

Transcript: VICTORIA

Taylor-5988238456045568-6297592736563200

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. I called yesterday about getting, um, insurance through my job and the lady, she said there were four different, um, different insurers and I really didn't know which one to pick. So, I was trying to see if you can maybe help decide 'cause I just really need insurance for like dental visits, prescription coverage, medical visits, you know. Basically just stuff like that. Um, I wouldn't be able to suggest any plans, but I can definitely go over them and, uh, what they cover. Okay. What's the name of the agency you work for? ACC Healthcare. Okay. And are you a new hire or are you just enrolling through the, uh, company open enrollment? Uh, yes. The company enrollment. Okay. Um, let's see. So, um, there's a couple different medical plans. Uh, the first one being the StayHealthy MEC TeleRx. So that is specifically for your preventative healthcare. Um, it covers things like yearly physicals, vaccinations and prevent screenings at 100% as long as you stay in network. Mm-hmm. Now it does also come with a subscription to FreeRx, which is like a prescription plan. Um, if it's one of the covered medications, it would either be free or discounted just depending on the medication itself. Okay. And then the MEC TeleRx also comes with a, uh, virtual urgent care. Um, but other than that, the MEC TeleRx is just for your preventative healthcare. Okay. Um, then we have our two hospital indemnity plans, the VIP Plus and the VIP Prime. Neither one of these are gonna cover preventative like the StayHealthy TeleRx does, but they do provide coverage for, you know, being admitted to the hospital, having to go to the emergency room, urgent care or regular physician's office. Um, they do also come with prescription coverage. The way that the prescription coverage works under the VIP plans, if it is a covered medication, it would be covered at \$10, \$20 or \$30 just depending on the medication. Mm-hmm. Um, the only difference between the VIP Plus and the VIP Prime is the VIP Prime pays just a little bit more towards the, um, it looks like, like the surgical benefits. Mm-hmm. Um, as well as like the ER. So it just pays a little bit more than the VIP Plus. Okay. Um, then we also have the StayHealthy MEC Enhanced which this medical plan, um, covers preventative care but it also covers the non-preventative benefits like being admitted to the hospital. Um, there's also coverage for primary care, specialist care, urgent care, emergency room. So... Okay. So I think the MEC Enhanced is just like a combination of your preventative and non-preventative care. Okay. Um, let's see. And it also has prescription coverage as well under the MEC Enhanced. Um, it looks like if it is a covered medication, uh, there's coverage through Pharmavel, um, which if it is a covered medication, it would be covered at \$10, \$20 or \$30. Um, and then if... There's one other medical plan called the Minimum Value Plan and this works more like a major medical plan where you have a deductible, uh, which is pretty high. So if you stay in network and you get the plan for just yourself, the deductible is \$6,500. Um, so everything is subject to that

deductible. The only thing that would be covered at 100% before that deductible is met is the preventative care. Um, and the minimum value is kind of different also in the way that you pay for it. The med plan you would pay monthly whereas like if you were to go with like, uh, one of the StayHealthy plans or the VIP plans, you pay for those weekly. Okay. Which one, um, cover like dental visits and stuff? So dental is separate from medical. We have a, a dental plan by itself. Um, so you can get the dental and you don't have to get anything else essentially. Um, the dental plan we offer is very basic though, so it's not gonna cover any major dental work like crowns or orthodontists. Mm-hmm. What it does cover is your preventative dental work at 100% and then basic dental work at 80% once you- Okay. ... pay the \$50 deductible. Um, basic dental work would just be like basic fillings and, uh, basic, uh, remove like teeth removals. Yeah. Um, but yeah, like I said, the dental is a separate plan from medical. Okay. Mm. I'm trying to see because the only reason I kind of need the medical plan is so I can continue to get my birth control every three months. And instead of me trying to pay out of pocket, I just as well use my medical insurance to pay for it. Okay. Yeah, I mean unfortunately there's not a way for me to suggest a plan based off of that because we're just your administrators. So I don't- Mm-hmm. ... know what the covered medications are for each of these plans. Um, that you would actually have to reach out to the carriers directly. Um, and it really just depends on the plan that you choose, um, because some of them are different. Like some like with the Stay Healthy MEC TeleRx, you can get prescriptions through FreeRx, but you can also get it through Elixir. Okay. Um, the VIP plans, the prescription coverage would be through PharmaBill, um, and then the Stay Healthy MEC Enhanced is also with PharmaBill. Okay. And what was... so, um, the name of it again? The Stay Healthy? Um, so- I might need that one. So there's two different Stay Healthy plans. The Stay Healthy MEC TeleRx comes with the FreeRx and the, uh, Virtual Urgent Care. Mm-hmm. But it also has prescriptions through Elixir. Okay. So prescriptions for the MEC TeleRx are either going to be through FreeRx or Elixir. And then if you're looking at the Stay Healthy MEC Enhanced, it looks like their prescriptions are through PharmaBill. Let's, um, let's do the one with the FreeRx because I think that's how I usually get my prescriptions through the FreeRx thing. Okay. Um, let me pull up your file. What's the last four of your Social? 7320. Okay. And your first and last name? Cheyenne Evans. All right. And then do you mind verifying your address and date of birth? 7923, 10/18/2005. Okay. And then phone number, 307-8167? Yes. Okay. And then email is going to be cheyenneevans28@gmail.com? Yes, ma'am. Okay. And just to make sure I got your address right, it looks like I have 79, um, I'm not sure how to pronounce it, but I have it spelled A-C-A-C-I-A Street? Yes. Okay. Um, let's see. Okay, so you're wanting to do the MEC TeleRx? Yes. And if I can add the Basic Delta plan on there as well, let's do that one. Okay. Was there anything else you wanted to enroll into? Mm. No. Okay. And you're just wanting it for an employee only? Yes. Okay. So weekly for both plans you're looking at a total of \$19.69. Okay. Now the MEC TeleRx, just to let you know that plan is under, um, an IRS code of Section 125, which basically that allows you to pay your share of the premium with pre-tax dollars. Because of that they do put stipulations on when you can change or cancel the plan once you're enrolled. Mm-hmm. So you do have the remainder of the open enrollment, uh, which will end on December 27th to change or cancel that plan. Outside of the open enrollment you'll have to either wait for the next open enrollment to begin or experience a qualifying life event in order to change or cancel it. Okay. Um, but the actual enrollment process can take about one to two weeks to be processed through payroll. So once you see

the first deduction come out of your check coverage will start the following Monday, and then um once the coverage is active the ID cards are made and sent to you within seven to ten business days. Okay. And then let's see, um, so you- you'll get your dental and medical ID card by mail, and then once the coverage is active you should also get like an email, uh, with instructions on how to like register for your FreeRx account. Okay. Yep. Um, but was there anything else you might need help with? Okay, so you said after... you said I have to go in and cancel the plan for the IRS thing, or is it like another plan without the IRS situation? So, eh, eh, it's not that you... So, basically, the whole thing with the IRS is... Okay. So, all of our medical plans are under Section 125. And what that is, is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, they put stipulations on when you can or cannot change or cancel the plan. Okay. So, you have until the open enrollment period ends, which is on the 27th of December. You have until then to decide if you wanna change or cancel it. Um, after the 27th, you would not be able to change or cancel that plan until the next company open enrollment period unless you experience a qualifying life event. Okay. Hmm. I don't know. Let me... I'm waiting on my mom to get home. She called me to tell me to look into it, but let me see when she says when she can get home and let her know about the whole IRS Section 125 thing, and then I'm gonna call you back. Okay. So, did you want me to go ahead and process the enrollment or wait until you call us back? Wait till I call back. Just in case you want to get up and go on another plan. Okay. And like I said, all of the medical plans we offer is gonna be under that code. Okay. So, i- it doesn't matter what medical you, plan you choose. Once you're enrolled into it, you only have until the 27th of December to cancel or change it. So- Okay. ... um, I'll just make note of the plans that we talked about and what you might be interested in and then follow you until you call us back. Okay. Um, was there anything else you might need help with? No ma'am. All righty. You have a wonderful day. Thanks. You too. Thank you. Bye-bye.

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. I called yesterday about getting, um, insurance through my job and the lady, she said there were four different, um, different insurers and I really didn't know which one to pick. So, I was trying to see if you can maybe help decide 'cause I just really need insurance for like dental visits, prescription coverage, medical visits, you know. Basically just stuff like that.

Speaker speaker_1: Um, I wouldn't be able to suggest any plans, but I can definitely go over them and, uh, what they cover.

Speaker speaker_2: Okay.

Speaker speaker_1: What's the name of the agency you work for?

Speaker speaker_2: ACC Healthcare.

Speaker speaker_1: Okay. And are you a new hire or are you just enrolling through the, uh, company open enrollment?

Speaker speaker_2: Uh, yes. The company enrollment.

Speaker speaker_1: Okay. Um, let's see. So, um, there's a couple different medical plans. Uh, the first one being the StayHealthy MEC TeleRx. So that is specifically for your preventative healthcare. Um, it covers things like yearly physicals, vaccinations and prevent screenings at 100% as long as you stay in network.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Now it does also come with a subscription to FreeRx, which is like a prescription plan. Um, if it's one of the covered medications, it would either be free or discounted just depending on the medication itself.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the MEC TeleRx also comes with a, uh, virtual urgent care. Um, but other than that, the MEC TeleRx is just for your preventative healthcare.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, then we have our two hospital indemnity plans, the VIP Plus and the VIP Prime. Neither one of these are gonna cover preventative like the StayHealthy TeleRx does, but they do provide coverage for, you know, being admitted to the hospital, having to go to the emergency room, urgent care or regular physician's office. Um, they do also come with prescription coverage. The way that the prescription coverage works under the VIP plans, if it is a covered medication, it would be covered at \$10, \$20 or \$30 just depending on the medication.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, the only difference between the VIP Plus and the VIP Prime is the VIP Prime pays just a little bit more towards the, um, it looks like, like the surgical benefits.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, as well as like the ER. So it just pays a little bit more than the VIP Plus.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, then we also have the StayHealthy MEC Enhanced which this medical plan, um, covers preventative care but it also covers the non-preventative benefits like being admitted to the hospital. Um, there's also coverage for primary care, specialist care, urgent care, emergency room. So...

Speaker speaker_2: Okay.

Speaker speaker_1: So I think the MEC Enhanced is just like a combination of your preventative and non-preventative care.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, let's see. And it also has prescription coverage as well under the MEC Enhanced. Um, it looks like if it is a covered medication, uh, there's coverage through Pharmavel, um, which if it is a covered medication, it would be covered at \$10, \$20 or \$30. Um, and then if... There's one other medical plan called the Minimum Value Plan and this works more like a major medical plan where you have a deductible, uh, which is pretty high. So if you stay in network and you get the plan for just yourself, the deductible is \$6,500. Um, so everything is subject to that deductible. The only thing that would be covered at 100% before that deductible is met is the preventative care. Um, and the minimum value is kind of different also in the way that you pay for it. The med plan you would pay monthly whereas like if you were to go with like, uh, one of the StayHealthy plans or the VIP plans, you pay for those weekly.

Speaker speaker_2: Okay. Which one, um, cover like dental visits and stuff?

Speaker speaker_1: So dental is separate from medical. We have a, a dental plan by itself. Um, so you can get the dental and you don't have to get anything else essentially. Um, the dental plan we offer is very basic though, so it's not gonna cover any major dental work like crowns or orthodontists.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: What it does cover is your preventative dental work at 100% and then basic dental work at 80% once you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... pay the \$50 deductible. Um, basic dental work would just be like basic fillings and, uh, basic, uh, remove like teeth removals.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, but yeah, like I said, the dental is a separate plan from medical.

Speaker speaker_2: Okay. Mm. I'm trying to see because the only reason I kind of need the medical plan is so I can continue to get my birth control every three months. And instead of me trying to pay out of pocket, I just as well use my medical insurance to pay for it.

Speaker speaker_1: Okay. Yeah, I mean unfortunately there's not a way for me to suggest a plan based off of that because we're just your administrators. So I don't-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... know what the covered medications are for each of these plans. Um, that you would actually have to reach out to the carriers directly. Um, and it really just depends on the plan that you choose, um, because some of them are different. Like some like with the Stay Healthy MEC TeleRx, you can get prescriptions through FreeRx, but you can also get it

through Elixir.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, the VIP plans, the prescription coverage would be through PharmaBill, um, and then the Stay Healthy MEC Enhanced is also with PharmaBill.

Speaker speaker_2: Okay. And what was... so, um, the name of it again? The Stay Healthy?

Speaker speaker_1: Um, so-

Speaker speaker_2: I might need that one.

Speaker speaker_1: So there's two different Stay Healthy plans. The Stay Healthy MEC TeleRx comes with the FreeRx and the, uh, Virtual Urgent Care.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But it also has prescriptions through Elixir.

Speaker speaker_2: Okay.

Speaker speaker_1: So prescriptions for the MEC TeleRx are either going to be through FreeRx or Elixir. And then if you're looking at the Stay Healthy MEC Enhanced, it looks like their prescriptions are through PharmaBill.

Speaker speaker_2: Let's, um, let's do the one with the FreeRx because I think that's how I usually get my prescriptions through the FreeRx thing.

Speaker speaker_1: Okay. Um, let me pull up your file. What's the last four of your Social?

Speaker speaker_2: 7320.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_2: Cheyenne Evans.

Speaker speaker_1: All right. And then do you mind verifying your address and date of birth?

Speaker speaker_2: 7923, 10/18/2005.

Speaker speaker_1: Okay. And then phone number, 307-8167?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then email is going to be cheyennevans28@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And just to make sure I got your address right, it looks like I have 79, um, I'm not sure how to pronounce it, but I have it spelled A-C-A-C-I-A Street?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, let's see. Okay, so you're wanting to do the MEC TeleRx?

Speaker speaker_2: Yes. And if I can add the Basic Delta plan on there as well, let's do that one.

Speaker speaker_1: Okay. Was there anything else you wanted to enroll into?

Speaker speaker_2: Mm. No.

Speaker speaker_1: Okay. And you're just wanting it for an employee only?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So weekly for both plans you're looking at a total of \$19.69.

Speaker speaker_2: Okay.

Speaker speaker_1: Now the MEC TeleRx, just to let you know that plan is under, um, an IRS code of Section 125, which basically that allows you to pay your share of the premium with pre-tax dollars. Because of that they do put stipulations on when you can change or cancel the plan once you're enrolled.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So you do have the remainder of the open enrollment, uh, which will end on December 27th to change or cancel that plan. Outside of the open enrollment you'll have to either wait for the next open enrollment to begin or experience a qualifying life event in order to change or cancel it.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but the actual enrollment process can take about one to two weeks to be processed through payroll. So once you see the first deduction come out of your check coverage will start the following Monday, and then um once the coverage is active the ID cards are made and sent to you within seven to ten business days.

Speaker speaker_2: Okay.

Speaker speaker_1: And then let's see, um, so you- you'll get your dental and medical ID card by mail, and then once the coverage is active you should also get like an email, uh, with instructions on how to like register for your FreeRx account.

Speaker speaker_2: Okay.

Speaker speaker_1: Yep. Um, but was there anything else you might need help with?

Speaker speaker_2: Okay, so you said after... you said I have to go in and cancel the plan for the IRS thing, or is it like another plan without the IRS situation?

Speaker speaker_1: So, eh, eh, it's not that you... So, basically, the whole thing with the IRS is... Okay. So, all of our medical plans are under Section 125. And what that is, is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, they put stipulations on when you can or cannot change or cancel the plan.

Speaker speaker_3: Okay.

Speaker speaker_1: So, you have until the open enrollment period ends, which is on the 27th of December. You have until then to decide if you wanna change or cancel it. Um, after the 27th, you would not be able to change or cancel that plan until the next company open enrollment period unless you experience a qualifying life event.

Speaker speaker_3: Okay. Hmm. I don't know. Let me... I'm waiting on my mom to get home. She called me to tell me to look into it, but let me see when she says when she can get home and let her know about the whole IRS Section 125 thing, and then I'm gonna call you back.

Speaker speaker_1: Okay. So, did you want me to go ahead and process the enrollment or wait until you call us back?

Speaker speaker_3: Wait till I call back. Just in case you want to get up and go on another plan.

Speaker speaker_1: Okay. And like I said, all of the medical plans we offer is gonna be under that code.

Speaker speaker_3: Okay.

Speaker speaker_1: So, i- it doesn't matter what medical you, plan you choose. Once you're enrolled into it, you only have until the 27th of December to cancel or change it. So-

Speaker speaker_3: Okay.

Speaker speaker_1: ... um, I'll just make note of the plans that we talked about and what you might be interested in and then follow you until you call us back.

Speaker speaker_3: Okay.

Speaker speaker_1: Um, was there anything else you might need help with?

Speaker speaker_3: No ma'am.

Speaker speaker_1: All righty. You have a wonderful day.

Speaker speaker_3: Thanks. You too.

Speaker speaker_1: Thank you. Bye-bye.