

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. I am calling to sign up for benefits. I, um, I work with BG Staffing and, um, my time will be up this week. Like, it'll be a month this week. And so I need to sign up for benefits. Do I just call and do that? Yeah, you can. Um, let me pull up your file. What's the last four of your social? 9098. And your first and last name? Nadine Williams. Okay. Uh, do you mind verifying your address and date of birth? 1803 Hickory Court in that PaxWish, Georgia. Birthday is 8/6/'64. Phone number of 404-457-2075? Yes. All right, and then email is gonna be williamsinthe12@gmail.com? Yes. Okay. Give me just a few seconds. All right, yes, so it looks like your last day to enroll would be Friday the 25th of this week. Okay. Do you know what plans that you want to enroll into? I do. So, and I'm hoping I do this right. That's what took so long. Um, one could do the Virtual Primary Care visit, and then the dental. And this is employee only for each plan? Okay. And then the, um... So the minimum value MVP, the one in... That would be the \$6 and then the VP... I'm sorry. Hold on one second. So that would allow me to do the, um... I am so sorry. I had everything marked on my pages, so now I'm lost here. I want to do the... Is it the Tele or the Virtual? Okay. I'm sorry. Your phone's breaking up. So, so far, I, I heard that you wanted to do the Virtual Primary Care and then the dental. Mm-hmm. And then the VP. Hold on one second..... Um, the VIP Plus? What, what's the difference other than the amount on the VIP Classic and the VIP Plus? That's the only difference is the dollar amount the insurance will pay for some of the benefits. But essentially it looks like the VIP Plus will pay the most towards hospitalization. Mm-hmm. Okay. Um, so I guess... I'm thinking I will go with... I better go ahead with the VIP Plus for my luck. Okay. And so... And then, so the last... That was the MVP, correct? The first one that I gave, if I have to pick a lab? No, MVP is another medical plan. The first one you gave me was Virtual Primary Care, which also goes by VPC. Oh, okay. But the MVP is the medical plan that has the high deductible, which, if you're interested in the minimum value plan, then you cannot do the VIP Plus. Um, you would have to do the minimum value plan by itself, and I would have to check your eligibility for the minimum value plan. What's the eligibility? Um, all employees and new hires working an average of at least 130 hours of service during the first three full months of employment are eligible for the MVP plan. Okay. I don't know if I qualify because I only been there a month now. Gotcha. So I will go with the MEC. Is that correct? Yeah, I mean, that's also a... That's a different plan from the VIP Plus, but... Okay, so the Stay Healthy MEC TeleRx, that plan covers preventative services. So that's like your yearly physicals, your vaccinations and your preventative screenings. Okay. It does cover that at 100% as long as you stay in network, but you do have to stay in network. Um, now it does come with the Lyric Health Virtual Care, and it also comes with FreeRx, which is like a prescription plan. Now, the VIP Plus... is the opposite of the Stay Healthy, MEC. The VIP Plus does not cover your

preventative services like the Stay Healthy does, but they cover non-preventative. So, if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a normal physician's office, there's coverage for that. So, some people do get both plans so that they- Mm-hmm. ... have coverage on both ends. But that's, that's completely up to you. Oh, okay. So, if I did... 'Cause I need preventative care and I need... like, just in case something happens. So, the VIP Classic would be the main one? The, um, MEC covers everything, including prescriptions, meaning, uh, preventative care services and prescriptions. And then- So, this is- ... the VI- this is the last thing I want to make sure. So, the Stay Healthy MEC covers your preventative services and your preventative medications. But you also get the c- the prescription through FreeRx, which is a mix. So, technically you get coverage for prescriptions two ways under the MEC, but the services are just preventative under that plan unless you use Lyric Health Virtual Care. Now, the VIP plans, whether it's the Standard, Classic or the Plus, the coverage you get with those is for your non-preventative services. So, if you have to go to the hospital, emergency room, urgent care, or physician's office. Okay. And then, um... So, I think... 'Cause I'm looking at the bottom, my benefits, where it shows you can do the MEC Telix and the Stay Healthy, plus the VIP plan. So... And then, uh, I would like to add a dental on. So, is that how I would be able to do it? Yeah. So, let me just make sure that I'm under- uh, understanding what you're wanting. Are you wanting to do the ME- the Stay Healthy MEC TeleRx with the VIP Plus? And just in case I have an accident or something and need the non-preventative services, which is the emergency room and, um, hospitalization. Is that correct? Yes. So again, the VIP Plus covers all of your non-preventative services. That's hospitalization, emergency room, urgent care and a physician's office if you're not feeling well or have a preexisting cov- uh, exist, uh, condition. All of those services are covered under the VIP Plus. The MEC only covers your preventative services unless you use the virtual benefit that comes with it, the Lyric Health Virtual Care. So, I'm just trying- So then That's what- ... to make sure that I'm understanding what you're c- what you're wanting. Right. So, um... But does the ME- uh, I'm sorry. VIP Classic cover the non-PV services, n- preventive care services? The Classic, not the Plus. Well, it doesn't matter if it's the Standard, Classic or the Plus, they all cover the same type of things. Oh, okay. Non-preventative care. Okay. Um... Yeah. So, you're saying what I'm saying that... And I'm just not explaining it right or saying it right. Uh, the only thing is, does the Stay Healthy have the virtual care as well? Yes. The Stay Healthy MEC TeleRx has the Lyric Health Virtual Care. Okay. Okay. So yeah, that's correct. Um, that's what I'd like to do. Great. So- And then add... I'd like to do the, um, Stay Healthy MEC Tele- TeleRx and the, uh, VIP Classic. Okay. So, I got the VIP Classic, the MEC TeleRx and the dental. Yes. Okay. And are you just wanting all these three plans or was there anything else? That's it. Just something... Until I get something permanent. Okay. And all of this being for employee only? Yes. All right. So, the VIP Classic dental and the MEC TeleRx, it comes out to a total of \$37.58 a week for employee only. Okay. So, from here, it's gonna take about one to two weeks for the enrollment to be processed through your payroll. Once you see that first deduction, which might not happen until two weeks from now, the coverage will start the following Monday. And then once the coverage is active, your ID cards are made and sent to you within seven to ten business days. Okay. Um, you're gonna get the dental ID card by mail, and you're also gonna get the MEC ID card by mail. The ID card for the VIP Classic is typically emailed versus being mailed, so keep an eye on your email. And then you're also gonna get emails for the, uh, virtual care and also the FreeRx, uh, benefit. Okay.

Um, but other than that, I went ahead and submitted the request to have you enrolled. Was there anything else you might need help with? Uh, no, that's it. Thank you. You're welcome. You have a wonderful day. You too. All right. 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. I am calling to sign up for benefits. I, um, I work with BG Staffing and, um, my time will be up this week. Like, it'll be a month this week. And so I need to sign up for benefits. Do I just call and do that?

Speaker speaker_0: Yeah, you can. Um, let me pull up your file. What's the last four of your social?

Speaker speaker_1: 9098.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Nadine Williams.

Speaker speaker_0: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_1: 1803 Hickory Court in that PaxWish, Georgia. Birthday is 8/6/'64.

Speaker speaker_0: Phone number of 404-457-2075?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, and then email is gonna be williamsinthe12@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Give me just a few seconds. All right, yes, so it looks like your last day to enroll would be Friday the 25th of this week.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you know what plans that you want to enroll into?

Speaker speaker_1: I do. So, and I'm hoping I do this right. That's what took so long. Um, one could do the Virtual Primary Care visit, and then the dental. And this is employee only for each plan?

Speaker speaker_0: Okay.

Speaker speaker_1: And then the, um... So the minimum value MVP, the one in... That would be the \$6 and then the VP... I'm sorry. Hold on one second. So that would allow me to do the, um... I am so sorry. I had everything marked on my pages, so now I'm lost here. I want to do the... Is it the Tele or the Virtual?

Speaker speaker_0: Okay. I'm sorry. Your phone's breaking up. So, so far, I, I heard that you wanted to do the Virtual Primary Care and then the dental.

Speaker speaker_1: Mm-hmm. And then the VP. Hold on one second..... Um, the VIP Plus? What, what's the difference other than the amount on the VIP Classic and the VIP Plus?

Speaker speaker_0: That's the only difference is the dollar amount the insurance will pay for some of the benefits. But essentially it looks like the VIP Plus will pay the most towards hospitalization.

Speaker speaker_1: Mm-hmm. Okay. Um, so I guess... I'm thinking I will go with... I better go ahead with the VIP Plus for my luck.

Speaker speaker_0: Okay.

Speaker speaker_1: And so... And then, so the last... That was the MVP, correct? The first one that I gave, if I have to pick a lab?

Speaker speaker_0: No, MVP is another medical plan. The first one you gave me was Virtual Primary Care, which also goes by VPC.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: But the MVP is the medical plan that has the high deductible, which, if you're interested in the minimum value plan, then you cannot do the VIP Plus. Um, you would have to do the minimum value plan by itself, and I would have to check your eligibility for the minimum value plan.

Speaker speaker_1: What's the eligibility?

Speaker speaker_0: Um, all employees and new hires working an average of at least 130 hours of service during the first three full months of employment are eligible for the MVP plan.

Speaker speaker_1: Okay. I don't know if I qualify because I only been there a month now.

Speaker speaker_0: Gotcha.

Speaker speaker_1: So I will go with the MEC. Is that correct?

Speaker speaker_0: Yeah, I mean, that's also a... That's a different plan from the VIP Plus, but... Okay, so the Stay Healthy MEC TeleRx, that plan covers preventative services. So that's like your yearly physicals, your vaccinations and your preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: It does cover that at 100% as long as you stay in network, but you do have to stay in network. Um, now it does come with the Lyric Health Virtual Care, and it also comes with FreeRx, which is like a prescription plan. Now, the VIP Plus-... is the opposite of the Stay Healthy, MEC. The VIP Plus does not cover your preventative services like the Stay Healthy does, but they cover non-preventative. So, if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a normal physician's office,

there's coverage for that. So, some people do get both plans so that they-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... have coverage on both ends. But that's, that's completely up to you.

Speaker speaker_1: Oh, okay. So, if I did... 'Cause I need preventative care and I need... like, just in case something happens. So, the VIP Classic would be the main one? The, um, MEC covers everything, including prescriptions, meaning, uh, preventative care services and prescriptions. And then-

Speaker speaker_0: So, this is-

Speaker speaker_1: ... the VI- this is the last thing I want to make sure.

Speaker speaker_0: So, the Stay Healthy MEC covers your preventative services and your preventative medications. But you also get the c- the prescription through FreeRx, which is a mix. So, technically you get coverage for prescriptions two ways under the MEC, but the services are just preventative under that plan unless you use Lyric Health Virtual Care. Now, the VIP plans, whether it's the Standard, Classic or the Plus, the coverage you get with those is for your non-preventative services. So, if you have to go to the hospital, emergency room, urgent care, or physician's office.

Speaker speaker_1: Okay. And then, um... So, I think... 'Cause I'm looking at the bottom, my benefits, where it shows you can do the MEC Telix and the Stay Healthy, plus the VIP plan. So... And then, uh, I would like to add a dental on. So, is that how I would be able to do it?

Speaker speaker_0: Yeah. So, let me just make sure that I'm under- uh, understanding what you're wanting. Are you wanting to do the ME- the Stay Healthy MEC TeleRx with the VIP Plus?

Speaker speaker_1: And just in case I have an accident or something and need the non-preventative services, which is the emergency room and, um, hospitalization. Is that correct?

Speaker speaker_0: Yes. So again, the VIP Plus covers all of your non-preventative services. That's hospitalization, emergency room, urgent care and a physician's office if you're not feeling well or have a preexisting cov- uh, exist, uh, condition. All of those services are covered under the VIP Plus. The MEC only covers your preventative services unless you use the virtual benefit that comes with it, the Lyric Health Virtual Care. So, I'm just trying-

Speaker speaker_1: So then

Speaker speaker_2: That's what-

Speaker speaker_0: ... to make sure that I'm understanding what you're c- what you're wanting.

Speaker speaker_1: Right. So, um... But does the ME- uh, I'm sorry. VIP Classic cover the non-PV services, n- preventive care services? The Classic, not the Plus.

Speaker speaker_0: Well, it doesn't matter if it's the Standard, Classic or the Plus, they all cover the same type of things.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Non-preventative care.

Speaker speaker_1: Okay. Um... Yeah. So, you're saying what I'm saying that... And I'm just not explaining it right or saying it right. Uh, the only thing is, does the Stay Healthy have the virtual care as well?

Speaker speaker_0: Yes. The Stay Healthy MEC TeleRx has the Lyric Health Virtual Care.

Speaker speaker_1: Okay. Okay. So yeah, that's correct. Um, that's what I'd like to do.

Speaker speaker_0: Great. So-

Speaker speaker_1: And then add... I'd like to do the, um, Stay Healthy MEC Tele- TeleRx and the, uh, VIP Classic.

Speaker speaker_0: Okay. So, I got the VIP Classic, the MEC TeleRx and the dental.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And are you just wanting all these three plans or was there anything else?

Speaker speaker_1: That's it. Just something... Until I get something permanent.

Speaker speaker_0: Okay. And all of this being for employee only?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So, the VIP Classic dental and the MEC TeleRx, it comes out to a total of \$37.58 a week for employee only.

Speaker speaker_1: Okay.

Speaker speaker_0: So, from here, it's gonna take about one to two weeks for the enrollment to be processed through your payroll. Once you see that first deduction, which might not happen until two weeks from now, the coverage will start the following Monday. And then once the coverage is active, your ID cards are made and sent to you within seven to ten business days.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, you're gonna get the dental ID card by mail, and you're also gonna get the MEC ID card by mail. The ID card for the VIP Classic is typically emailed versus being mailed, so keep an eye on your email. And then you're also gonna get emails for the, uh, virtual care and also the FreeRx, uh, benefit.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but other than that, I went ahead and submitted the request to have you enrolled. Was there anything else you might need help with?

Speaker speaker_1: Uh, no, that's it. Thank you.

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

Speaker speaker_1: You too. All right.

Speaker speaker_0: Thank you. Bye-bye.