

## Transcript: VICTORIA

Taylor-6144953506807808-6645114024706048

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Linen Car. This is Victoria. How can I help you? Hi. Yes. Um, I'm interested, um, in getting some more information about coverage policies, um, for a position through the resource. Okay. Um, so I don't know if maybe... I have a copy of the policy, um, and the breakdown. I'm a little confused about the different options. Um... Would you be able to walk through a time and movement overview of the policies? Yeah. Um, do you have the benefits guide? Yes. Okay. Um, so as far as medical is concerned there is, um, a couple of different options. The Stay Healthy MEC TeleRx, that is specifically for your preventative health care, so it covers things like, um, yearly physicals, the vaccinations, and preventative screenings at 100% as long as you stay in network. Um... Okay. But the min- the mo- the, um... Goodness gracious, I can't speak. That plan specifically is designed for preventative health care. Now, it does come, uh, with, uh, virtual telehealth, um, through Walmart Health Virtual Care where you can see, like, um, a provider online. And then it also comes with a subscription to FreeRx, which basically if it's one of the covered medications that FreeRx offers, it would be, uh, free. Okay. Um, then we have the hospital indemnity plans, the VIP Basic and the VIP Classic, which do not cover preventatives like the Stay Healthy does, but they provide coverage for more, like, non-preventative scenarios. So, like, if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a regular physician's office. Mm-hmm. Um, the only difference between the two VIP plans is the VIP Classic pays a little bit more towards hospitalization than the Basic does. Okay. And then it looks like we have one other medical plan, the Minimum Value Plan, which works w- a little bit more like, uh, Major Medical. Okay. There is a deductible that you would have to meet. So just to kind of give you an example, if you get the plan for yourself and if you stay in network, the deductible is \$6,500. Everything is subject to that deductible except for the preventative care. If you stay in network, that's 100% covered. Okay. But that's all the medical plans that they offer and kind of some of the differences between them. Okay. Um, so if I chose just, like, the Stay Healthy plus VIP, it would just be those weekly deductions? Um... And then I could add on things like dental and vision? Yeah. So if you wanted to do the Stay Healthy with one of the VIP plans, you can definitely do that. You would just add the cost of both plans together, and then anything that you want to add on from there as far as, like, the additional benefit options like dental and vision, you would just add the cost as well for those. Okay. Um... Would you say, like, majority of people go that route or do they do the Minimum Value Plan? Um, we don't really keep track of that, so I can't say for sure. Okay. Um... I mean, I know some people... It really just depends on what you're looking for. Um, some people do get the Stay Healthy with one of the VIP plans so that they have preventative and non-preventative coverage. Mm-hmm. Um, other people do the Minimum Value Plan. But the biggest thing to know about

the Minimum Value Plan is that high deductible, whereas the Stay Healthy and both of the VIP plans don't have a deductible associated with them. Okay. Okay. Um... Does the Stay Healthy, though, provide... I'm sorry. The Minimum Value Plan provide more coverage? Like, what's the benefit of that one over the Stay Healthy plus VIP? Um, I- I don't really have a... I, I don't really have a way to see if it provides more coverage or not. Yeah. I mean, I would as- I would assume if... I guess the benefit of it would be is if you go to the doctor a lot and you're able to meet that deductible, once that- Mm-hmm. ... deductible is met, the majority of the benefits are 100% covered. Covered. If... And as long as you stay in network. Now, if you go out of network, it might be different. It's a higher deductible for out of network and it's only- Mm-hmm. ... 50% covered after the deductible is met. Okay. Okay. Um... And then so you said the Stay Healthy includes the FreeRx subscription. Um... Okay, I think that answers all my questions. Um, thank you for the info. Yes, ma'am. You have a wonderful day. Okay. You too. Bye-bye. 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 Linen Car. This is Victoria. How can I help you?

Speaker speaker\_2: Hi. Yes. Um, I'm interested, um, in getting some more information about coverage policies, um, for a position through the resource.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, so I don't know if maybe... I have a copy of the policy, um, and the breakdown. I'm a little confused about the different options. Um... Would you be able to walk through a time and movement overview of the policies?

Speaker speaker\_1: Yeah. Um, do you have the benefits guide?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, so as far as medical is concerned there is, um, a couple of different options. The Stay Healthy MEC TeleRx, that is specifically for your preventative health care, so it covers things like, um, yearly physicals, the vaccinations, and preventative screenings at 100% as long as you stay in network. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: But the min- the mo- the, um... Goodness gracious, I can't speak. That plan specifically is designed for preventative health care. Now, it does come, uh, with, uh, virtual telehealth, um, through Walmart Health Virtual Care where you can see, like, um, a provider online. And then it also comes with a subscription to FreeRx, which basically if it's one of the covered medications that FreeRx offers, it would be, uh, free.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, then we have the hospital indemnity plans, the VIP Basic and the VIP Classic, which do not cover preventatives like the Stay Healthy does, but they provide coverage for more, like, non-preventative scenarios. So, like, if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a regular physician's office.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, the only difference between the two VIP plans is the VIP Classic pays a little bit more towards hospitalization than the Basic does.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then it looks like we have one other medical plan, the Minimum Value Plan, which works w- a little bit more like, uh, Major Medical.

Speaker speaker\_2: Okay.

Speaker speaker\_1: There is a deductible that you would have to meet. So just to kind of give you an example, if you get the plan for yourself and if you stay in network, the deductible is \$6,500. Everything is subject to that deductible except for the preventative care. If you stay in network, that's 100% covered.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But that's all the medical plans that they offer and kind of some of the differences between them.

Speaker speaker\_2: Okay. Um, so if I chose just, like, the Stay Healthy plus VIP, it would just be those weekly deductions? Um... And then I could add on things like dental and vision?

Speaker speaker\_1: Yeah. So if you wanted to do the Stay Healthy with one of the VIP plans, you can definitely do that. You would just add the cost of both plans together, and then anything that you want to add on from there as far as, like, the additional benefit options like dental and vision, you would just add the cost as well for those.

Speaker speaker\_2: Okay. Um... Would you say, like, majority of people go that route or do they do the Minimum Value Plan?

Speaker speaker\_1: Um, we don't really keep track of that, so I can't say for sure.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um... I mean, I know some people... It really just depends on what you're looking for. Um, some people do get the Stay Healthy with one of the VIP plans so that they have preventative and non-preventative coverage.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, other people do the Minimum Value Plan. But the biggest thing to know about the Minimum Value Plan is that high deductible, whereas the Stay Healthy and both of the VIP plans don't have a deductible associated with them.

Speaker speaker\_2: Okay. Okay. Um... Does the Stay Healthy, though, provide... I'm sorry. The Minimum Value Plan provide more coverage? Like, what's the benefit of that one over the Stay Healthy plus VIP?

Speaker speaker\_1: Um, I- I don't really have a... I, I don't really have a way to see if it provides more coverage or not.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: I mean, I would as- I would assume if... I guess the benefit of it would be is if you go to the doctor a lot and you're able to meet that deductible, once that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... deductible is met, the majority of the benefits are 100% covered.

Speaker speaker\_2: Covered.

Speaker speaker\_1: If... And as long as you stay in network. Now, if you go out of network, it might be different. It's a higher deductible for out of network and it's only-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 50% covered after the deductible is met.

Speaker speaker\_2: Okay. Okay. Um... And then so you said the Stay Healthy includes the FreeRx subscription. Um... Okay, I think that answers all my questions. Um, thank you for the info.

Speaker speaker\_1: Yes, ma'am. You have a wonderful day.

Speaker speaker\_2: Okay. You too. Bye-bye.

Speaker speaker\_1: Bye-bye.