

## **Transcript: Francesca**

**Baez-5398705909219328-5379512405016576**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits . My name is Francesca . How may I assist you today? Hi. I'm calling 'cause I just recently enrolled in benefits. Um, and I, I just spoke to people at American Public Life about my plan there, and it seems that I'm missing, uh, any information about like preventative care and prescription coverage and like doctor visits. And I know I enrolled in something that covered that, but I, I can't find any information, so I was hoping you could help me. Sure. Let's take a look. What type of company do you work with? Creative Circle. What is the last four of your Social? 7605. And your last name, please? Penzone. For security purposes, could you please verify your mailing address and date of birth? 625 East Monroe Avenue, Apartment 551, Alexandria, Virginia 22301. And date of birth is 05/09/'80. We have the best number to reach you down as 202-271-5511? Yes. And we have your email down as first initial, last name@Gmail.com? Yes. That's correct. The reason why American Public Life wouldn't be able to provide your information on preventative services is because they don't offer any plans to have that. The policy that you selected also doesn't cover any preventative services. You only chose a hospital indemnity plan. And then in regards- Um. ... to the- G- go ahead. And then in regards to the question about your prescriptions, there with the carrier Pharmavail Prescription, your Insure Plus Enhanced plan comes with it. They work with a tier system of \$10, \$20 or \$30 for generic and a discount for non-generic medications. Who, who is that through? Pharmavail Prescription. And that's included in what I got? Yes, ma'am. The Insure Plus Enhanced plan which you selected has Pharmavail Prescription as their carrier, and the offers through that plan is \$10, \$20 or \$30 for generic prescriptions. Depending on what your prescription fill does where you pay out of pocket, and then a discounted non-generic prescription. Okay. Um, am I gonna get a card or something that has that information on it? So, the Insure Plus plan with American Public Life doesn't have a physical card. They send a digital copy to your email. It should have been sent out on the 22nd. If you like, I can provide you an additional copy to be sent to your email. But if you did want a hard copy, we'll have to put email request on that. Okay. Uh, I just talked to the lady, and she said she would send it out. So- Okay. ... once I get those, I guess that'll... So that, the American Public Life, that will cover the prescription stuff? No, ma'am. Pharmavail Prescription is your carrier for your prescriptions. Oh. So d- I, I need to get cards from Pharmavail? No, ma'am. So, your medical plan comes with a prescription package. That means that your medical card will have the Pharmacoville information on it. Okay. So that's what I'm saying. When I get the card from American Public Life, I can use that for prescriptions? Yes, ma'am. Okay. And so, um, for preventative care, I see that there's an option for like the Stay Healthy M-E-X Tele-Rx. I thought I was enrolled in that. No, ma'am. Per our record, you only selected to be enrolled into the Insure Plus Enhanced Dental, Vision and Term Life. Okay. Well, I would like to change

that, because, um, there's preventative care that I would like. I was not aware that wasn't included. I'll have to reach out to the front office to see if your Qualifying Life Event is still eligible for you to make changes to your policy. Okay. All right. So that should take 24 to 48 business hours for them to get back to me with an answer. Once I get an answer, I'll be giving you a call back in regards to it. Okay. So can you just tell me overall, if I need to go see a doctor for anything, i- does any of my coverage cover that? So we're only an account administrator. The information that we have to the benefits are limited. If you would like me to give you the information that I have access to as to what your plan covers, I'll be more than happy to do so. I mean, like I see here, physician's office. I would pay \$50. Is that with any physician in my network or something? So you're misunderstanding it. That \$50 for group accident for the physician's office is what the insurance pays, and you're responsible for the remaining. Okay. Yes, and then for example- So wh- ... let's say... Go ahead. I was just gonna say, I think the term group accident is like throwing me off, 'cause it sounds like that's only if like an accident happened. I do apologize for that inconvenience. So I mean, is that not correct? No, ma'am. Group accident doesn't mean that you have to have an accident or an accident with a group of people for the coverage to be taken into effect. Okay. So I can go to a physician's office then? That's fine. Yes, ma'am. Okay. Okay. All right. Sorry. This is just confusing to me, but it's starting to make sense. It's okay. That's what we're here for. Okay. I think those are all the questions I have then. Understood. I'll be giving you that call back as soon as I have an answer from them. Okay. Perfect. Thank you. Thank you. And I hope you have a wonderful rest of your day, and thank you for your time today. Okay. 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 . My name is Francesca . How may I assist you today?

Speaker speaker\_2: Hi. I'm calling 'cause I just recently enrolled in benefits. Um, and I, I just spoke to people at American Public Life about my plan there, and it seems that I'm missing, uh, any information about like preventative care and prescription coverage and like doctor visits. And I know I enrolled in something that covered that, but I, I can't find any information, so I was hoping you could help me.

Speaker speaker\_1: Sure. Let's take a look. What type of company do you work with?

Speaker speaker\_2: Creative Circle.

Speaker speaker\_1: What is the last four of your Social?

Speaker speaker\_2: 7605.

Speaker speaker\_1: And your last name, please?

Speaker speaker\_2: Penzone.

Speaker speaker\_1: For security purposes, could you please verify your mailing address and date of birth?

Speaker speaker\_2: 625 East Monroe Avenue, Apartment 551, Alexandria, Virginia 22301. And date of birth is 05/09/80.

Speaker speaker\_1: We have the best number to reach you down as 202-271-5511?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And we have your email down as first initial, last name@Gmail.com?

Speaker speaker\_2: Yes. That's correct.

Speaker speaker\_1: The reason why American Public Life wouldn't be able to provide your information on preventative services is because they don't offer any plans to have that. The policy that you selected also doesn't cover any preventative services. You only chose a hospital indemnity plan. And then in regards-

Speaker speaker\_2: Um.

Speaker speaker\_1: ... to the-

Speaker speaker\_2: G- go ahead.

Speaker speaker\_1: And then in regards to the question about your prescriptions, there with the carrier Pharmavail Prescription, your Insure Plus Enhanced plan comes with it. They work with a tier system of \$10, \$20 or \$30 for generic and a discount for non-generic medications.

Speaker speaker\_2: Who, who is that through?

Speaker speaker\_1: Pharmavail Prescription.

Speaker speaker\_2: And that's included in what I got?

Speaker speaker\_1: Yes, ma'am. The Insure Plus Enhanced plan which you selected has Pharmavail Prescription as their carrier, and the offers through that plan is \$10, \$20 or \$30 for generic prescriptions. Depending on what your prescription fill does where you pay out of pocket, and then a discounted non-generic prescription.

Speaker speaker\_2: Okay. Um, am I gonna get a card or something that has that information on it?

Speaker speaker\_1: So, the Insure Plus plan with American Public Life doesn't have a physical card. They send a digital copy to your email. It should have been sent out on the 22nd. If you like, I can provide you an additional copy to be sent to your email. But if you did want a hard copy, we'll have to put email request on that.

Speaker speaker\_2: Okay. Uh, I just talked to the lady, and she said she would send it out. So-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... once I get those, I guess that'll... So that, the American Public Life, that will cover the prescription stuff?

Speaker speaker\_1: No, ma'am. Pharmavail Prescription is your carrier for your prescriptions.

Speaker speaker\_2: Oh. So d- I, I need to get cards from Pharmavail?

Speaker speaker\_1: No, ma'am. So, your medical plan comes with a prescription package. That means that your medical card will have the Pharmacoville information on it.

Speaker speaker\_2: Okay. So that's what I'm saying. When I get the card from American Public Life, I can use that for prescriptions?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. And so, um, for preventative care, I see that there's an option for like the Stay Healthy M-E-X Tele-Rx. I thought I was enrolled in that.

Speaker speaker\_1: No, ma'am. Per our record, you only selected to be enrolled into the Insure Plus Enhanced Dental, Vision and Term Life.

Speaker speaker\_2: Okay. Well, I would like to change that, because, um, there's preventative care that I would like. I was not aware that wasn't included.

Speaker speaker\_1: I'll have to reach out to the front office to see if your Qualifying Life Event is still eligible for you to make changes to your policy.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. So that should take 24 to 48 business hours for them to get back to me with an answer. Once I get an answer, I'll be giving you a call back in regards to it.

Speaker speaker\_2: Okay. So can you just tell me overall, if I need to go see a doctor for anything, i- does any of my coverage cover that?

Speaker speaker\_1: So we're only an account administrator. The information that we have to the benefits are limited. If you would like me to give you the information that I have access to as to what your plan covers, I'll be more than happy to do so.

Speaker speaker\_2: I mean, like I see here, physician's office. I would pay \$50. Is that with any physician in my network or something?

Speaker speaker\_1: So you're misunderstanding it. That \$50 for group accident for the physician's office is what the insurance pays, and you're responsible for the remaining.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yes, and then for example-

Speaker speaker\_2: So wh-

Speaker speaker\_1: ... let's say... Go ahead.

Speaker speaker\_2: I was just gonna say, I think the term group accident is like throwing me off, 'cause it sounds like that's only if like an accident happened.

Speaker speaker\_1: I do apologize for that inconvenience.

Speaker speaker\_2: So I mean, is that not correct?

Speaker speaker\_1: No, ma'am. Group accident doesn't mean that you have to have an accident or an accident with a group of people for the coverage to be taken into effect.

Speaker speaker\_2: Okay. So I can go to a physician's office then? That's fine.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. Okay. All right. Sorry. This is just confusing to me, but it's starting to make sense.

Speaker speaker\_1: It's okay. That's what we're here for.

Speaker speaker\_2: Okay. I think those are all the questions I have then.

Speaker speaker\_1: Understood. I'll be giving you that call back as soon as I have an answer from them.

Speaker speaker\_2: Okay. Perfect. Thank you.

Speaker speaker\_1: Thank you. And I hope you have a wonderful rest of your day, and thank you for your time today.

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