

## Transcript: VICTORIA

**Taylor-5830045524770816-6290319922905088**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, Victoria. Um, my name is Flor Alvarado and I just got an email, um, like, uh, for my benefits. Okay. And so I wanted to make sure the, um... I think it says it's a VIP+. Well, do you need the agency I work for? Yes, ma'am. It's PRC. Okay, and are you trying to get enrolled or do you just have questions? Yes. I'm trying to get enrolled. Oh, okay. Let me pull up your file. What's the last four of your Social? 6153. And, uh, your first and last name again? Flor is my first name and my last name is Alvarado, A-L-V-A-R-A-D-O. Okay. Um- That's my first name. Appreciate that. Sorry, first name is F-L-O-R? Yes. Gotcha. Uh, do you mind verifying your address and date of birth? 51 Valley, first word View, second word Drive, number 38, Cartersville, Georgia 30120, and March 4th, 1982. And then phone number 770-633-6959? Yes. Okay. And then email is flordmvas, vasquez@gmail.com? Yes. Okay. Um, let's take a look. Give me one second. Okay, so you said the VIP+? Yes, it... That's the... 'Cause I see that chart, the VIP+ but then at the bottom there's more charts. Let's see. Plan Benefit Summary. There's another page that says Plan Benefit Summary and that's 3623. StayHealthy MEC. Is that a different plan? Yes, ma'am. It's the StayHealthy MEC Enhanced. Mm-hmm. So the StayHealthy MEC Enhanced actually covers preventative and non-preventative care, whereas the other plans just cover one side of that. So, going back to the plans on the page before, the StayHealthy MEC TeleRx just covers your preventative care and then the VIP Standard and the VIP+ just cover non-preventative. So the StayHealthy Enhanced actually covers both ends. Okay, and then this Additional Benefit Options, is that... Okay..... Everything that's on the page that's labeled Additional Benefit Options, but in addition to the medical plan. So you have things like dental, vision, term life. Those would all be in addition to the medical. What is IDX Social+? Uh, so that's like a anti-fraud policy. It help protects... It helps protect information online. Oh, okay. Mm-hmm. Okay, let me, um... Okay, I see it now. Then this is... Rx.com is, like, for the pharm- for the pharmacy, right? Are you talking about the FreeRx? FreeRx, yes. Yeah, so that's just like a prescription plan. To my knowledge, if it is one of the covered medications, it would be free. And then the Virtual Primary Care. Uh, the Virtual Primary Care is a different benefit. Um, basically it gives you access to urgent care 24/7, 365, primary care, um, discounted labs, care navigation and care coordination, so it's just like, um, virtual care. Okay, how long do I have to decide which ones to get? Um, it looks like your personal open enrollment period ends on the 20th of November. Okay, good. Okay, 'cause I have, I have insurance through, um... What is it called? The Marketplace? Mm-hmm. Um, but I do want... I mean, like, you know, I just have health insurance, um, so I do want to get, like, all the other insurances. Um, let me see. Minimum Value Plan. What is this Mini- Minimum Value Plan, MVP? It's another medical plan that we offer. It works more like a major medical plan. So there

is a deductible you would have to meet, which is pretty high. Um, if you got the plan for just yourself and if you stayed in the network, the deductible would be \$6,500. Everything is subject to that deductible except for your preventative care if you stay in network. So you have to pretty much pay out of pocket? Yeah. So it, it's... Everything's going to be subject to that deductible, \$6,500. The only thing that's 100% covered is the preventative care and that's if you stay in network. Okay. Mm-hmm. Sorry, I'm just reading . Okay, so this other... Um, let's see. There's the minimum. APL, is that just some of the benefits for the other ones or... Because I don't see a price chart on it. So if you're looking at... Are you looking at page number nine? Yes. Where it says benefits provided by APL? Mm-hmm. So this is just telling you which policies are covered under American Public Life, which is the name of the insurance carrier. Um, so the, uh, let's see. The VIP Standard and the VIP Plus are covered by them. The dental is covered by them. Uh, the 24-hour group accident, critical illness, short-term disability and term life are covered by them. So that's just letting you know those are the policies covered by that insurance carrier. Oh, okay. So the... This last page isn't... Or just like a summary of what's covered? I- It's a mixture. It's... So on the next page over, it talks about MetLife. So on page nine, it's talking about the policies that are covered through American Public Life. Um, on page 10, it just lets you know about MetLife, the vision provider, uh, the virtual behavioral health, um, IDX Social Plus. So it's just giving you information on the actual providers that cover- Mm-hmm. ... the plan. Okay. Okay. Let me... Because I definitely want dental with you guys because the last time, w- I ha- you know, I told you I have th- those insurances through, uh, the marketplace. The last time I went for my cleaning, they only paid \$20 . So I, I had to come out of pocket with over \$200. Okay. So I'm like, what's the point of having the, their, this dental if I have to pay the whole thing? Um, but yeah, let me... So then, okay. I see the chart where all the prices are. Okay. Okay. Thank you so much for helping me. I'll find out, um... Because too, I know, like, with, I guess the, that... You know what? I might as well get you guys, because with the marketplace, it already... It's gonna end in December, I think. Yeah, let me find everything out and then I'll... You said till the 30th? Uh, the 20th of November. 20th of November. Okay. Mm-hmm. All right, let me put that in here and I'll get everything. Thank you so much. All righty. You're welcome. You have a wonderful day. You too. Thanks. Thank you. Bye-bye. Mm-hmm.

## Conversation Format

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

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

Speaker speaker\_2: Hey, Victoria. Um, my name is Flor Alvarado and I just got an email, um, like, uh, for my benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And so I wanted to make sure the, um... I think it says it's a VIP+. Well, do you need the agency I work for?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: It's PRC.

Speaker speaker\_1: Okay, and are you trying to get enrolled or do you just have questions?

Speaker speaker\_2: Yes. I'm trying to get enrolled.

Speaker speaker\_1: Oh, okay. Let me pull up your file. What's the last four of your Social?

Speaker speaker\_2: 6153.

Speaker speaker\_1: And, uh, your first and last name again?

Speaker speaker\_2: Flor is my first name and my last name is Alvarado, A-L-V-A-R-A-D-O.

Speaker speaker\_1: Okay. Um-

Speaker speaker\_2: That's my first name. Appreciate that.

Speaker speaker\_1: Sorry, first name is F-L-O-R?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Gotcha. Uh, do you mind verifying your address and date of birth?

Speaker speaker\_2: 51 Valley, first word View, second word Drive, number 38, Cartersville, Georgia 30120, and March 4th, 1982.

Speaker speaker\_1: And then phone number 770-633-6959?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then email is flordmvas, vasquez@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, let's take a look. Give me one second. Okay, so you said the VIP+?

Speaker speaker\_2: Yes, it... That's the... 'Cause I see that chart, the VIP+ but th- then at the bottom there's more charts. Let's see. Plan Benefit Summary. There's another page that says Plan Benefit Summary and that's 3623. StayHealthy MEC. Is that a different plan?

Speaker speaker\_1: Yes, ma'am. It's the StayHealthy MEC Enhanced.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So the StayHealthy MEC Enhanced actually covers preventative and non-preventative care, whereas the other plans just cover one side of that. So, going back to the plans on the page before, the StayHealthy MEC TeleRx just covers your preventative care and then the VIP Standard and the VIP+ just cover non-preventative. So the StayHealthy Enhanced actually covers both ends.

Speaker speaker\_2: Okay, and then this Additional Benefit Options, is that...  
Okay.....

Speaker speaker\_1: Everything that's on the page that's labeled Additional Benefit Options, but in addition to the medical plan. So you have things like dental, vision, term life. Those would all be in addition to the medical.

Speaker speaker\_2: What is IDX Social+?

Speaker speaker\_1: Uh, so that's like a anti-fraud policy. It help protects... It helps protect information online.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay, let me, um... Okay, I see it now. Then this is... Rx.com is, like, for the pharm- for the pharmacy, right?

Speaker speaker\_1: Are you talking about the FreeRx?

Speaker speaker\_2: FreeRx, yes.

Speaker speaker\_1: Yeah, so that's just like a prescription plan. To my knowledge, if it is one of the covered medications, it would be free.

Speaker speaker\_2: And then the Virtual Primary Care.

Speaker speaker\_1: Uh, the Virtual Primary Care is a different benefit. Um, basically it gives you access to urgent care 24/7, 365, primary care, um, discounted labs, care navigation and care coordination, so it's just like, um, virtual care.

Speaker speaker\_2: Okay, how long do I have to decide which ones to get?

Speaker speaker\_1: Um, it looks like your personal open enrollment period ends on the 20th of November.

Speaker speaker\_2: Okay, good. Okay, 'cause I have, I have insurance through, um... What is it called? The Marketplace?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, but I do want... I mean, like, you know, I just have health insurance, um, so I do want to get, like, all the other insurances. Um, let me see. Minimum Value Plan. What is this Mini- Minimum Value Plan, MVP?

Speaker speaker\_1: It's another medical plan that we offer. It works more like a major medical plan. So there is a deductible you would have to meet, which is pretty high. Um, if you got the plan for just yourself and if you stayed in the network, the deductible would be \$6,500. Everything is subject to that deductible except for your preventative care if you stay in network.

Speaker speaker\_2: So you have to pretty much pay out of pocket?

Speaker speaker\_1: Yeah. So it, it's... Everything's going to be subject to that deductible, \$6,500. The only thing that's 100% covered is the preventative care and that's if you stay in network.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Sorry, I'm just reading . Okay, so this other... Um, let's see. There's the minimum. APL, is that just some of the benefits for the other ones or... Because I don't see a price chart on it.

Speaker speaker\_1: So if you're looking at... Are you looking at page number nine?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Where it says benefits provided by APL?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So this is just telling you which policies are covered under American Public Life, which is the name of the insurance carrier. Um, so the, uh, let's see. The VIP Standard and the VIP Plus are covered by them. The dental is covered by them. Uh, the 24-hour group accident, critical illness, short-term disability and term life are covered by them. So that's just letting you know those are the policies covered by that insurance carrier.

Speaker speaker\_2: Oh, okay. So the... This last page isn't... Or just like a summary of what's covered?

Speaker speaker\_1: I- It's a mixture. It's... So on the next page over, it talks about MetLife. So on page nine, it's talking about the policies that are covered through American Public Life. Um, on page 10, it just lets you know about MetLife, the vision provider, uh, the virtual behavioral health, um, IDXSocial Plus. So it's just giving you information on the actual providers that cover-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... the plan.

Speaker speaker\_2: Okay. Okay. Let me... Because I definitely want dental with you guys because the last time, w- I ha- you know, I told you I have th- those insurances through, uh, the marketplace. The last time I went for my cleaning, they only paid \$20 . So I, I had to come out of pocket with over \$200.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So I'm like, what's the point of having the, their, this dental if I have to pay the whole thing? Um, but yeah, let me... So then, okay. I see the chart where all the prices are.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. Thank you so much for helping me. I'll find out, um... Because too, I know, like, with, I guess the, that... You know what? I might as well get you guys, because with the marketplace, it already... It's gonna end in December, I think. Yeah, let me find everything out and then I'll... You said till the 30th?

Speaker speaker\_1: Uh, the 20th of November.

Speaker speaker\_2: 20th of November. Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right, let me put that in here and I'll get everything. Thank you so much.

Speaker speaker\_1: All righty. You're welcome. You have a wonderful day.

Speaker speaker\_2: You too. Thanks.

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

Speaker speaker\_2: Mm-hmm.