

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi. I was calling to get some information about the benefits that I have. Okay. What's the staffing agency you work for? BG Staffing. And the last four of your social? 5280. And what was your first and last name? Roxanne Robinson. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Roxanne? Yes. 1134 Harwick Drive, Eneta, North Carolina 27302. Birth date, 9/18/73. And a good telephone number I have is 919-454-3773? Yes. And the email I have is rmrobinsongroup@gmail? Yes. Okay, so looking at the file, it looks like you became active in the coverage as of yesterday, the 12th. So, you should be receiving physical ID cards early next week. However, you stated you had a few questions regarding your coverage. Is that correct? Yes. I read the packet yesterday. Um, someone sent me over a packet of information, but it's not totally clear for me. And since I've had a couple appointments, and I have a couple appointments coming up, I wanted to just get some clarity. I totally understand. Um, so let me pull up Benefit Guide. So, let's see here. Okay. I'll pull it up too. So, looking at the file, I see you have the VIP-Classic, which covers hospitals, doctors and medications, um, as well as FreeRx, dental, short-term disability, critical illness, term life, vision, ID experts and behavioral health. However, your VIP-Classic that, that is your medical plan, and you just had a few questions regarding the coverage on it? Yes. Well, that was gonna be my first question, okay, which plan that I have, so now I know that. And then, can you tell me what the StayHealthy MEC TeleRx is? Is that something that comes in addition to the VIP-Classic? Um, so it can be added to the VIP-Classic, 'cause the StayHealthy MEC TeleRx covers preventative healthcare services, so like physicals, diabetes screenings, vaccinations, stuff like that. Okay. And do I have that or no? Um, no, ma'am. Not that I can see. Okay. Yeah, 'cause when I read... When I started this job, it asked me what did I wanna sign up for, but I didn't have a, at the time, I don't think I had this packet that I have in front of me to choose, so I just kinda selected some things 'cause I needed to do that to get through the onboarding process. Mm-hmm. Is it, um, is there an opportunity to add the StayHealthy now, or no? Um, um, yeah, I can add the StayHealthy to the coverage. How much additional is that? Um, so the StayHealthy MEC is \$15.65 per week. 15.55 per week. Okay. And when would that coverage start? Um, so if we made the change today, pending enrollments do take one to two weeks to go through. So, there is that. Okay. And then, the first, the first deduction wouldn't be until it's approved? Um, well, one to two weeks- 15.55? Yeah. So, uh, so you'll have the one to two weeks of the regular \$41.04, uh, deduction, and then the change will happen with the new deduction with the added MEC. That make sense? Okay. And it'll be effective, it'll be eff- effective in the, in a future date, correct? Not backdated- Correct. ... the day I apply? Okay, got it. All right. Uh, let's see here. And then I was gonna inquire about co-pays. Um, like I had a preventative appointment yesterday with my GYN, so

I'm guessing that this is not gonna cover that, because I don't have preventative care. Um, I have... And then yesterday I had a physical therapy appointment. So, do I get to choose my doctor? Um, now I do know you have to stay in network in order the insurance carrier to pay. However, I do have a telephone number to provide you when you do call them. If you provide them with your zip code, they can give you a list of those providers that will accept the insurance in your location. Okay. I'll take that number. Okay. And just let me know whenever you're ready. I'm ready now. Okay. So the company is called MultiPlan. MultiPlan? Okay. And their telephone number is 800- Mm-hmm. ... 457- Mm-hmm. ... 1403. Okay. All right, I'll give them a call. And then, um, what are... I'm listening while I'm asking. Um, the co-pay. And then another thing, um, I see here, like I see, let's see. For an example, I see hospital admission benefit \$500 per day, maximum one day. Does that mean that the insurance will only pay for one day of a hospital admission? Correct. That's how much the insurance carrier will pay. So, everything you see in the Benefit Guide is what the insurance carrier will pay for those services. Okay. So, my question was gonna be physical, speech or occupational therapy, which I have that, um, and it says maximum four days, so I guess, um, they would only pay four days there. Um, okay. Let's see here. And then, what is this? Stay healthy... Oh, this is what we actually just talked about. I didn't see that before asking the question. Um, and then the short-term disability, that's not really important right now. Um, so the vision and the dental, do I also call the same phone number to see who's in network? Um, so I can provide you with MetLife's telephone number for vision, and then Carington's telephone number for dental providers. So you have to- Okay. Oh. ... just, two different numbers. Hmm. Okay, so MetLife for vision. Okay. Uh, what's their number? So MetLife's telephone number is 800- Uh-huh. ... 615- Okay. ... 1883. Okay. What's the name of the dental cover carrier? Um, so to find providers, that's through Carington, C-A-R-I-N-G-T-O-N. Okay. And their telephone number is- Is it- ... 800-290-0523. Um, provider. Okay. And then behavioral health, who, who do we go through? Who do I call to for that one? Um, let me see. Behavioral health... One second. Let's see who... I'm looking through a benefit guide. Okay. Here, do you mind if I place you on a brief hold for a second? Yes, that's fine. Okay. Hello, are you still there? Yes, I'm here. Awesome. Thank you so much for holding. So it would be through Lyric. Lyric, is that L-Y-R- Oh, I see, I see. Yes. Okay. And their telephone number is 888-507-0435. Okay, and then one last question. For the pharmacy, for the, um, prescriptions, how was that, how does that plan work? Um, s- so is that a FreeRx? Or is there any pay prescription or no? Um, so you do have medication coverage under the VIP Classic Plan. Um, your copays would either be \$10, \$20 or \$30, depending on the medication, um, but it's for generic medications. I do know that. However, I can email you, um, your FreeRx registration email so you can register your FreeRx account, um, to see if your medications are on that website. And if they are, you can either have your doctor send the prescription to FreeRx and have them fill it there to have it shipped directly to your house and picked up at your local pharmacy. Okay. I think I have a FreeRx account. Is this a special account through this plan? Um, should be a separate website through BenefitsNet Card. Oh, okay. All right. Okay. Yes, so if you could email me that, that would be great. Okay, and just to confirm this- And so I know how to put... Mm-hmm. And just to confirm, you wanted to add the MEC to the coverage, is that correct? N- no, not right now. Okay, not right now. Okay. I looked already there. Um, oh, so for the FreeRx, you said you'll send me that link and- Yes. ... if my doctor order any prescriptions, they need to go through FreeRx? Yeah. So if the medication is on the website at FreeRx, you can have your doctor

send it to FreeRx and they can fill it and either have it shipped directly to your house or picked up at your local pharmacy, yes. Okay, so it's not an option for them to send it straight to the pharmacy, or is there just like a price difference? Um, no, there's no price difference. It's just depending on if the medication is covered under FreeRx. Um, so I would have your- Oh. ... uh, so I would just type in that medication on FreeRx, um, 'cause there is a search bar, um, and you can see if it is covered on the website. And if it is, you can have your- Okay, 'cause I thought- ... doctor send it to FreeRx. Okay, 'cause I have a couple prescriptions that I need to pick up that were already sent in. So I don't know if the doctor will go back and... Like, he's already at Walmart. I don't know if the doctor would go resend it. But if it makes a difference, then I can ask. Okay. Um, but I went ahead and emailed you that information, um, email that you should be looking out for- Okay. ... is coming from info, that's I-N-F-O, @BenefitsNetCard.com, okay? Okay, I see it here. All right. Sounds good. Thank you so much. You're welcome. Is there anything else I can assist you with today, Roxanne? Um, that's it for right now. Awesome. Well, you have a wonderful day, okay? You too. Bye-bye. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi. I was calling to get some information about the benefits that I have.

Speaker speaker_0: Okay. What's the staffing agency you work for?

Speaker speaker_1: BG Staffing.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 5280.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Roxanne Robinson.

Speaker speaker_0: Okay. And for security purposes, could you verify your home address, including city, state and zip code, Roxanne?

Speaker speaker_1: Yes. 1134 Harwick Drive, Eneta, North Carolina 27302. Birth date, 9/18/73.

Speaker speaker_0: And a good telephone number I have is 919-454-3773?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email I have is rmrobinsongroup@gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so looking at the file, it looks like you became active in the coverage as of yesterday, the 12th. So, you should be receiving physical ID cards early next week. However, you stated you had a few questions regarding your coverage. Is that correct?

Speaker speaker_1: Yes. I read the packet yesterday. Um, someone sent me over a packet of information, but it's not totally clear for me. And since I've had a couple appointments, and I have a couple appointments coming up, I wanted to just get some clarity.

Speaker speaker_0: I totally understand. Um, so let me pull up Benefit Guide. So, let's see here.

Speaker speaker_1: Okay. I'll pull it up too.

Speaker speaker_0: So, looking at the file, I see you have the VIP-Classic, which covers hospitals, doctors and medications, um, as well as FreeRx, dental, short-term disability, critical illness, term life, vision, ID experts and behavioral health. However, your VIP-Classic that, that is your medical plan, and you just had a few questions regarding the coverage on it?

Speaker speaker_1: Yes. Well, that was gonna be my first question, okay, which plan that I have, so now I know that. And then, can you tell me what the StayHealthy MEC TeleRx is? Is that something that comes in addition to the VIP-Classic?

Speaker speaker_0: Um, so it can be added to the VIP-Classic, 'cause the StayHealthy MEC TeleRx covers preventative healthcare services, so like physicals, diabetes screenings, vaccinations, stuff like that.

Speaker speaker_1: Okay. And do I have that or no?

Speaker speaker_0: Um, no, ma'am. Not that I can see.

Speaker speaker_1: Okay. Yeah, 'cause when I read... When I started this job, it asked me what did I wanna sign up for, but I didn't have a, at the time, I don't think I had this packet that I have in front of me to choose, so I just kinda selected some things 'cause I needed to do that to get through the onboarding process.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Is it, um, is there an opportunity to add the StayHealthy now, or no?

Speaker speaker_0: Um, um, yeah, I can add the StayHealthy to the coverage.

Speaker speaker_1: How much additional is that?

Speaker speaker_0: Um, so the StayHealthy MEC is \$15.65 per week.

Speaker speaker_1: 15.55 per week. Okay. And when would that coverage start?

Speaker speaker_0: Um, so if we made the change today, pending enrollments do take one to two weeks to go through. So, there is that.

Speaker speaker_1: Okay. And then, the first, the first deduction wouldn't be until it's approved?

Speaker speaker_0: Um, well, one to two weeks-

Speaker speaker_1: 15.55?

Speaker speaker_0: Yeah. So, uh, so you'll have the one to two weeks of the regular \$41.04, uh, deduction, and then the change will happen with the new deduction with the added MEC. That make sense?

Speaker speaker_1: Okay. And it'll be effective, it'll be eff- effective in the, in a future date, correct? Not backdated-

Speaker speaker_0: Correct.

Speaker speaker_1: ... the day I apply? Okay, got it. All right. Uh, let's see here. And then I was gonna inquire about co-pays. Um, like I had a preventative appointment yesterday with my GYN, so I'm guessing that this is not gonna cover that, because I don't have preventative care. Um, I have... And then yesterday I had a physical therapy appointment. So, do I get to choose my doctor?

Speaker speaker_0: Um, now I do know you have to stay in network in order the insurance carrier to pay. However, I do have a telephone number to provide you when you do call them. If you provide them with your zip code, they can give you a list of those providers that will accept the insurance in your location.

Speaker speaker_1: Okay. I'll take that number.

Speaker speaker_0: Okay. And just let me know whenever you're ready.

Speaker speaker_1: I'm ready now.

Speaker speaker_0: Okay. So the company is called MultiPlan.

Speaker speaker_1: MultiPlan? Okay.

Speaker speaker_0: And their telephone number is 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 457-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 1403.

Speaker speaker_1: Okay. All right, I'll give them a call. And then, um, what are... I'm listening while I'm asking. Um, the co-pay. And then another thing, um, I see here, like I see, let's see. For an example, I see hospital admission benefit \$500 per day, maximum one day. Does that mean that the insurance will only pay for one day of a hospital admission?

Speaker speaker_0: Correct. That's how much the insurance carrier will pay. So, everything you see in the Benefit Guide is what the insurance carrier will pay for those services.

Speaker speaker_1: Okay. So, my question was gonna be physical, speech or occupational therapy, which I have that, um, and it says maximum four days, so I guess, um, they would only pay four days there. Um, okay. Let's see here. And then, what is this? Stay healthy... Oh, this is what we actually just talked about. I didn't see that before asking the question. Um, and then the short-term disability, that's not really important right now. Um, so the vision and the dental, do I also call the same phone number to see who's in network?

Speaker speaker_0: Um, so I can provide you with MetLife's telephone number for vision, and then Carington's telephone number for dental providers. So you have to-

Speaker speaker_1: Okay. Oh.

Speaker speaker_0: ... just, two different numbers.

Speaker speaker_1: Hmm. Okay, so MetLife for vision. Okay. Uh, what's their number?

Speaker speaker_0: So MetLife's telephone number is 800-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 615-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 1883.

Speaker speaker_1: Okay. What's the name of the dental cover carrier?

Speaker speaker_0: Um, so to find providers, that's through Carington, C-A-R-I-N-G-T-O-N.

Speaker speaker_1: Okay.

Speaker speaker_0: And their telephone number is-

Speaker speaker_1: Is it-

Speaker speaker_0: ... 800-290-0523.

Speaker speaker_1: Um, provider. Okay. And then behavioral health, who, who do we go through? Who do I call to for that one?

Speaker speaker_0: Um, let me see. Behavioral health... One second. Let's see who... I'm looking through a benefit guide.

Speaker speaker_1: Okay.

Speaker speaker_0: Here, do you mind if I place you on a brief hold for a second?

Speaker speaker_1: Yes, that's fine.

Speaker speaker_0: Okay. Hello, are you still there?

Speaker speaker_1: Yes, I'm here.

Speaker speaker_0: Awesome. Thank you so much for holding. So it would be through Lyric.

Speaker speaker_1: Lyric, is that L-Y-R-

Speaker speaker_0: Oh, I see, I see. Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: And their telephone number is 888-507-0435.

Speaker speaker_1: Okay, and then one last question. For the pharmacy, for the, um, prescriptions, how was that, how does that plan work?

Speaker speaker_0: Um, s- so is that a FreeRx?

Speaker speaker_1: Or is there any pay prescription or no?

Speaker speaker_0: Um, so you do have medication coverage under the VIP Classic Plan. Um, your copays would either be \$10, \$20 or \$30, depending on the medication, um, but it's for generic medications. I do know that. However, I can email you, um, your FreeRx registration email so you can register your FreeRx account, um, to see if your medications are on that website. And if they are, you can either have your doctor send the prescription to FreeRx and have them fill it there to have it shipped directly to your house and picked up at your local pharmacy.

Speaker speaker_1: Okay. I think I have a FreeRx account. Is this a special account through this plan?

Speaker speaker_0: Um, should be a separate website through BenefitsNet Card.

Speaker speaker_1: Oh, okay. All right. Okay. Yes, so if you could email me that, that would be great.

Speaker speaker_0: Okay, and just to confirm this-

Speaker speaker_1: And so I know how to put... Mm-hmm.

Speaker speaker_0: And just to confirm, you wanted to add the MEC to the coverage, is that correct?

Speaker speaker_1: N- no, not right now.

Speaker speaker_0: Okay, not right now. Okay.

Speaker speaker_1: I looked already there. Um, oh, so for the FreeRx, you said you'll send me that link and-

Speaker speaker_0: Yes.

Speaker speaker_1: ... if my doctor order any prescriptions, they need to go through FreeRx?

Speaker speaker_0: Yeah. So if the medication is on the website at FreeRx, you can have your doctor send it to FreeRx and they can fill it and either have it shipped directly to your house or picked up at your local pharmacy, yes.

Speaker speaker_1: Okay, so it's not an option for them to send it straight to the pharmacy, or is there just like a price difference?

Speaker speaker_0: Um, no, there's no price difference. It's just depending on if the medication is covered under FreeRx. Um, so I would have your-

Speaker speaker_1: Oh.

Speaker speaker_0: ... uh, so I would just type in that medication on FreeRx, um, 'cause there is a search bar, um, and you can see if it is covered on the website. And if it is, you can have your-

Speaker speaker_1: Okay, 'cause I thought-

Speaker speaker_0: ... doctor send it to FreeRx.

Speaker speaker_1: Okay, 'cause I have a couple prescriptions that I need to pick up that were already sent in. So I don't know if the doctor will go back and... Like, he's already at Walmart. I don't know if the doctor would go resend it. But if it makes a difference, then I can ask.

Speaker speaker_0: Okay. Um, but I went ahead and emailed you that information, um, email that you should be looking out for-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is coming from info, that's I-N-F-O, @BenefitsNetCard.com, okay?

Speaker speaker_1: Okay, I see it here. All right. Sounds good. Thank you so much.

Speaker speaker_0: You're welcome. Is there anything else I can assist you with today, Roxanne?

Speaker speaker_1: Um, that's it for right now.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: All right. Bye-bye.