

Transcript: VICTORIA

Taylor-6566797008912384-5816317643276288

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Victoria. How can I help you? Hi, Victoria. I was calling because I was, um, reviewing the Benefits in a Card, uh, because I was thinking about taking on a, um, opportunity with a staffing agency, and this is the plan that they offer. Um, and with all that, what did I... Are you able to combine... How does that work? Do you combine the Stay Healthy plan with an Insure Plus or an Insure Plus Enhanced plan? Is that how that works? Um, what's the name of the agency you work for? Uh, Creative Circle. Okay. Let me pull up their file so I can pull up the benefits. Yes. So you can combine the Stay Healthy with one of the Insure Plus plans if you want. Um... Okay. The Stay Healthy MEC TeleRx just covers, like, preventative healthcare, whereas the Insure Plus plans cover more of, like, non-preventative. Okay. Okay, I see that. And then... And then in addition to those you would add on, like, the vision or the den- , excuse me, vision or the dental or the term life? Yeah, so the dental, vision- Okay. ... and term life is actually in a bundle package. Okay. But yes ma'am, it would be separate from medical. Okay. Um... All right. I think that pretty much clarifies... Now, is there something where I can see... Well, if they're Insure Plus then your, uh, provider doesn't have to be in-network? Yeah. So- That's good. Okay. For all of the- Okay. Okay. ... Insure Plus plans you don't have to stay in-network, but the Stay Healthy- Okay. ... you do. Okay. Yeah. I would have to come by and see. And... And then where they have the additional, um, benefits options, that explains what percentage is covered by, uh, BIC? Well, Benefits in a Card, we're just your benefits administer, so we're not the actual insurance company. But what you see in- Okay. ... like, for dental, for exa- example, that- Mm-hmm. ... percentage is what the insurance carrier will cover. So um- Okay. ... preventative dental work is 100% covered and then basic dental work will be covered at 80% once you meet the \$50 deductible. Okay. I see that. And then is there... And then where it shows... Like, let's say hospital emergency room, that \$2.50 cost, would that be, uh, what the carrier would be responsible for or the patient? Yeah. So if you're looking at the page number two, the dollar amounts inside that chart is what the insurance will cover. Okay. Mm-hmm. Up to 50... Okay. All right. Well, that... Is... I- It... So if they're not the... If they're just the administrator, is... Is the carrier MetLife? So we're... We're just the administrators, so Benefits in a Card is just the administrators. Um, so if you go with the Stay Healthy MEC TeleRx, the carrier is 90 Degree Benefits. Um, all of the Insure Plus plans, uh, dental, term life, critical illness and the 24-hour group accident, those are with American Public Life. Vision is with MetLife. Um... Yeah, so those are the main carriers we work with. And then- Oh. ... I believe Behavioral Health is with, um, Walmart Virtual Care. Okay. Is that... Is that it? I'm looking at a document they gave... Oh, well you've got it now because I'm looking at the document. Yeah. So on page number six, it'll show you all the policies that are with American Public Life. Um, on page number seven it'll

show you who's with MetLife which is just vision. Um, and then it'll show the behavioral- Oh, okay. ... health benefits with Walmart Virtual- With Walmart. Okay. I see. Okay. And let's see... Yeah, for some reason it doesn't list the insurance carrier that I'm seeing for the Stay Healthy, but that's with, uh, 90 Degree benefits. All right. Let me write that down. Stay Healthy. Sorry. 90 Degrees... And I guess, I mean, it's like you would just get a card anyway that I would give to my provider or provide to them if they needed any of this information. Yeah. Uh, so once the coverage is active you'll get the ID cards within seven- Mm-hmm. ... to 10 business days. Okay. And just depending on the plan that you choose, the ID card would either be mailed or, um, sent to you by email. Okay. All right. That is good to know. That is all my questions for now. Okay. Ooh. I saw one thing just now. It says, "Benefits payable for any covered person also covered by Medicaid will be paid directly to Medicaid." So you can have Medicaid and this? I, I'm not aware of any restrictions against that. Oh, okay. So I would assume so, yeah. Let me check with Medicaid. Okay. Yeah, I was checking because, um, the, the potential opportunity is only, you know, for about six weeks. So, I would just have this insurance for a short amount of time. Gotcha. Yeah. So, I was like, "Let me make sure." All righty. That was all. All right. Good. Thank you so much. Yes, ma'am. Have a good day. Have a good one. You, too. 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 in a Card, this is Victoria. How can I help you?

Speaker speaker_2: Hi, Victoria. I was calling because I was, um, reviewing the Benefits in a Card, uh, because I was thinking about taking on a, um, opportunity with a staffing agency, and this is the plan that they offer. Um, and with all that, what did I... Are you able to combine... How does that work? Do you combine the Stay Healthy plan with an Insure Plus or an Insure Plus Enhanced plan? Is that how that works?

Speaker speaker_1: Um, what's the name of the agency you work for?

Speaker speaker_2: Uh, Creative Circle.

Speaker speaker_1: Okay. Let me pull up their file so I can pull up the benefits. Yes. So you can combine the Stay Healthy with one of the Insure Plus plans if you want. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: The Stay Healthy MEC TeleRx just covers, like, preventative healthcare, whereas the Insure Plus plans cover more of, like, non-preventative.

Speaker speaker_2: Okay. Okay, I see that. And then... And then in addition to those you would add on, like, the vision or the den- , excuse me, vision or the dental or the term life?

Speaker speaker_1: Yeah, so the dental, vision-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and term life is actually in a bundle package.

Speaker speaker_2: Okay.

Speaker speaker_1: But yes ma'am, it would be separate from medical.

Speaker speaker_2: Okay. Um... All right. I think that pretty much clarifies... Now, is there something where I can see... Well, if they're Insure Plus then your, uh, provider doesn't have to be in-network?

Speaker speaker_1: Yeah. So-

Speaker speaker_2: That's good. Okay.

Speaker speaker_1: For all of the-

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: ... Insure Plus plans you don't have to stay in-network, but the Stay Healthy-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you do.

Speaker speaker_2: Okay. Yeah. I would have to come by and see. And... And then where they have the additional, um, benefits options, that explains what percentage is covered by, uh, BIC?

Speaker speaker_1: Well, Benefits in a Card, we're just your benefits administer, so we're not the actual insurance company. But what you see in-

Speaker speaker_2: Okay.

Speaker speaker_1: ... like, for dental, for exa- example, that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... percentage is what the insurance carrier will cover. So um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... preventative dental work is 100% covered and then basic dental work will be covered at 80% once you meet the \$50 deductible.

Speaker speaker_2: Okay. I see that. And then is there... And then where it shows... Like, let's say hospital emergency room, that \$2.50 cost, would that be, uh, what the carrier would be responsible for or the patient?

Speaker speaker_1: Yeah. So if you're looking at the page number two, the dollar amounts inside that chart is what the insurance will cover.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Up to 50... Okay. All right. Well, that... Is... I- It... So if they're not the... If they're just the administrator, is... Is the carrier MetLife?

Speaker speaker_1: So we're... We're just the administrators, so Benefits in a Card is just the administrators. Um, so if you go with the Stay Healthy MEC TeleRx, the carrier is 90 Degree Benefits. Um, all of the Insure Plus plans, uh, dental, term life, critical illness and the 24-hour group accident, those are with American Public Life. Vision is with MetLife. Um... Yeah, so those are the main carriers we work with. And then-

Speaker speaker_2: Oh.

Speaker speaker_1: ... I believe Behavioral Health is with, um, Walmart Virtual Care.

Speaker speaker_2: Okay. Is that... Is that it? I'm looking at a document they gave... Oh, well you've got it now because I'm looking at the document.

Speaker speaker_1: Yeah. So on page number six, it'll show you all the policies that are with American Public Life. Um, on page number seven it'll show you who's with MetLife which is just vision. Um, and then it'll show the behavioral-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... health benefits with Walmart Virtual-

Speaker speaker_2: With Walmart. Okay. I see. Okay.

Speaker speaker_1: And let's see... Yeah, for some reason it doesn't list the insurance carrier that I'm seeing for the Stay Healthy, but that's with, uh, 90 Degree benefits.

Speaker speaker_2: All right. Let me write that down. Stay Healthy. Sorry. 90 Degrees... And I guess, I mean, it's like you would just get a card anyway that I would give to my provider or provide to them if they needed any of this information.

Speaker speaker_1: Yeah. Uh, so once the coverage is active you'll get the ID cards within seven-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to 10 business days.

Speaker speaker_2: Okay.

Speaker speaker_1: And just depending on the plan that you choose, the ID card would either be mailed or, um, sent to you by email.

Speaker speaker_2: Okay. All right. That is good to know. That is all my questions for now.

Speaker speaker_1: Okay.

Speaker speaker_2: Ooh. I saw one thing just now. It says, "Benefits payable for any covered person also covered by Medicaid will be paid directly to Medicaid." So you can have Medicaid and this?

Speaker speaker_1: I, I'm not aware of any restrictions against that.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So I would assume so, yeah.

Speaker speaker_2: Let me check with Medicaid. Okay. Yeah, I was checking because, um, the, the potential opportunity is only, you know, for about six weeks. So, I would just have this insurance for a short amount of time.

Speaker speaker_1: Gotcha.

Speaker speaker_2: Yeah. So, I was like, "Let me make sure." All righty. That was all.

Speaker speaker_1: All right.

Speaker speaker_2: Good. Thank you so much.

Speaker speaker_1: Yes, ma'am. Have a good day.

Speaker speaker_2: Have a good one. You, too.

Speaker speaker_1: Bye-bye.