

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you? Yeah, hi. Um, I was just wondering, I got a new benefit announcement, an email that says, "Activate your Benefits in a Card," and , um, I was just wondering, um, I think my other benefits run out at the end of March. Do I, does my... when I activate this, does it automatically start taking money out of my paycheck? No. It usually take about two to three weeks for the benefits to kick in. Okay. And also you... when you lose your other benefits, you still have 30 days from that first day you lose them to enroll in this one if you don't want to do it now. So, I've already enrolled. Um, and I just got my card in the mail, it looks like. Okay. So, I just don't know... I can't- I don't really get a paycheck, like, in the mail. Oh. Okay. So, how do I know when the- my, my contribution or whatever, like, because it goes out every week, I think? Yes. Um, let me- How do I see if it's coming out? Okay. Let me pull up your account. Okay. Who do you work for, sir? Creative Circle. And the last four digits of your Social? 7101. Your first and last name, sir. Michael D. Barbano. All right, Mr. Barbano, for security reasons, just to make sure we are in the correct file- Mm-hmm. ... I need to verify the complete address and date of birth. Okay. Um, it should be 505 East 40th Street, Savannah, Georgia 31401. Mm-hmm. And my birthdate is 7/22/1977. We have a telephone number on file for 304-775-9759, and your email is mdbarbano, your last name, @gmail.com. Mdbarbano@gmail.com. That's correct. Okay, so yes, your benefits are active. Um, you can use your... They are active, okay. Yes, sir. Um,..... you got the... Now, for your prescription plan that is included under your medical plan, I'm going to email you the instructions on how to register online. So you should, um, get your prescriptions through the plan. So, I would get... I would get my medicine... Sorry, this is all very new to me. So, I would get my medicine online? Well, this is the deal. Um, you do have a prescription through your regular coverage for pr- uh, preventive care. But that plan also includes a prescription plan called FreeRx where you could get, um, your medication at no extra cost. So, you have to register online. You will get, um, some of the medications, you could get, you will get it by mail and some, some of them you will have to pick it up in a pharmacy. Okay. Um, all right. So I just need to register first? Yes. Okay. Then after you register we will get your ID card and the rest of the information that you need to, um, provide to your doctor so they could, um, start referring you medications through them. Okay. The email will be coming in from info@benefitsinacard. Check your spam and junk mail. It might go there. Okay. And then... And then that, that's just going to be a, that's just going to be a link to how I register? What was that? I couldn't hear you, sir. That's just going to be a link to how I register? Yeah, the instructions are there. Yeah. Okay, because I already received a card in the mail that says, um, it's a Benefits in a Card, um, card. Mm-hmm. And it just- You have it..... Mm-hmm. It should say, like, FreeRx and Lexiar. Yeah. So, FreeRx is- Mm-hmm. ... where you register so you can get your medication. I know

it's..... Okay. Right. Okay. And then I'll, I'll just have to put in, like, my employee ID or whatever that's on this card here? Um, not, uh, really. I'm not sure if they're going to ask for that, but I, I do know you get your information from, like, uh, your job most likely. Okay. Um, the most important thing I need to know is how do I see... how do I see where I can go to the doctor and when I can go to the doctor? Like, I need to go to a check-up, I need to get blood work done, I've got to go to the dermatologist, and I've been getting all these things in the mail. So, I need to do a colonoscopy because I'm, like, 48 or 47. So, how do I tell, like, where I can go? So, um, on the ID card you should... it's a phone number and a website called MultiPlan. That's where you find the providers and networks closest to you.... so just call this phone number? Yes. Or go to the website. You can find it by, um... Okay. ... zip code, or the name of the provider, if you- Uh-huh. ... al- already have one in mind and see if it is in network. Okay. All right. Um, so go to there and just see that. But first off, I need to do my prescriptions? Um, uh, yeah, if you are in need to get them, because it takes about, uh, 72 hours for all the, um, process be register- Okay. ... and you will be able to see it online. Okay. "Proceed to the website and click Member Login." Okay, so new user registration. You will see your free... Okay. Um... All right. It looks like the... I mean, so I don't need any information other than my birthdate and stuff like that? Like, it'll have all the stuff that I need already? Yeah. Just, just, um, when you get your... when you start creating your profile, you will receive an email to ver- verify your email, so that way- Uh-huh. ... you'll be able to open the whole profile. Okay. You mean, oh, I'll go in there and it'll say like, "Click this," and it'll verify your email? Okay. Yes. Okay. All right. Anything else All right. ... with this for you, sir? I think that, I think that should do it. Um, I, I hope, I hope that'll do it. I'm trying to figure it out. So when did, when did I start paying for this out of my paycheck? Uh, on the first week of February. So now what are we, like the third week of March? Yeah, you'll- Okay. ... be inactive since the 10th of Feb-February. Okay. All right. I didn't know. I was... I didn't know I had to do that, so I've wasted a little bit of money so far. Okay. Mm-hmm. Um... You could have have it being used in a year. Right. And that can't be retroactively put back on my card, or... I, like, I didn't want to start until the end of March. Unfortunately not. They, um... What should, what could have happened or you should have done was like when you lost the benefits or the, the benefits you have, that's when you could enroll because you have that qualified live event there. Okay. Um, okay. So there's nothing I can do at this point? Or is there somebody I can call to get that refunded or put towards, you know, like a dif- like a, a coming month? No. They not... it's not going to hap- Because you submitted the enrollment. Okay. And it's... This, these are not like major services. Mm-hmm. They pretty much is like a weekly basic insurance. Weekday you pay, weekday you are covered. So since you submit the form, um, they just gonna regist- uh, you know, enroll you. Okay. I mean, this is just because I got laid off and I still am able to do some work every week from, you know, different places. What happens if I don't... What happens if I, you know, can't get work one week? Do I just... do they... do I just get dropped? Um, yes. So you could make the direct payment yourself. Um... Oh, okay. Got it. Yeah, you could- If, if it doesn't- ... and make... I see. Mm-hmm. All right. And make a direct payment. What, what is my payment every week? What am I paying every week? Uh, \$15.63. Okay, total? Yes, sir. So that ends up being like \$60 a month. Okay. All right. Thank you so much. I really appreciate your help. All right. Thank you for calling Benefits NFR. Have a great rest of the day, sir. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you?

Speaker speaker_1: Yeah, hi. Um, I was just wondering, I got a new benefit announcement, an email that says, "Activate your Benefits in a Card," and , um, I was just wondering, um, I think my other benefits run out at the end of March. Do I, does my... when I activate this, does it automatically start taking money out of my paycheck?

Speaker speaker_0: No. It usually take about two to three weeks for the benefits to kick in.

Speaker speaker_1: Okay.

Speaker speaker_0: And also you... when you lose your other benefits, you still have 30 days from that first day you lose them to enroll in this one if you don't want to do it now.

Speaker speaker_1: So, I've already enrolled. Um, and I just got my card in the mail, it looks like.

Speaker speaker_0: Okay.

Speaker speaker_1: So, I just don't know... I can't- I don't really get a paycheck, like, in the mail.

Speaker speaker_0: Oh. Okay.

Speaker speaker_1: So, how do I know when the- my, my contribution or whatever, like, because it goes out every week, I think?

Speaker speaker_0: Yes. Um, let me-

Speaker speaker_1: How do I see if it's coming out?

Speaker speaker_0: Okay. Let me pull up your account.

Speaker speaker_1: Okay.

Speaker speaker_0: Who do you work for, sir?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four digits of your Social?

Speaker speaker_1: 7101.

Speaker speaker_0: Your first and last name, sir.

Speaker speaker_1: Michael D. Barbano.

Speaker speaker_0: All right, Mr. Barbano, for security reasons, just to make sure we are in the correct file-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I need to verify the complete address and date of birth.

Speaker speaker_1: Okay. Um, it should be 505 East 40th Street, Savannah, Georgia 31401.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And my birthdate is 7/22/1977.

Speaker speaker_0: We have a telephone number on file for 304-775-9759, and your email is mdbarbano, your last name, @gmail.com.

Speaker speaker_1: Mdbarbano@gmail.com. That's correct.

Speaker speaker_0: Okay, so yes, your benefits are active. Um, you can use your...

Speaker speaker_1: They are active, okay.

Speaker speaker_0: Yes, sir. Um,..... you got the... Now, for your prescription plan that is included under your medical plan, I'm going to email you the instructions on how to register online. So you should, um, get your prescriptions through the plan.

Speaker speaker_1: So, I would get... I would get my medicine... Sorry, this is all very new to me. So, I would get my medicine online?

Speaker speaker_0: Well, this is the deal. Um, you do have a prescription through your regular coverage for pr- uh, preventive care. But that plan also includes a prescription plan called FreeRx where you could get, um, your medication at no extra cost. So, you have to register online. You will get, um, some of the medications, you could get, you will get it by mail and some, some of them you will have to pick it up in a pharmacy.

Speaker speaker_1: Okay. Um, all right. So I just need to register first?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: Then after you register we will get your ID card and the rest of the information that you need to, um, provide to your doctor so they could, um, start referring you medications through them.

Speaker speaker_1: Okay.

Speaker speaker_0: The email will be coming in from info@benefitsinacard. Check your spam and junk mail. It might go there.

Speaker speaker_1: Okay. And then... And then that, that's just going to be a, that's just going to be a link to how I register?

Speaker speaker_0: What was that? I couldn't hear you, sir.

Speaker speaker_1: That's just going to be a link to how I register?

Speaker speaker_0: Yeah, the instructions are there. Yeah.

Speaker speaker_1: Okay, because I already received a card in the mail that says, um, it's a Benefits in a Card, um, card.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And it just-

Speaker speaker_0: You have it.....

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It should say, like, FreeRx and Lexiar.

Speaker speaker_1: Yeah.

Speaker speaker_0: So, FreeRx is-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... where you register so you can get your medication. I know it's.....

Speaker speaker_1: Okay.

Speaker speaker_0: Right.

Speaker speaker_1: Okay. And then I'll, I'll just have to put in, like, my employee ID or whatever that's on this card here?

Speaker speaker_0: Um, not, uh, really. I'm not sure if they're going to ask for that, but I, I do know you get your information from, like, uh, your job most likely.

Speaker speaker_1: Okay. Um, the most important thing I need to know is how do I see... how do I see where I can go to the doctor and when I can go to the doctor? Like, I need to go to a check-up, I need to get blood work done, I've got to go to the dermatologist, and I've been getting all these things in the mail. So, I need to do a colonoscopy because I'm, like, 48 or 47. So, how do I tell, like, where I can go?

Speaker speaker_0: So, um, on the ID card you should... it's a phone number and a website called MultiPlan. That's where you find the providers and networks closest to you.

Speaker speaker_1: ... so just call this phone number?

Speaker speaker_0: Yes. Or go to the website. You can find it by, um...

Speaker speaker_1: Okay.

Speaker speaker_0: ... zip code, or the name of the provider, if you-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... al- already have one in mind and see if it is in network.

Speaker speaker_1: Okay. All right. Um, so go to there and just see that. But first off, I need to do my prescriptions?

Speaker speaker_0: Um, uh, yeah, if you are in need to get them, because it takes about, uh, 72 hours for all the, um, process be register-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and you will be able to see it online.

Speaker speaker_1: Okay. "Proceed to the website and click Member Login." Okay, so new user registration. You will see your free... Okay. Um...

Speaker speaker_0: All right.

Speaker speaker_1: It looks like the... I mean, so I don't need any information other than my birthdate and stuff like that? Like, it'll have all the stuff that I need already?

Speaker speaker_0: Yeah. Just, just, um, when you get your... when you start creating your profile, you will receive an email to ver- verify your email, so that way-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... you'll be able to open the whole profile.

Speaker speaker_1: Okay. You mean, oh, I'll go in there and it'll say like, "Click this," and it'll verify your email? Okay.

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Anything else

Speaker speaker_1: All right.

Speaker speaker_0: ... with this for you, sir?

Speaker speaker_1: I think that, I think that should do it. Um, I, I hope, I hope that'll do it. I'm trying to figure it out. So when did, when did I start paying for this out of my paycheck?

Speaker speaker_0: Uh, on the first week of February.

Speaker speaker_1: So now what are we, like the third week of March?

Speaker speaker_0: Yeah, you'll-

Speaker speaker_1: Okay.

Speaker speaker_0: ... be inactive since the 10th of Feb-February.

Speaker speaker_1: Okay. All right. I didn't know. I was... I didn't know I had to do that, so I've wasted a little bit of money so far. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um...

Speaker speaker_0: You could have have it being used in a year.

Speaker speaker_1: Right. And that can't be retroactively put back on my card, or... I, like, I didn't want to start until the end of March.

Speaker speaker_0: Unfortunately not. They, um... What should, what could have happened or you should have done was like when you lost the benefits or the, the benefits you have, that's when you could enroll because you have that qualified live event there.

Speaker speaker_1: Okay. Um, okay. So there's nothing I can do at this point? Or is there somebody I can call to get that refunded or put towards, you know, like a dif- like a, a coming month?

Speaker speaker_0: No. They not... it's not going to hap- Because you submitted the enrollment.

Speaker speaker_1: Okay.

Speaker speaker_0: And it's... This, these are not like major services.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: They pretty much is like a weekly basic insurance. Weekday you pay, weekday you are covered. So since you submit the form, um, they just gonna regist- uh, you know, enroll you.

Speaker speaker_1: Okay. I mean, this is just because I got laid off and I still am able to do some work every week from, you know, different places. What happens if I don't... What happens if I, you know, can't get work one week? Do I just... do they... do I just get dropped?

Speaker speaker_0: Um, yes. So you could make the direct payment yourself. Um...

Speaker speaker_1: Oh, okay. Got it.

Speaker speaker_0: Yeah, you could-

Speaker speaker_1: If, if it doesn't-

Speaker speaker_0: ...

Speaker speaker_2: and make...

Speaker speaker_1: I see.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right.

Speaker speaker_0: And make a direct payment.

Speaker speaker_1: What, what is my payment every week? What am I paying every week?

Speaker speaker_0: Uh, \$15.63.

Speaker speaker_1: Okay, total?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: So that ends up being like \$60 a month. Okay. All right. Thank you so much. I really appreciate your help.

Speaker speaker_0: All right. Thank you for calling Benefits NFR. Have a great rest of the day, sir.

Speaker speaker_1: You too.