the agency you work for? Uh, Wisconsin Prime. All right. And the last four of your social? 56218. Okay. And you, what's your first and last name again? My first name is Billy, my last name is Person. Okay. Do you mind verifying your address and date of birth? 107 Moonlight Drive, Hotville, Kentucky 42240. Date of birth, June 1st, 1975. And then phone number is 205-887-0626? Yes, ma'am. And then email is billyperson75@yahoo? Yes, ma'am. Okay. Yeah, so I see that the qualifying life event you submitted was approved. Um, it looks like you have until the 28th- Mm-hmm. ... to get enrolled. Um, so do you know exactly what you're wanting to enroll into? I need, uh, healthcare. I go to the doctor, I need something to my meds, and I need, um, low copayments, so I will pay higher, you know what I'm saying? Like, what's the best plan you guys got? So what we offer is not major medical insurance, so it's not gonna... If you're used to major medical companies like UnitedHealth or Blue Cross Blue Shield, it's not gonna work the same. For the most part, the majority of our plans do not have a copay. Um, some of them do, but, um, let me, let me send you the benefits guide to your email really quickly 'cause it's a lot. Okay. Every medical plan is different that we offer, and it's a lot easier to understand when you're looking at it as well. Yes, ma'am. Okay. So I just sent that to your email, so you should get it here in a few seconds. Um, but it looks like basically there is five different medical plans. Yeah, five. Um, so I guess I'll just start from the top. Um, the first plan we offer is called the Stay Healthy MEC TeleRx. Um, this plan is specifically for, like, your preventative healthcare. Um, so it covers things like yearly physicals, vaccinations and preventative screenings. Covers that at 100% as long as you stay in network, so there's no copays or deductibles. Um, it does also come with, like, a subscription to FreeRx, which is like a prescription plan. Okay. Um, and then it also comes with virtual urgent care. Okay. Um, then we have, uh, two of our Hospital Indemnity Plans, uh, the VIP Standard and the VIP Classic. Neither one of these plans will cover your preventative care like the Stay Healthy, uh, does. Okay. But they do provide coverage more for, like, non-preventative, so if you are admitted to the hospital or you have to go to the emergency room, urgent care, um, or a physician's office. Mm-hmm. Um, the way that these two plans work is there is no copays or deductibles. The insurance will pay us that dollar amount for the covered benefit up to a certain amount of days- Mm-hmm. ... and then you pay the remainder of the bill. Mm-hmm. Um, the only difference between the Standard and the Classic is it looks like the Classic pays a little bit more for some of the benefits, mainly like your hospitalization benefits. Mm-hmm. Um, so just to kind of give you an example of how it would work in general, if you went to, like, a urgent care facility, uh, the

insurance will cover \$50 of that visit and then, uh, you pay the remainder of the bill. All right. Um, then we have, uh, another plan that has this, uh, it's a s- it's another Stay Healthy plan, but it's different than the first one I reviewed with you. It's the Stay Healthy MEC Enhanced. So this plan covers your preventative services at 100% as long as you stay in the network, but it also covers some of the non-preventative benefits, like if you were to be admitted to the hospital, have to go to the emergency room, things like that. Okay. Now, this plan does have copays for certain benefits. So, like, if you were to go to a primary care, it would be a \$10 copay per visit, uh, specialist is a \$50 copay, and then urgent care is a \$60 copay. Uh- Okay. ... everything else, though, the, the way the benef- the rest of the benefits work with this plan is the insurance will pay us that dollar amount-... for a certain amount of days and then you just pay the remainder of the bill. Okay. Uh, the last plan, the last medical plan that we offer, this works different than all of them. Um, it's called the minimum value plan. So it works more like a major medical plan. Um, it does have a deductible associated with it, so... And that just, the deductible depends if you stay in network or out of network, it does change. So just to give you an example, if you do the minimum value plan for yourself and you stay in network, that deductible is \$6,500. Um- Hm. ... everything is subject to that deductible except for your preventative care if you stay in network. That would be 100% covered. Oh. Oh. If you go out of network, the deductible does increase. Um, so for just like an individual it would go from \$6,500 to \$10,000, um, you know. Okay. Uh, the majority of the plans you do pay for weekly except for the minimum value plan, you pay for monthly. How much is the minimum value plan? Hmm, let's see. So it looks like the, the pricing that I have is just an estimate. Um, it looks like- Okay. ... it depends on how much you get paid. So there's actually, um, a l- it looks like someone by the name of Rebecca at Crown that would be able to tell you the monthly premium for that plan. Mm-hmm. Okay. Yeah, because I think what I have is just an estimate, which from what I'm seeing on the information I have, it says for employee only it's \$525.82. Okay. That's all I was wondering..... Yes, ma'am. So that's all the plans? Well, let me just come and discuss it with, um, with my family, my f- my girlfriend mainly and see which one's best for me. And then I can call y'all back Monday morning. Is that okay? Yeah, like I said, you have until the 28th which is going to be next Friday to get enrolled. Yes. Yes, ma'am. I got it. All right. Well, I'll be calling y'all Monday. Okay. And did you get that email with the benefits guide? Yeah, I'm looking, I'm looking at it right now. Yes, ma'am. Okay, perfect. Just wanted to make sure it's there. Thank you so... Thank you so much, ma'am. You're welcome. You have a wonderful night. You do the same. Bye. Thank you. 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: Yes, ma'am, yes, ma'am. My name is ... Excuse me, my name is Billy Person. I called, I text y'all, uh, the, uh, information saying that my insurance, my free insurance is gonna end on February 28th, so I was trying to get enrolled with you guys.

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

Speaker speaker_1: Uh, Wisconsin Prime.

Speaker speaker_0: All right. And the last four of your social?

Speaker speaker_1: 56218.

Speaker speaker_0: Okay. And you, what's your first and last name again?

Speaker speaker_1: My first name is Billy, my last name is Person.

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

Speaker speaker_1: 107 Moonlight Drive, Hotville, Kentucky 42240. Date of birth, June 1st, 1975.

Speaker speaker_0: And then phone number is 205-887-0626?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then email is billyperson75@yahoo?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Yeah, so I see that the qualifying life event you submitted was approved. Um, it looks like you have until the 28th-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to get enrolled. Um, so do you know exactly what you're wanting to enroll into?

Speaker speaker_1: I need, uh, healthcare. I go to the doctor, I need something to my meds, and I need, um, low copayments, so I will pay higher, you know what I'm saying? Like, what's the best plan you guys got?

Speaker speaker_0: So what we offer is not major medical insurance, so it's not gonna... If you're used to major medical companies like UnitedHealth or Blue Cross Blue Shield, it's not gonna work the same. For the most part, the majority of our plans do not have a copay. Um, some of them do, but, um, let me, let me send you the benefits guide to your email really quickly 'cause it's a lot.

Speaker speaker_1: Okay.

Speaker speaker_0: Every medical plan is different that we offer, and it's a lot easier to understand when you're looking at it as well.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So I just sent that to your email, so you should get it here in a few seconds. Um, but it looks like basically there is five different medical plans. Yeah, five. Um, so I guess I'll just start from the top. Um, the first plan we offer is called the Stay Healthy MEC TeleRx. Um, this plan is specifically for, like, your preventative healthcare. Um, so it covers things like yearly physicals, vaccinations and preventative screenings. Covers that at 100% as

long as you stay in network, so there's no copays or deductibles. Um, it does also come with, like, a subscription to FreeRx, which is like a prescription plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then it also comes with virtual urgent care.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, then we have, uh, two of our Hospital Indemnity Plans, uh, the VIP Standard and the VIP Classic. Neither one of these plans will cover your preventative care like the Stay Healthy, uh, does.

Speaker speaker_1: Okay.

Speaker speaker_0: But they do provide coverage more for, like, non-preventative, so if you are admitted to the hospital or you have to go to the emergency room, urgent care, um, or a physician's office.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, the way that these two plans work is there is no copays or deductibles. The insurance will pay us that dollar amount for the covered benefit up to a certain amount of days-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and then you pay the remainder of the bill.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, the only difference between the Standard and the Classic is it looks like the Classic pays a little bit more for some of the benefits, mainly like your hospitalization benefits.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so just to kind of give you an example of how it would work in general, if you went to, like, a urgent care facility, uh, the insurance will cover \$50 of that visit and then, uh, you pay the remainder of the bill.

Speaker speaker_1: All right.

Speaker speaker_0: Um, then we have, uh, another plan that has this, uh, it's a s- it's another Stay Healthy plan, but it's different than the first one I reviewed with you. It's the Stay Healthy MEC Enhanced. So this plan covers your preventative services at 100% as long as you stay in the network, but it also covers some of the non-preventative benefits, like if you were to be admitted to the hospital, have to go to the emergency room, things like that.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, this plan does have copays for certain benefits. So, like, if you were to go to a primary care, it would be a \$10 copay per visit, uh, specialist is a \$50 copay, and

then urgent care is a \$60 copay. Uh-

Speaker speaker_1: Okay.

Speaker speaker_0: ... everything else, though, the, the way the benef- the rest of the benefits work with this plan is the insurance will pay us that 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: Uh, the last plan, the last medical plan that we offer, this works different than all of them. Um, it's called the minimum value plan. So it works more like a major medical plan. Um, it does have a deductible associated with it, so... And that just, the deductible depends if you stay in network or out of network, it does change. So just to give you an example, if you do the minimum value plan for yourself and you stay in network, that deductible is \$6,500. Um-

Speaker speaker_1: Hm.

Speaker speaker_0: ... everything is subject to that deductible except for your preventative care if you stay in network. That would be 100% covered.

Speaker speaker_1: Oh. Oh.

Speaker speaker_0: If you go out of network, the deductible does increase. Um, so for just like an individual it would go from \$6,500 to \$10,000, um, you know.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh, the majority of the plans you do pay for weekly except for the minimum value plan, you pay for monthly.

Speaker speaker_1: How much is the minimum value plan?

Speaker speaker_0: Hmm, let's see. So it looks like the, the pricing that I have is just an estimate. Um, it looks like-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it depends on how much you get paid. So there's actually, um, a I- it looks like someone by the name of Rebecca at Crown that would be able to tell you the monthly premium for that plan.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: Yeah, because I think what I have is just an estimate, which from what I'm seeing on the information I have, it says for employee only it's \$525.82.

Speaker speaker_1: Okay. That's all I was wondering..... Yes, ma'am. So that's all the plans? Well, let me just come and discuss it with, um, with my family, my f- my girlfriend mainly and see which one's best for me. And then I can call y'all back Monday morning. Is that okay?

Speaker speaker_0: Yeah, like I said, you have until the 28th which is going to be next Friday to get enrolled.

Speaker speaker_1: Yes. Yes, ma'am. I got it. All right. Well, I'll be calling y'all Monday.

Speaker speaker_0: Okay. And did you get that email with the benefits guide?

Speaker speaker_1: Yeah, I'm looking, I'm looking at it right now. Yes, ma'am.

Speaker speaker_0: Okay, perfect. Just wanted to make sure it's there.

Speaker speaker_1: Thank you so... Thank you so much, ma'am.

Speaker speaker_0: You're welcome. You have a wonderful night.

Speaker speaker_1: You do the same. Bye.

Speaker speaker_0: Thank you. Bye-bye.