

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. This is Daniel again. So, um- Mm-hmm. ... I was going through the whole process of the life quality... uh, qualifying event and all that, a while ago, sending you guys information back and forth. Okay. And, um, I was just wanting to, to check out you guys' insurance plan to see if I can get signing up and all that, 'cause I can't do it online. Okay. Uh, what's the name of the agency you work for? Partners Personal. And the last four of your social? 5924. And your first and last name? Daniel Villanueva. Okay. Do you mind verifying your address and date of birth? Yeah. 2560 Barber Street, and 0126 1999. Phone number of 559-596-8636? Yes. And then email is danielv126.dv@gmail.com? Yes. Okay. Uh, what were you wanting to enroll into? Um, just your, your regular health insurance, just to see what... I don't know what... I was really confused on all your benefits, kind of like how your health plans work, uh, off the weekly deductions, like, their tiers, I guess you can say. I, I didn't really understand how those work for your health benefits. Okay. Um, so we don't necessarily have a regular medical plan. All of the plans- Mm-hmm. ... being offered work differently, just depending on what they are. Um- Oh, okay. It looks like there's about six or seven different plans to choose from. Okay. Um, so I'll just kind of go over the different ones and explain them the best that I can. Um, so the first one is going to be the StayHealthy MEC TeleRx, which this plan specifically is designed for your preventative healthcare. So it's going to cover things like your yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in network. That... Th- now that is the majority of the coverage that comes with that plan. But it does come with a virtual ...? ... urgent care option and, uh, FreeRx, which is like a prescription plan. Mm-hmm. Then we have our Hospital Indemnity Plans, uh, the VIP Standard, the VIP Plus, and the VIP Prime. All three of these plans do not cover your preventative care like the StayHealthy TeleRx does. The type of coverage they provide is more for non-preventative. So like, if you get admitted to the hospital, or you have to go to the emergency room, urgent care, or just a regular physician's office. Mm-hmm. The only difference between the three VIP plans is the specific dollar amount that the insurance is going to cover for the different benefits. Um- Yeah. So they'll... You can really look at the benefits guide and see the difference in that. Yeah. Um, the way that the VIP plans work, there is no co-pay. There is no deductible. The insurance is going to pay us that dollar amount for a certain amount of days, and then whatever's left over is what you would pay. Yeah, yeah. Um, then we have the StayHealthy MEC Enhanced. Now this plan, we plan that covers preventative and non-preventative together. So your- Oh, okay. ... yearly physicals, vaccinations, preventative screenings, um, but also the non-preventative benefits like being admitted to the hospital emergency room. Um, there's even primary care, specialist care and urgent care visits. Some things have a co-pay under this plan, like your primary care, specialists and urgent care, all three of those are going to have a co-pay. But

the way that the rest of the benefits work is similar to the VIP plans where the insurance will pay us that dollar amount towards that benefit for a certain amount of days, and then you just pay the remainder of the bill. Um- Okay. There's one other medical plan, and this works entirely different than all of the plans. This is called the Minimum Value Plan, and this works more like a major medical plan. So there is a deductible associated with it, and everything is going to be subject to that deductible. So, just to give you an example, if you stay in the network and you get the minimum value plan for just yourself, your deductible would be \$6,900. The only thing that would be covered before that deductible is met is your preventative care, and that's only if you stay in the network. If you go out of network, then, um, the preventative care is only covered 50% after the deductible. So at that point it would be subject to the deductible. Um, now this plan you do pay for monthly, whereas all of the other plans that I just reviewed with you, you pay for weekly. That's another difference between those. Is there like a- a chart you can send me, like breaking down, like the cost of each one, like showing me the difference on the... between the medical, the med- the weekly one and then the one you just talked about monthly? So I can see like a comparison or is- Yeah, but you not have the... Uh, yeah. It's- ... it on the guide? Uh-huh. It's on the guide? Okay. All of that information- Okay. ... is going to, is going to be on the guide, so the, the medical plans that you pay for weekly is going to be on page numbered two and three. Not in- Oh, okay. ... if you have a PDF file, it's not going to be according to pages on the PDF, but on the actual, um, the number two and three. At the top, you'll see Plan Benefit Summary, and then it shows you a chart of all of them laid out. Inside that chart is what the insurance is going to pay for the different benefits, and then a little bit below it towards the end of the page, you'll see what you would pay weekly for each plan, just depending on who you're wanting that for. And then the one that you pay for monthly, it's a few pages down from that. It's on page numbered eight, and it should say at the top, "Minimum Value Plan Schedule of Benefits." Oh, like the premiums? The monthly- What do you mean? ... premiums? Yeah, it'll, it'll show the monthly premiums towards the middle, or towards the end of the page, but at the top- Oh. ... of the page, it says, "Minimum Value Plan Schedule of Benefits." Oh, okay. Okay, okay, cool. Okay, I'm going to go ahead and go over this one more time, and I'll go ahead and give you a call back, okay? Okay, sure. Um, just to remind you, it looks like you have until the 12th of April to enroll. Okay. All righty, cool. Thank you so much for your time. You're welcome. You have a wonderful day. You too. Bye-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: Hi, Victoria. This is Daniel again. So, um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I was going through the whole process of the life quality... uh, qualifying event and all that, a while ago, sending you guys information back and forth.

Speaker speaker_0: Okay.

Speaker speaker_1: And, um, I was just wanting to, to check out you guys' insurance plan to see if I can get signing up and all that, 'cause I can't do it online.

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

Speaker speaker_1: Partners Personal.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 5924.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Daniel Villanueva.

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

Speaker speaker_1: Yeah. 2560 Barber Street, and 0126 1999.

Speaker speaker_0: Phone number of 559-596-8636?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email is danielv126.dv@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Uh, what were you wanting to enroll into?

Speaker speaker_1: Um, just your, your regular health insurance, just to see what... I don't know what... I was really confused on all your benefits, kind of like how your health plans work, uh, off the weekly deductions, like, their tiers, I guess you can say. I, I didn't really understand how those work for your health benefits.

Speaker speaker_0: Okay. Um, so we don't necessarily have a regular medical plan. All of the plans-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... being offered work differently, just depending on what they are. Um-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: It looks like there's about six or seven different plans to choose from.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so I'll just kind of go over the different ones and explain them the best that I can. Um, so the first one is going to be the StayHealthy MEC TeleRx, which this plan specifically is designed for your preventative healthcare. So it's going to cover things like your yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in network. That... Th- now that is the majority of the coverage that comes with that plan. But it

does come with a virtual

Speaker speaker_2: ...?

Speaker speaker_0: ... urgent care option and, uh, FreeRx, which is like a prescription plan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Then we have our Hospital Indemnity Plans, uh, the VIP Standard, the VIP Plus, and the VIP Prime. All three of these plans do not cover your preventative care like the StayHealthy TeleRx does. The type of coverage they provide is more for non-preventative. So like, if you get admitted to the hospital, or you have to go to the emergency room, urgent care, or just a regular physician's office.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The only difference between the three VIP plans is the specific dollar amount that the insurance is going to cover for the different benefits. Um-

Speaker speaker_1: Yeah.

Speaker speaker_0: So they'll... You can really look at the benefits guide and see the difference in that.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, the way that the VIP plans work, there is no co-pay. There is no deductible. The insurance is going to pay us that dollar amount for a certain amount of days, and then whatever's left over is what you would pay.

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: Um, then we have the StayHealthy MEC Enhanced. Now this plan, we plan that covers preventative and non-preventative together. So your-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... yearly physicals, vaccinations, preventative screenings, um, but also the non-preventative benefits like being admitted to the hospital emergency room. Um, there's even primary care, specialist care and urgent care visits. Some things have a co-pay under this plan, like your primary care, specialists and urgent care, all three of those are going to have a co-pay. But the way that the rest of the benefits work is similar to the VIP plans where the insurance will pay us that dollar amount towards that benefit for a certain amount of days, and then you just pay the remainder of the bill. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: There's one other medical plan, and this works entirely different than all of the plans. This is called the Minimum Value Plan, and this works more like a major medical plan. So there is a deductible associated with it, and everything is going to be subject to that deductible. So, just to give you an example, if you stay in the network and you get the minimum value plan for just yourself, your deductible would be \$6,900. The only thing that

would be covered before that deductible is met is your preventative care, and that's only if you stay in the network. If you go out of network, then, um, the preventative care is only covered 50% after the deductible. So at that point it would be subject to the deductible. Um, now this plan you do pay for monthly, whereas all of the other plans that I just reviewed with you, you pay for weekly. That's another difference between those.

Speaker speaker_1: Is there like a- a chart you can send me, like breaking down, like the cost of each one, like showing me the difference on the... between the medical, the med- the weekly one and then the one you just talked about monthly?

Speaker speaker_3: So I can see like a comparison or is-

Speaker speaker_0: Yeah, but you not have the... Uh, yeah. It's-

Speaker speaker_3: ... it on the guide?

Speaker speaker_0: Uh-huh.

Speaker speaker_3: It's on the guide? Okay.

Speaker speaker_0: All of that information-

Speaker speaker_3: Okay.

Speaker speaker_0: ... is going to, is going to be on the guide, so the, the medical plans that you pay for weekly is going to be on page numbered two and three. Not in-

Speaker speaker_3: Oh, okay.

Speaker speaker_0: ... if you have a PDF file, it's not going to be according to pages on the PDF, but on the actual, um, the number two and three. At the top, you'll see Plan Benefit Summary, and then it shows you a chart of all of them laid out. Inside that chart is what the insurance is going to pay for the different benefits, and then a little bit below it towards the end of the page, you'll see what you would pay weekly for each plan, just depending on who you're wanting that for. And then the one that you pay for monthly, it's a few pages down from that. It's on page numbered eight, and it should say at the top, "Minimum Value Plan Schedule of Benefits."

Speaker speaker_3: Oh, like the premiums? The monthly-

Speaker speaker_0: What do you mean?

Speaker speaker_3: ... premiums?

Speaker speaker_0: Yeah, it'll, it'll show the monthly premiums towards the middle, or towards the end of the page, but at the top-

Speaker speaker_3: Oh.

Speaker speaker_0: ... of the page, it says, "Minimum Value Plan Schedule of Benefits."

Speaker speaker_3: Oh, okay. Okay, okay, cool. Okay, I'm going to go ahead and go over this one more time, and I'll go ahead and give you a call back, okay?

Speaker speaker_0: Okay, sure. Um, just to remind you, it looks like you have until the 12th of April to enroll.

Speaker speaker_3: Okay. All righty, cool. Thank you so much for your time.

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

Speaker speaker_3: You too. Bye-bye.

Speaker speaker_0: Thank you. Bye-bye.