

Transcript: VICTORIA

Taylor-6343073654292480-4638540653838336

Full Transcript

Your call may be- Uh... .. answered or recorded for quality assurance purposes. Hey, is this Justin Lee? Yes. Hey, this is Victoria with Benefits and a Card. We administer the medical insurance for surge. Yes. Hey. I believe you were spoken... speaking, uh, spoken, uh, speaking with Pamela yesterday, um, it looks like about getting enrolled into coverage. Yeah. Um, she's actually out for the day, but we did get word back about your eligibility and I was just calling to let you know that you are eligible to enroll. Okay. Um. Um, go ahead. Do you happen to know what you want to enroll into? Um, something where I'm paying a little bit more, but I don't have as much of a deductible. And also I am, uh, in treatment for, uh, opioid abuse, and I have bipolar disorder, schizophrenia, so I, I'm seeing doctors right now for all that, and, uh, I get injections of, uh, Abilify every two months. So I need some kinda plan that's gonna cover all that. Okay. So unfortunately, I can't make suggestions on what plans would work best for you based on that. We're just your administrators, so pretty much what we do is we help you get enrolled into the plans, but we're not the actual insurance carriers, so I don't have the in-depth, um, details on- Okay. Well, what- ... on the plans. ... what plans do you have? Like, as far as money-wise, how much- Yes. ... per plan A, Plan B, Plan C? Yeah. I can go all of that information. Did you not get a copy of the benefits guide to your email? Yeah, I went through and looked at it. I don't know anything about insurance, so like, this is probably the third time I've had insurance and I just really don't know anything about it. Okay. 'Cause I see a copy of the benefits guide was sent to your email, which will break down all the plans from what they cost in there. But I'd be more than happy, I just, to review that with you. I just wanna make sure that you have that as well. Oh, okay. So pretty much there's this Stay Healthy MEC TeleRx, which is specifically designed for your preventative care that covers things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay in the network, um, which for this plan you do have to stay within the MultiPlan network. Um, it also comes with virtual urgent care and then a subscription to FreeRx, which is like a prescription plan. All right. But again, the majority... The coverage you get with this plan, it's gonna be for preventative only services. Right. Yeah. We'll go, we'll pass that. Now, the other two plans being offered are our Hospital Indemnity Plans. So neither one of these are gonna cover preventative like the Stay Healthy does. What they do provide coverage for is more of a non-preventative scenario. So if you get admitted to the hospital, um, if you have to have surgery, there's some surgical benefits, if you have to go to the emergency room, urgent care, or just a normal physician's office- All right. ... there's coverage for that. Okay. How much is that? Well, there's two different plans. Let me finish- Okay. ... telling you the differences- Go ahead. ... between those. Okay. So both of these plans do also have coverage for prescriptions. Now, the way that these plans work, it is not major medical, so there is no copay or deductible. Um, now prescriptions do have a copay, which for the

VIP-Standard and the VIP-Classic, if it's a covered medication, uh, the copay for that would either be \$10, \$20 or \$30. Okay. Now the remainder of the benefits, how it works is the insurance is gonna pay a set dollar amount towards that benefit for a certain amount of days and then you pay- Mm-hmm. ... the remainder of the bill. Okay. So to give you an example of that, let's just say if you have to go to the emergency room, it looks like they'll cover \$50 of an emergency room visit with a max of two days and you pay the remainder. Okay. Now, the weekly cost for these two plans. Uh, the VIP-Standard for employee only is \$17.63 a week. Okay. Uh, the VIP-Classic for employee only would be \$19.53 a week. Uh, okay. Really the only difference between the VIP-Standard and the VIP-Classic is that it looks like the VIP-Classic will pay a little bit more towards like your hospitalization and, uh, surgical benefits. All right. Well, um, let's do the, the \$19 one a week. Uh... The VIP-Classic? Yeah. Okay. And was there anything else that you're wanting to enroll into? Um, is that just medical? Yeah. The, the VIP Classic is just medical. Uh, I need vision... Okay. And dental. Okay. And that's... Uh, what else do you have? Um, so there's the FreeRx benefit, which is, like I said, a prescription plan. Most of the medications- I need... Yeah, I need to get into that too. Okay. Um, now with FreeRx, like I said, most of the medications are free. If it's not free, it would be discounted. Um- All right. Now, I will say with FreeRx, only some medications are available for pharmacy pickup, and other medications are only available for home delivery. Okay. Um, so basically how it works is once your coverage becomes active, you'll get like an email on, with instructions on how to set up your account. Um, you can go onto FreeRx.com, search the medications, make sure that they're covered. It'll tell you if it's available for pharmacy pickup or if it's only available for home delivery. Um, so most of that information is a- is gonna be on the website. All right. Um, so besides that, there's also the FreeRx virtual primary care, which is just virtual primary care. Yeah. Um... I've got that. There's short-term disability, term life, critical illness, group accident, and then, um, the behavioral health. Um, the behavioral health, since I have what going on, what I got going on, should I enroll in that? Or you can't tell me? I mean, I, I can't say either way, but what I can do is tell you about the behavioral health benefits. So it is o- It's virtual behavioral health counseling. So it's not like you can go to- Oh, okay. ... a counselor that you already have. Okay. It would have to be o- with one of the counselors that's in that virtual program. I'm good. I have a counselor that's not-for-profit, so. Okay. All right. So just to make sure I got everything right, um, I have the VIP Classic, the FreeRx, dental, and vision for employee only. Yes. Okay. So it looks like you will be paying a total of \$31.84 a week. All righty. All right. So from here, it's gonna take about one to two weeks for the enrollment to be processed through your payroll. So you might not see that first deduction until two weeks from now. All right. Uh, once it is deducted from your check, the coverage will start the following Monday. All right. And then, uh, once the coverage is active, that's when your ID cards are made and sent to you, which will take about seven to 10 business days to get. All right. Um, the dental and vision ID card are gonna be mailed to you. The medical is gonna be emailed, and then you're also gonna wanna keep an eye on your email for the FreeRx instructions. All right. Um, was there anything else that you might need help with? No. All righty. Perfect. Well, you're good to go on my end. All right. Thank you. You're welcome. Have a good day. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be-

Speaker speaker_1: Uh...

Speaker speaker_0: ... answered or recorded for quality assurance purposes.

Speaker speaker_2: Hey, is this Justin Lee?

Speaker speaker_1: Yes.

Speaker speaker_2: Hey, this is Victoria with Benefits and a Card. We administer the medical insurance for surge.

Speaker speaker_1: Yes.

Speaker speaker_2: Hey. I believe you were spoken... speaking, uh, spoken, uh, speaking with Pamela yesterday, um, it looks like about getting enrolled into coverage.

Speaker speaker_1: Yeah.

Speaker speaker_2: Um, she's actually out for the day, but we did get word back about your eligibility and I was just calling to let you know that you are eligible to enroll.

Speaker speaker_1: Okay.

Speaker speaker_2: Um.

Speaker speaker_1: Um, go ahead.

Speaker speaker_2: Do you happen to know what you want to enroll into?

Speaker speaker_1: Um, something where I'm paying a little bit more, but I don't have as much of a deductible. And also I am, uh, in treatment for, uh, opioid abuse, and I have bipolar disorder, schizophrenia, so I, I'm seeing doctors right now for all that, and, uh, I get injections of, uh, Abilify every two months. So I need some kinda plan that's gonna cover all that.

Speaker speaker_2: Okay. So unfortunately, I can't make suggestions on what plans would work best for you based on that. We're just your administrators, so pretty much what we do is we help you get enrolled into the plans, but we're not the actual insurance carriers, so I don't have the in-depth, um, details on-

Speaker speaker_1: Okay. Well, what-

Speaker speaker_2: ... on the plans.

Speaker speaker_1: ... what plans do you have? Like, as far as money-wise, how much-

Speaker speaker_2: Yes.

Speaker speaker_1: ... per plan A, Plan B, Plan C?

Speaker speaker_2: Yeah. I can go all of that information. Did you not get a copy of the benefits guide to your email?

Speaker speaker_1: Yeah, I went through and looked at it. I don't know anything about insurance, so like, this is probably the third time I've had insurance and I just really don't know anything about it.

Speaker speaker_2: Okay. 'Cause I see a copy of the benefits guide was sent to your email, which will break down all the plans from what they cost in there. But I'd be more than happy, I just, to review that with you. I just wanna make sure that you have that as well.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: So pretty much there's this Stay Healthy MEC TeleRx, which is specifically designed for your preventative care that covers things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay in the network, um, which for this plan you do have to stay within the MultiPlan network. Um, it also comes with virtual urgent care and then a subscription to FreeRx, which is like a prescription plan.

Speaker speaker_1: All right.

Speaker speaker_2: But again, the majority... The coverage you get with this plan, it's gonna be for preventative only services.

Speaker speaker_1: Right. Yeah. We'll go, we'll pass that.

Speaker speaker_2: Now, the other two plans being offered are our Hospital Indemnity Plans. So neither one of these are gonna cover preventative like the Stay Healthy does. What they do provide coverage for is more of a non-preventative scenario. So if you get admitted to the hospital, um, if you have to have surgery, there's some surgical benefits, if you have to go to the emergency room, urgent care, or just a normal physician's office-

Speaker speaker_1: All right.

Speaker speaker_2: ... there's coverage for that.

Speaker speaker_1: Okay. How much is that?

Speaker speaker_2: Well, there's two different plans. Let me finish-

Speaker speaker_1: Okay.

Speaker speaker_2: ... telling you the differences-

Speaker speaker_1: Go ahead.

Speaker speaker_2: ... between those.

Speaker speaker_1: Okay.

Speaker speaker_2: So both of these plans do also have coverage for prescriptions. Now, the way that these plans work, it is not major medical, so there is no copay or deductible. Um,

now prescriptions do have a copay, which for the VIP-Standard and the VIP-Classic, if it's a covered medication, uh, the copay for that would either be \$10, \$20 or \$30.

Speaker speaker_1: Okay.

Speaker speaker_2: Now the remainder of the benefits, how it works is the insurance is gonna pay a set dollar amount towards that benefit for a certain amount of days and then you pay-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the remainder of the bill.

Speaker speaker_1: Okay.

Speaker speaker_2: So to give you an example of that, let's just say if you have to go to the emergency room, it looks like they'll cover \$50 of an emergency room visit with a max of two days and you pay the remainder.

Speaker speaker_1: Okay.

Speaker speaker_2: Now, the weekly cost for these two plans. Uh, the VIP-Standard for employee only is \$17.63 a week.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, the VIP-Classic for employee only would be \$19.53 a week.

Speaker speaker_1: Uh, okay.

Speaker speaker_2: Really the only difference between the VIP-Standard and the VIP-Classic is that it looks like the VIP-Classic will pay a little bit more towards like your hospitalization and, uh, surgical benefits.

Speaker speaker_1: All right. Well, um, let's do the, the \$19 one a week. Uh...

Speaker speaker_2: The VIP-Classic?

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay. And was there anything else that you're wanting to enroll into?

Speaker speaker_3: Um, is that just medical?

Speaker speaker_2: Yeah. The, the VIP Classic is just medical.

Speaker speaker_3: Uh, I need vision...

Speaker speaker_2: Okay.

Speaker speaker_3: And dental.

Speaker speaker_2: Okay.

Speaker speaker_3: And that's... Uh, what else do you have?

Speaker speaker_2: Um, so there's the FreeRx benefit, which is, like I said, a prescription plan. Most of the medications-

Speaker speaker_3: I need... Yeah, I need to get into that too.

Speaker speaker_2: Okay. Um, now with FreeRx, like I said, most of the medications are free. If it's not free, it would be discounted. Um-

Speaker speaker_3: All right.

Speaker speaker_2: Now, I will say with FreeRx, only some medications are available for pharmacy pickup, and other medications are only available for home delivery.

Speaker speaker_3: Okay.

Speaker speaker_2: Um, so basically how it works is once your coverage becomes active, you'll get like an email on, with instructions on how to set up your account. Um, you can go onto FreeRx.com, search the medications, make sure that they're covered. It'll tell you if it's available for pharmacy pickup or if it's only available for home delivery. Um, so most of that information is a- is gonna be on the website.

Speaker speaker_3: All right.

Speaker speaker_2: Um, so besides that, there's also the FreeRx virtual primary care, which is just virtual primary care.

Speaker speaker_3: Yeah.

Speaker speaker_2: Um...

Speaker speaker_3: I've got that.

Speaker speaker_2: There's short-term disability, term life, critical illness, group accident, and then, um, the behavioral health.

Speaker speaker_3: Um, the behavioral health, since I have what going on, what I got going on, should I enroll in that? Or you can't tell me?

Speaker speaker_2: I mean, I, I can't say either way, but what I can do is tell you about the behavioral health benefits. So it is o- It's virtual behavioral health counseling. So it's not like you can go to-

Speaker speaker_3: Oh, okay.

Speaker speaker_2: ... a counselor that you already have.

Speaker speaker_3: Okay.

Speaker speaker_2: It would have to be o- with one of the counselors that's in that virtual program.

Speaker speaker_3: I'm good. I have a counselor that's not-for-profit, so.

Speaker speaker_2: Okay. All right. So just to make sure I got everything right, um, I have the VIP Classic, the FreeRx, dental, and vision for employee only.

Speaker speaker_3: Yes.

Speaker speaker_2: Okay. So it looks like you will be paying a total of \$31.84 a week.

Speaker speaker_3: All righty.

Speaker speaker_2: All right. So from here, it's gonna take about one to two weeks for the enrollment to be processed through your payroll. So you might not see that first deduction until two weeks from now.

Speaker speaker_3: All right.

Speaker speaker_2: Uh, once it is deducted from your check, the coverage will start the following Monday.

Speaker speaker_3: All right.

Speaker speaker_2: And then, uh, once the coverage is active, that's when your ID cards are made and sent to you, which will take about seven to 10 business days to get.

Speaker speaker_3: All right.

Speaker speaker_2: Um, the dental and vision ID card are gonna be mailed to you. The medical is gonna be emailed, and then you're also gonna wanna keep an eye on your email for the FreeRx instructions.

Speaker speaker_3: All right.

Speaker speaker_2: Um, was there anything else that you might need help with?

Speaker speaker_3: No.

Speaker speaker_2: All righty. Perfect. Well, you're good to go on my end.

Speaker speaker_3: All right. Thank you.

Speaker speaker_2: You're welcome. Have a good day.

Speaker speaker_3: You too. Bye-bye.

Speaker speaker_2: Bye-bye.