

Transcript: Pearl

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Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is . Who am I speaking with? Hi, my name is China Van Dyke. And how can I assist you? Um, I, my doctor called in a prescription to, um, Caremark, CVS Caremark, and they said I have to set up an account through you. With, um, Caremark or the doctor? Uh, Caremark said that. I see. So, um, your coverage is, is with, uh, FreeRx? Or is it pre- or is it prescription coverage you have through your, your medical plan? Um, I'm confused. What's the question? Do you have, for your prescription coverage, is it a prescription coverage you have through a medical plan or is it a FreeRx plan? What i- I don't know what a pr- I'm very new to all this. A pre-RX plan? FreeRx. Did you sign up for FreeRx- Um- ... or it's coverage from your medical plan? What, what's the name of the plan? You can just- I don't know. Um, this one is Creative Circle. I'm sorry. I know nothing. Can I have four digits of your social? 2182. All righty. If you can provide me with your address and date of birth. 25 Grand Street, um, Apartment 135, Norwalk, Connecticut 06851. Date of birth is 3/17/82. And I have your phone number as 203-572-2499. Yep. That's correct. Okay. And I have your email address as china.vandyke@gmail.com? That's correct. Okay. So you have both. You have pre- prescription through your medical plan, and you have, um, FreeRx. What you can do is go to freerx.com, click on Member Log In, register, and then once you register, it'll show your, um, ID cards on there. Okay. And then- And then... But... Go ahead. No, you're fine. Go ahead. How does that get me to CVS Caremark though? Um, well, that's so the ID card you'll show at the pharmacy. Right. Okay. So am I able to get prescriptions filled, like, do... So, I don't know if this would be you then, if I have to call them. Um, h- I just want to get my prescriptions filled through CVS Caremark, 'cause it's over there at the moment. Like, is there some cooperative that, that works? They said even if they don't specifically have CVS Caremark as a partner, they still, if they set up an account for me there or something. I don't understand any of this, I'll be honest with you. Um, I can still get it done through there, but it has to come from you guys to tell them that or something. Um, I don't... Yeah, I'm not sure what they're talking about. Um, you can check on freerx.com and see if they're, they're, um, they're a pharmacy would that use FreeRx. Um, but as far as the rest, I'm not sure what they're talking about. They basically said I can't open an account. It has to come through my insurance, which you guys are. Are you not? Well, we're the healthcare administrators. Okay, so open an- There's so many levels to this. You have to understand. Go ahead. I'm not sure where they're wanting you to... Uh, where they want you to open the account. You have coverage. You have, you can use any of your medical- With CVS Caremark. They keep saying, "You need to have an account with us," and I was like, "So open an account." They're like, "It has to come from your benefits provider." So that's why I'm calling you guys. We don't make accounts for, for anything. The only account, the only file we make is the one for your benefits, so I'm not sure how they want you to make an account, how

they want us to make an account for you. So who is my benefits provider? Your medical is through American Public Life, and then your preventative health is through 90 Degree Benefits. Okay, American Public Li- Okay. Um, but isn't American Public Life MultiPlan or no? So MultiPlan is, is... Wait one second. That's your, with your... That's just the network, um, for your preventive health. Mm. Yeah. That's just the, that's just... So the actual insurance carrier is p- American Public Life for your medical, and then MultiPlan is just the network. What's a network? Hello? Yes. Give me one second here. Sorry. Oh, okay. No, no. You're good. I appreciate all of your help. It's just there's, like, 15 different things to figure out which is which. Um, okay. So, so network is just when... Network is just... Well, um, how to explain this? Uh-huh. Okay. One second. I'm trying to see how can I explain what a network is. Is it like a group of doctors that take insurance, but it's just a listing of them? Like, that's- Correct. Yeah. Basically. Okay. Gotcha. All right. Thank you. This is, this is very helpful actually. Um, all right. I will call American Public Life first. Um, thank you so much. No problem. Thank you for calling in. Have a great day. You have a great day.

Conversation Format

Speaker speaker_0: Good morning. Thank you for calling Benefits in a Card. My name is . Who am I speaking with?

Speaker speaker_1: Hi, my name is China Van Dyke.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Um, I, my doctor called in a prescription to, um, Caremark, CVS Caremark, and they said I have to set up an account through you.

Speaker speaker_0: With, um, Caremark or the doctor?

Speaker speaker_1: Uh, Caremark said that.

Speaker speaker_0: I see. So, um, your coverage is, is with, uh, FreeRx? Or is it pre- or is it prescription coverage you have through your, your medical plan?

Speaker speaker_1: Um, I'm confused. What's the question?

Speaker speaker_0: Do you have, for your prescription coverage, is it a prescription coverage you have through a medical plan or is it a FreeRx plan?

Speaker speaker_1: What i- I don't know what a pr- I'm very new to all this. A pre-RX plan?

Speaker speaker_0: FreeRx. Did you sign up for FreeRx-

Speaker speaker_1: Um-

Speaker speaker_0: ... or it's coverage from your medical plan? What, what's the name of the plan? You can just-

Speaker speaker_1: I don't know. Um, this one is Creative Circle. I'm sorry. I know nothing.

Speaker speaker_0: Can I have four digits of your social?

Speaker speaker_1: 2182.

Speaker speaker_0: All righty. If you can provide me with your address and date of birth.

Speaker speaker_1: 25 Grand Street, um, Apartment 135, Norwalk, Connecticut 06851. Date of birth is 3/17/82.

Speaker speaker_0: And I have your phone number as 203-572-2499.

Speaker speaker_1: Yep. That's correct.

Speaker speaker_0: Okay. And I have your email address as china.vandyke@gmail.com?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. So you have both. You have pre- prescription through your medical plan, and you have, um, FreeRx. What you can do is go to freerx.com, click on Member Log In, register, and then once you register, it'll show your, um, ID cards on there.

Speaker speaker_1: Okay. And then-

Speaker speaker_0: And then...

Speaker speaker_1: But... Go ahead.

Speaker speaker_0: No, you're fine. Go ahead.

Speaker speaker_1: How does that get me to CVS Caremark though?

Speaker speaker_0: Um, well, that's so the ID card you'll show at the pharmacy.

Speaker speaker_1: Right. Okay. So am I able to get prescriptions filled, like, do... So, I don't know if this would be you then, if I have to call them. Um, h- I just want to get my prescriptions filled through CVS Caremark, 'cause it's over there at the moment. Like, is there some cooperative that, that works? They said even if they don't specifically have CVS Caremark as a partner, they still, if they set up an account for me there or something. I don't understand any of this, I'll be honest with you. Um, I can still get it done through there, but it has to come from you guys to tell them that or something.

Speaker speaker_0: Um, I don't... Yeah, I'm not sure what they're talking about. Um, you can check on freerx.com and see if they're, they're, um, they're a pharmacy would that use FreeRx. Um, but as far as the rest, I'm not sure what they're talking about.

Speaker speaker_1: They basically said I can't open an account. It has to come through my insurance, which you guys are. Are you not?

Speaker speaker_0: Well, we're the healthcare administrators. Okay, so open an-

Speaker speaker_1: There's so many levels to this. You have to understand. Go ahead.

Speaker speaker_0: I'm not sure where they're wanting you to... Uh, where they want you to open the account. You have coverage. You have, you can use any of your medical-

Speaker speaker_1: With CVS Caremark. They keep saying, "You need to have an account with us," and I was like, "So open an account." They're like, "It has to come from your benefits provider." So that's why I'm calling you guys.

Speaker speaker_0: We don't make accounts for, for anything. The only account, the only file we make is the one for your benefits, so I'm not sure how they want you to make an account, how they want us to make an account for you.

Speaker speaker_1: So who is my benefits provider?

Speaker speaker_0: Your medical is through American Public Life, and then your preventative health is through 90 Degree Benefits.

Speaker speaker_1: Okay, American Public Li- Okay. Um, but isn't American Public Life MultiPlan or no?

Speaker speaker_0: So MultiPlan is, is... Wait one second. That's your, with your... That's just the network, um, for your preventive health. Mm. Yeah. That's just the, that's just... So the actual insurance carrier is p- American Public Life for your medical, and then MultiPlan is just the network.

Speaker speaker_1: What's a network?

Speaker speaker_0: Hello? Yes. Give me one second here. Sorry.

Speaker speaker_1: Oh, okay. No, no. You're good. I appreciate all of your help. It's just there's, like, 15 different things to figure out which is which.

Speaker speaker_0: Um, okay. So, so network is just when... Network is just... Well, um, how to explain this? Uh-huh. Okay. One second. I'm trying to see how can I explain what a network is.

Speaker speaker_1: Is it like a group of doctors that take insurance, but it's just a listing of them? Like, that's-

Speaker speaker_0: Correct. Yeah. Basically.

Speaker speaker_1: Okay. Gotcha. All right. Thank you. This is, this is very helpful actually. Um, all right. I will call American Public Life first. Um, thank you so much.

Speaker speaker_0: No problem. Thank you for calling in. Have a great day.

Speaker speaker_1: You have a great day.