

## Transcript: VICTORIA

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### Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hey, Victoria. Um, I'm calling, um, to get some information about how the Benefits in a Card works. Um, I was hired through a, um, staffing agency and they sent me the information but, um, it says that it's not like real medical insurance. I'm kind of just confused on it. Okay. So, do you mean where it says it's not major medical insurance? Yeah. So, what it means by that is the coverage that you're going to get is not comparable to major medical, um, insurance companies like Blue Cross Blue Shield or United Health. The way that the plans work, some of them only cover a set dollar amount toward the benefits being covered under the plan, and then you cover the remainder of the bill. So, essentially, it's not going to cover a large portion of the medical bills. Okay. Um, so if I have, like, a doctor's appointment with my primary care, would that be covered or no? Again, that just depends on the plan that you choose. What's the name of the agency that you work for? Um, it is TRC. Okay. Let me pull up their plans. Give me one second. Thank you. Um, so I guess the, the best way to kind of go over this is just to explain each plan and what they cover. So, the Stay Healthy MEC TeleRx, that plan specifically is for, like, your preventative health care. So, like, your yearly physicals, vaccinations and preventative screenings, that would be covered at 100% as long as you stay in network. That's what the majority of this plan covers. But it does come with a, uh, virtual urgent care benefit and then, as well as, like, a, uh, FreeRx benefit, which is like a prescription plan. Um, and that's pretty much everything that the Stay Healthy covers. Okay. And then- You say that it's in-network only? Yes. The... You... For the Stay Healthy, you do have to stay within the, uh, MultiPlan network. Is there a way to find out if my doctor is part of that network? For that, you'll either have to go onto [multiplan.com](http://multiplan.com) and, or you'll have to call MultiPlan. Okay, and it's M-U-L-T-I-? Yeah. So, M-U-L-T-I-P-L-A-N.com, or you can call them. Okay. Okay. All right, and then- Um, now, we do have a cou- I'm sorry. Go ahead. Oh, no, you had cut out. Okay. So, there's other medical plans to choose from, of course, but that's just specifically for the, uh, Stay Healthy. Uh, now, we have the VIP Standard and the VIP Plus. These two plans do not cover, uh, the preventative care like the Stay Healthy does. Okay. Um, but the- So, do people normally choose, like, uh, the Stay Healthy and then one of, one or the other of the VIP or the VIP Plus? You can do that. You can do the Stay Healthy MEC TeleRx with the VIP Standard or you can do the Stay Healthy MEC TeleRx with the VIP Plus. Okay. Is that normally what people do? I mean, that's not something that we track, but i- it really just depends on what you're looking for. So, if that's something that you're interested in doing, you can do that. Okay. So, you're saying basically that the Stay Healthy MEC is preventative, so it covers, like, yearlies and all that stuff, but the, the other ones, the VIP Standard and the VIP Plus does not cover the preventative? Correct. Okay. So, what the VIP plans do cover is more of a non-preventative scenario, like if you were to be admitted to the hospital, if you have to go

to the urgent care, physician's office, um, emergency room. There's even coverage for prescriptions. Neither one of these plans have co-pays or deductibles associated with it. So, basically how it works is the insurance is gonna pay a set dollar amount, just depending on what the benefit is, for a certain amount of days, and then you pay the remainder of the bill. Um, the only difference, it looks like, is the VIP Plus pays a little bit more than the VIP Standard. Um, and it looks like specifically for, like, your hospitalization benefits. Um, it pays a little bit more towards things like, uh, the emergency room, urgent care and a physician's office as well. Okay. Now, we do have other plans. Um, the, there is the Stay Healthy MEC Enhanced, um, which this plan covers preventative care, but it also covers non-preventative care. So, of course, the preventative care would be covered at 100%. Again, you do have to stay in network, um... There's also coverage for primary care visits, specialist care visits and urgent care visits. Um, these three different type of visits are the only, uh, thing associated with this plan that has copays. So, primary care visits is a \$10 copay, specialist care is a \$50 copay, uh, urgent care is a \$60 copay. It does also come with the hospitalization benefits, uh, prescription benefits, emergency room, things like that. Um, and the way that those benefits work is similar to how y- how it works with the VIP plan. The insurance will pay a set dollar amount for a certain amount of days and then you just pay the remainder of the bill. Okay. Um... I, I don't know what to do here. Um... Is, is there a popular plan that someone normally goes with or...? You know, like I said, we don't really keep track of that, so that, there's no way for me to answer that. Um, everyone's different and, you know, they... It just depends on what you're looking for and works, what works better for you. Okay. Um... Can you... Is there a way you can tell me, like, when my last day to enroll in this is? Um, let me pull up your file. What's the last four of your Social? 4129. Okay. And your first and last name? It's Christina Goler. Okay. And then the other question I have, I don't, I don't know if you can answer this or not, but, um, I mean, because I am working this job through a staffing agency, um, it's contract to perm. So, what happens when I go permanent with the employer, does this insurance drop? Eventually it does, yes, unless you continue it through COBRA. Okay. So, this would only... If I were to sign up for this insurance, it would only be for the four months while I'm under contract with PRC? Yeah. So it's, it's only as good as, as long as you're working through the staffing agency. Now, we do give you a temporary window for you to call in and make a payment with us to continue the coverage for, uh, up to four weeks after your last paycheck. Okay. But then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA. Um, and either, you know, you contact COBRA to continue the benefits or it essentially just cancels out. Okay. Um, just to make sure I'm looking at the right file, do you mind verifying your address and date of birth? Of course. It's, um, January 25th, 1984 and the address is 2150 Shell Point Lane. Okay. And that's in Denver, North Carolina 28037? Yes. Okay. So... Looks like... Looks like you have until the 21st of February to get enrolled. Okay. All right. Um... All right. So, basically the Stay Healthy NC is the preventative plan and then... the difference between the Standard and the Plus one more time? I'm sorry. Uh, yeah. Basically, the only difference is the dollar amount that the insurance will cover for the different benefits under the VI- VIP Standard and the Plus. So, it looks like the VIP Plus essentially just covers more. What's the cost difference between them? Do you not have the benefits guide? Um, I have the guide but I don't see the cost for them. Are you talking about, like, what you would pay for the plans or what they actually cover for the different benefits? Uh, what I would pay. Okay. Um, so that depends on the coverage level. So if you... Just, let's

say if you're just doing it for employee only, the VIP Standard is \$17.73 and the VIP Plus is \$31.71 a week. Okay. Um, and then what, what about, like, dental? So, dental is an additional add-on. Um, the dental for employee only is \$3... a week. Do note that it's a basic dental plan, so it's not gonna cover any major dental work like, um, crowns or orthodontists, but it does cover, uh, your preventative dental work at 100%. Uh, basic dental work like fillings and just regular extractions. Once you meet the, um... So, it covers the, the basic dental work at 80% once you meet the \$50 deductible. Okay. All right. I thank you for your help. Um, I'm gonna think about everything and then, um, decide what I'm gonna do. Okay. All right. Thanks. You're welcome. Have a good day. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Hey, Victoria. Um, I'm calling, um, to get some information about how the Benefits in a Card works. Um, I was hired through a, um, staffing agency and they sent me the information but, um, it says that it's not like real medical insurance. I'm kind of just confused on it.

Speaker speaker\_0: Okay. So, do you mean where it says it's not major medical insurance?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So, what it means by that is the coverage that you're going to get is not comparable to major medical, um, insurance companies like Blue Cross Blue Shield or United Health. The way that the plans work, some of them only cover a set dollar amount toward the benefits being covered under the plan, and then you cover the remainder of the bill. So, essentially, it's not going to cover a large portion of the medical bills.

Speaker speaker\_1: Okay. Um, so if I have, like, a doctor's appointment with my primary care, would that be covered or no?

Speaker speaker\_0: Again, that just depends on the plan that you choose. What's the name of the agency that you work for?

Speaker speaker\_1: Um, it is TRC.

Speaker speaker\_0: Okay. Let me pull up their plans. Give me one second.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Um, so I guess the, the best way to kind of go over this is just to explain each plan and what they cover. So, the Stay Healthy MEC TeleRx, that plan specifically is for, like, your preventative health care. So, like, your yearly physicals, vaccinations and preventative screenings, that would be covered at 100% as long as you stay in network. That's what the majority of this plan covers. But it does come with a, uh, virtual urgent care benefit and then, as well as, like, a, uh, FreeRx benefit, which is like a prescription plan. Um,

and that's pretty much everything that the Stay Healthy covers.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then-

Speaker speaker\_1: You say that it's in-network only?

Speaker speaker\_0: Yes. The... You... For the Stay Healthy, you do have to stay within the, uh, MultiPlan network.

Speaker speaker\_1: Is there a way to find out if my doctor is part of that network?

Speaker speaker\_0: For that, you'll either have to go onto [multiplan.com](http://multiplan.com) and, or you'll have to call MultiPlan.

Speaker speaker\_1: Okay, and it's M-U-L-T-I?

Speaker speaker\_0: Yeah. So, M-U-L-T-I-P-L-A-N.com, or you can call them.

Speaker speaker\_1: Okay. Okay. All right, and then-

Speaker speaker\_0: Um, now, we do have a cou- I'm sorry. Go ahead.

Speaker speaker\_1: Oh, no, you had cut out.

Speaker speaker\_0: Okay. So, there's other medical plans to choose from, of course, but that's just specifically for the, uh, Stay Healthy. Uh, now, we have the VIP Standard and the VIP Plus. These two plans do not cover, uh, the preventative care like the Stay Healthy does.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but the-

Speaker speaker\_1: So, do people normally choose, like, uh, the Stay Healthy and then one of, one or the other of the VIP or the VIP Plus?

Speaker speaker\_0: You can do that. You can do the Stay Healthy MEC TeleRx with the VIP Standard or you can do the Stay Healthy MEC TeleRx with the VIP Plus.

Speaker speaker\_1: Okay. Is that normally what people do?

Speaker speaker\_0: I mean, that's not something that we track, but i- it really just depends on what you're looking for. So, if that's something that you're interested in doing, you can do that.

Speaker speaker\_1: Okay. So, you're saying basically that the Stay Healthy MEC is preventative, so it covers, like, yearlies and all that stuff, but the, the other ones, the VIP Standard and the VIP Plus does not cover the preventative?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, what the VIP plans do cover is more of a non-preventative scenario, like if you were to be admitted to the hospital, if you have to go to the urgent care, physician's office, um, emergency room. There's even coverage for prescriptions. Neither one of these plans have co-pays or deductibles associated with it. So, basically how it works is the insurance is gonna pay a set dollar amount, just depending on what the benefit is, for a certain amount of days, and then you pay the remainder of the bill. Um, the only difference, it looks like, is the VIP Plus pays a little bit more than the VIP Standard. Um, and it looks like specifically for, like, your hospitalization benefits. Um, it pays a little bit more towards things like, uh, the emergency room, urgent care and a physician's office as well.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now, we do have other plans. Um, the, there is the Stay Healthy MEC Enhanced, um, which this plan covers preventative care, but it also covers non-preventative care. So, of course, the preventative care would be covered at 100%. Again, you do have to stay in network, um... There's also coverage for primary care visits, specialist care visits and urgent care visits. Um, these three different type of visits are the only, uh, thing associated with this plan that has copays. So, primary care visits is a \$10 copay, specialist care is a \$50 copay, uh, urgent care is a \$60 copay. It does also come with the hospitalization benefits, uh, prescription benefits, emergency room, things like that. Um, and the way that those benefits work is similar to how y- how it works with the VIP plan. The insurance will pay a set dollar amount for a certain amount of days and then you just pay the remainder of the bill.

Speaker speaker\_1: Okay. Um... I, I don't know what to do here. Um... Is, is there a popular plan that someone normally goes with or...?

Speaker speaker\_0: You know, like I said, we don't really keep track of that, so that, there's no way for me to answer that. Um, everyone's different and, you know, they... It just depends on what you're looking for and works, what works better for you.

Speaker speaker\_1: Okay. Um... Can you... Is there a way you can tell me, like, when my last day to enroll in this is?

Speaker speaker\_0: Um, let me pull up your file. What's the last four of your Social?

Speaker speaker\_1: 4129.

Speaker speaker\_0: Okay. And your first and last name?

Speaker speaker\_1: It's Christina Goler.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And then the other question I have, I don't, I don't know if you can answer this or not, but, um, I mean, because I am working this job through a staffing agency, um, it's contract to perm. So, what happens when I go permanent with the employer, does this insurance drop?

Speaker speaker\_0: Eventually it does, yes, unless you continue it through COBRA.

Speaker speaker\_1: Okay. So, this would only... If I were to sign up for this insurance, it would only be for the four months while I'm under contract with PRC?

Speaker speaker\_0: Yeah. So it's, it's only as good as, as long as you're working through the staffing agency. Now, we do give you a temporary window for you to call in and make a payment with us to continue the coverage for, uh, up to four weeks after your last paycheck.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA. Um, and either, you know, you contact COBRA to continue the benefits or it essentially just cancels out.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, just to make sure I'm looking at the right file, do you mind verifying your address and date of birth?

Speaker speaker\_1: Of course. It's, um, January 25th, 1984 and the address is 2150 Shell Point Lane.

Speaker speaker\_0: Okay. And that's in Denver, North Carolina 28037?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So... Looks like... Looks like you have until the 21st of February to get enrolled.

Speaker speaker\_1: Okay. All right. Um... All right. So, basically the Stay Healthy NC is the preventative plan and then... the difference between the Standard and the Plus one more time? I'm sorry.

Speaker speaker\_0: Uh, yeah. Basically, the only difference is the dollar amount that the insurance will cover for the different benefits under the VI- VIP Standard and the Plus. So, it looks like the VIP Plus essentially just covers more.

Speaker speaker\_1: What's the cost difference between them?

Speaker speaker\_0: Do you not have the benefits guide?

Speaker speaker\_1: Um, I have the guide but I don't see the cost for them.

Speaker speaker\_0: Are you talking about, like, what you would pay for the plans or what they actually cover for the different benefits?

Speaker speaker\_1: Uh, what I would pay.

Speaker speaker\_0: Okay. Um, so that depends on the coverage level. So if you... Just, let's say if you're just doing it for employee only, the VIP Standard is \$17.73 and the VIP Plus is \$31.71 a week.

Speaker speaker\_1: Okay. Um, and then what, what about, like, dental?

Speaker speaker\_0: So, dental is an additional add-on. Um, the dental for employee only is \$3... a week. Do note that it's a basic dental plan, so it's not gonna cover any major dental work like, um, crowns or orthodontists, but it does cover, uh, your preventative dental work at 100%. Uh, basic dental work like fillings and just regular extractions. Once you meet the, um... So, it covers the, the basic dental work at 80% once you meet the \$50 deductible.

Speaker speaker\_1: Okay. All right. I thank you for your help. Um, I'm gonna think about everything and then, um, decide what I'm gonna do.

Speaker speaker\_0: Okay.

Speaker speaker\_1: All right. Thanks.

Speaker speaker\_0: You're welcome. Have a good day.

Speaker speaker\_1: You too.

Speaker speaker\_0: Bye-bye.