

Transcript: Pearl

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Full Transcript

Good morning. Thank you for calling Benefits Data Card. My name is Pearl. Who does it say I'm speaking with? Hi, uh, my name is Pamela Turner. And how can I assist you? I was just calling in regards to the benefits. I'm a new, um, I guess, new employee. Okay. And what is the name of the staffing agency you work for? And... Oh, sorry, I was lost. Part of it I missed it. The name of the staffing agency you work for. Oh, it's ATC Healthcare. Oh, for... You mean for, like, Temple Maine, like the employer? No, the name of the staffing agency. The name... What are you saying again? I'm sorry. You said the name of the what? Staffing agency. Oh, a staffing agency. Um, ATC Healthcare. And the last four digits of your Social? It is 7692. 7692, you said? Mm-hmm. Correct. State your name for me? It's Pamela Turner. And how long have you been working with ATC? Oh, no, I literally, like, just got hired on, like, literally, like, a new hire. Okay. So they... Um, are you wanting to enroll today? Yes. That's why I... Yeah, that's why I was calling, to try to enroll. Okay, so they haven't sent us over your information yet so we can do one of two things. We can, um, create you an account today but it will need your full social name, address, date of birth, phone number and email. Okay. Or we can wait until ATC sends over your information. They do give you 30 days from the date of your first paycheck to enroll. It's just however you prefer. Um, how long... But how long will it take for me to be, like, enrolled into ... Sorry about... Because I know that my benefits- From the d- ... at... From my... Yeah, from the time that I enroll 'cause I know my, my one... I was trying to get a head start on it because I know the one that I'm currently... From, like, my employer that I'm currently leaving, which is Temple Healthcare, and, uh, I think it's, like, the end of April. I think that's what they said. From the day of enrollment, it takes one to three weeks to process. Um, and then the next Monday you become active. Oh, okay. Yeah. I think I'd, I'd rather prefer to start today, if that's okay. Just to give me, like, a head start. Okay. And provide me with your full social? Sure. It's 216-33-7692. Okay. All right. And you said your name is Pamela... Yep, Pamela Turner. T-U-R-N-E-R. Okay. And your full address? It's 6451 Oxford Avenue, Apartment D as in dog, 119, Philadelphia, PA 19111. And your date of birth? It's 7/22/1988. Your phone number? It's 443-783-8856. All right. And your email address? It's peturner06, P-E-T-U-R-N-E-R, 0-6@gmail.com. All right. And what plan do you want to enroll in today? Um, I'm not sure. Which... You said which plan? Yes. Um, which plans do you have? I'm not sure. I have... I haven't got a chance to look at anything yet. Um, so we offer medical, free Rx, free Rx virtual primary care. Mm-hmm. Dental, short-term disability, term life, vision, uh, critical illness, group accident, m- medical with preventative health built in, preventative only, behavioral and mental health, and identity theft protection. Okay. So does medical... Well, medical... You said only medical covers... You said mental and... What was the last part? You said mental and behavioral? That is a dif- That is a separate plan. Mental and behavioral health is a separate plan. Oh, it's a separate one. Oh, okay. Okay, because I do need

something to cover that because I am... I do have a therapist and psychiatrist as well. Um, so I do need something to cover that too. Okay. You said it's separate? Yes. So that's \$1.50 a week. Um, is it just for yourself? And... Oh, sorry, what was that? Is, is the coverage for just yourself? It covers for... For what is it? Sorry, I'm outside. Is the coverage for just yourself? Oh, yes, I'm sorry. Yeah. Okay. Um, what... And anything else you want in enrolling? Um, so I need that. I need also, like, the medical for, like, the health also too, like, for, like, physicals or, and/or, like, for, um, uh, like, doctor's appointments, things like that. I have... Like, I, I have, like, seven different doctors for, like, a GI so that covers that as well. So it covers the medical plus, um, the mental and behavioral. Okay. So, like I said, the mental and behavioral health is a separate plan. So that one- Mm-hmm. ... you already have... We already, um, put you down for. Okay. There is a plan called MEC Enhanced. That plan covers your preventative health which is your annual physical, your, your STD screenings, immunizations, diabetes, blood sugar, that kind of screenings. And it also includes your, um, medical portion. Okay. It does have copays but after the... They pay... After-Um, you pay the copay, the co- the- the remainder of the bill is covered by the insurance carrier. And you said it's ATC Healthcare, right? Yeah. Okay, so for example, with that plan, the... Oh, sorry. Can you listen in? The primary care visits, they have a \$10 copay and there's four visits a year. Mm-hmm. Specialty care visits, um, are \$50 copay and it's four visits a year. Urgent care visits have a \$60 for copay with four visits a year. Mm-hmm. Um, and then it does have some coverage as far as hospital admission. They cover \$1,000 a day for one day. Hospital confinement, they cover \$100 a day for 30 days. Of surgery in a hospital, they cover \$500 a day for one day. Um, surgery in a physician's office, they cover to \$125 a day for one day. Medical imaging, they cover \$100 a day for two days. Um, it does have some prescription coverage with PharmaAvail. Um, they have virtual urgent care included in that plan. Okay. And that plan would be \$43.81 a week. Okay. But it does... It does include like... Does it include... I'm trying to think. Does it include like CVS Specialty also too? 'Cause I am on Dupixent which is like a CVS, um, Specialty kind of like thing. It costs like roughly, um, like \$2,000 a month. I am not sure on that specific question. Um, I can... There is a- a lady you can speak to about specific questions as far as coverage before you- Okay. ... actually get enrolled. Okay. Okay. If you want to give her a call. I can save your account, um, and then you speak to her about your specific questions and what plan would, um, she would best recommend. Okay. Yeah, 'cause I just... I know that you mentioned like prescriptions but what came into mind is I- I- I do remember I am on that Dupixent which is like an injection that I take every other week. Mm-hmm. Um, for my eczema, so I'm just trying to... I'm just trying to think like if it covers that too. They do offer- Um, how much it covers. They do offer FreeRx and FreeRx does have, um, a wider range of coverage as far as medicin- medications. Mm-hmm. And you can actually go to the... You could actually go to [freerx.com](https://www.freerx.com) and click on the drug search- Mm-hmm. ... and be able to put in that medication name and see if it's covered there, um, and it'll tell you- Oh, okay. And it will tell you if it's covered 100% or if you pay any part of it. Um, you can try that and then just do the FreeRx which is 5.99 a week for just yourself. Okay. So... Okay. So it sounds like I need to check probably with a couple people, it sounds like before maybe I enroll- I can- ... into a plan. I can send you a copy of the benefit guide and then provide you with Miss, um, Del- Delicia's number. Oh, okay. Thank you. And that way you can look at the plans that are offered and then whatever you don't understand you can give her a call and she'll be able to give you more detailed answers. Okay. Thank you so much. Yeah, if

you could send that to me in the email that would be perfect. Thank you so much. Okay. No problem. Yeah, I just... I just want to make sure like everything is covered 'cause I'm a little- Yeah. ... like nervous because I'm coming from like- like a permanent position onto like a temp, so everything has been covered from like my- my employer- Mm-hmm. ... through like Temple Health. So I'm just like a little worried that like some of those things are not going to be covered again or not going to be covered as fully as it was. Yep. So I'm just trying to think like... Yeah, no worries. I'm gonna, um, send you the benefit guide and then I'm gonna put right here Miss Delicia's number as well. Mm-hmm. Um- Okay. Thank you. That way you can ask her any questions that you have, um, about the coverage before you actually enroll. Okay. Thank you. 'Cause they only give you a certain time frame to actually make changes. Okay. Yeah. I'll look at that this weekend, um, this weekend coming up so I can try to see what's going on. So that way I can... Hopefully I can figure something out by like Monday or Tuesday when I speak to the woman and call in so that I can get a head start on that. And you said that the name of the place was called freerx.com? Yes. Yes. FreeRx.com. Okay. And you can put any medication that you're taking or you might think you're gonna get, um, and they'll tell you if it's covered under them. Okay. Yeah, 'cause I just wondered 'cause I know like the particular one that I do, um, for the Dupixent, I do have a secondary insurance 'cause I- I... With them, um, because of the fact that my primary insur- insurance covers most of it but it doesn't cover all of it. And then I have the secondary insurance that does cover it which is the actual Dupixent, um, company. Mm-hmm. So that's why I was like wondering. And it's like... And it's really weird but then they actually have an actual card that I actually had to like put in. So that's why I'm just trying to think like as far as with that. Yep. And then with- with this coverage it'll be the same thing. Um, if you do the FreeRx you'll get... You'll be able to register on freerx.com- Mm-hmm. ... and, um, they'll show you a card that you will show your pharmacy depending on what your medication is. Um- Mm-hmm. ... and then with your medical cards as well it has some coverage so you'll even be able to try to use your medical card for that prescription coverage. Um, but you'll receive cards for- for all of them. The medical is virtual but you... It works the same way, you'll be able to just show them, um, the screenshot or the email and they'll be able to put in the information. Oh, okay. Awesome. Okay. Thank you so much. I appreciate it. No- no problem. I went ahead and sent you... That's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox try that spam or junk folder. Um, and then if... Once you speak to them or you figure out what plan you're wanting to enroll in, just give- Mm-hmm. ... us a call back here. We're here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time. Okay. Uh, and we'll be able to go ahead and get you enrolled. Okay. Awesome. Thank you so much. I appreciate it. No problem. Thank you so much for calling. You have a great day. You too. Bye. Bye.

Conversation Format

Speaker speaker_0: Good morning. Thank you for calling Benefits Data Card. My name is Pearl. Who does it say I'm speaking with?

Speaker speaker_1: Hi, uh, my name is Pamela Turner.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: I was just calling in regards to the benefits. I'm a new, um, I guess, new employee.

Speaker speaker_0: Okay. And what is the name of the staffing agency you work for?

Speaker speaker_1: And... Oh, sorry, I was lost. Part of it I missed it.

Speaker speaker_0: The name of the staffing agency you work for.

Speaker speaker_1: Oh, it's ATC Healthcare. Oh, for... You mean for, like, Temple Maine, like the employer?

Speaker speaker_0: No, the name of the staffing agency.

Speaker speaker_1: The name... What are you saying again? I'm sorry. You said the name of the what?

Speaker speaker_0: Staffing agency.

Speaker speaker_1: Oh, a staffing agency. Um, ATC Healthcare.

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

Speaker speaker_1: It is 7692.

Speaker speaker_0: 7692, you said?

Speaker speaker_1: Mm-hmm. Correct.

Speaker speaker_0: State your name for me?

Speaker speaker_1: It's Pamela Turner.

Speaker speaker_0: And how long have you been working with ATC?

Speaker speaker_1: Oh, no, I literally, like, just got hired on, like, literally, like, a new hire.

Speaker speaker_0: Okay. So they... Um, are you wanting to enroll today?

Speaker speaker_1: Yes. That's why I... Yeah, that's why I was calling, to try to enroll.

Speaker speaker_0: Okay, so they haven't sent us over your information yet so we can do one of two things. We can, um, create you an account today but it will need your full social name, address, date of birth, phone number and email.

Speaker speaker_1: Okay.

Speaker speaker_0: Or we can wait until ATC sends over your information. They do give you 30 days from the date of your first paycheck to enroll. It's just however you prefer.

Speaker speaker_1: Um, how long... But how long will it take for me to be, like, enrolled into ... Sorry about... Because I know that my benefits-

Speaker speaker_0: From the d-

Speaker speaker_1: ... at... From my... Yeah, from the time that I enroll 'cause I know my, my one... I was trying to get a head start on it because I know the one that I'm currently... From, like, my employer that I'm currently leaving, which is Temple Healthcare, and, uh, I think it's, like, the end of April. I think that's what they said.

Speaker speaker_0: From the day of enrollment, it takes one to three weeks to process. Um, and then the next Monday you become active.

Speaker speaker_1: Oh, okay. Yeah. I think I'd, I'd rather prefer to start today, if that's okay. Just to give me, like, a head start.

Speaker speaker_0: Okay. And provide me with your full social?

Speaker speaker_1: Sure. It's 216-33-7692.

Speaker speaker_0: Okay. All righty. And you said your name is Pamela...

Speaker speaker_1: Yep, Pamela Turner. T-U-R-N-E-R.

Speaker speaker_0: Okay. And your full address?

Speaker speaker_1: It's 6451 Oxford Avenue, Apartment D as in dog, 119, Philadelphia, PA 19111.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: It's 7/22/1988.

Speaker speaker_0: Your phone number?

Speaker speaker_1: It's 443-783-8856.

Speaker speaker_0: All righty. And your email address?

Speaker speaker_1: It's peturner06, P-E-T-U-R-N-E-R, 0-6@gmail.com.

Speaker speaker_0: All right. And what plan do you want to enroll in today?

Speaker speaker_1: Um, I'm not sure. Which... You said which plan?

Speaker speaker_0: Yes.

Speaker speaker_1: Um, which plans do you have? I'm not sure. I have... I haven't got a chance to look at anything yet.

Speaker speaker_0: Um, so we offer medical, free Rx, free Rx virtual primary care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Dental, short-term disability, term life, vision, uh, critical illness, group accident, m- medical with preventative health built in, preventative only, behavioral and mental health, and identity theft protection.

Speaker speaker_1: Okay. So does medical... Well, medical... You said only medical covers... You said mental and... What was the last part? You said mental and behavioral?

Speaker speaker_0: That is a dif- That is a separate plan. Mental and behavioral health is a separate plan.

Speaker speaker_1: Oh, it's a separate one. Oh, okay. Okay, because I do need something to cover that because I am... I do have a therapist and psychiatrist as well. Um, so I do need something to cover that too.

Speaker speaker_0: Okay.

Speaker speaker_1: You said it's separate?

Speaker speaker_0: Yes. So that's \$1.50 a week. Um, is it just for yourself?

Speaker speaker_1: And... Oh, sorry, what was that?

Speaker speaker_0: Is, is the coverage for just yourself?

Speaker speaker_1: It covers for... For what is it? Sorry, I'm outside.

Speaker speaker_0: Is the coverage for just yourself?

Speaker speaker_1: Oh, yes, I'm sorry. Yeah.

Speaker speaker_0: Okay. Um, what... And anything else you want in enrolling?

Speaker speaker_1: Um, so I need that. I need also, like, the medical for, like, the health also too, like, for, like, physicals or, and/or, like, for, um, uh, like, doctor's appointments, things like that. I have... Like, I, I have, like, seven different doctors for, like, a GI so that covers that as well. So it covers the medical plus, um, the mental and behavioral.

Speaker speaker_0: Okay. So, like I said, the mental and behavioral health is a separate plan. So that one-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you already have... We already, um, put you down for.

Speaker speaker_1: Okay.

Speaker speaker_0: There is a plan called MEC Enhanced. That plan covers your preventative health which is your annual physical, your, your STD screenings, immunizations, diabetes, blood sugar, that kind of screenings. And it also includes your, um, medical portion.

Speaker speaker_1: Okay.

Speaker speaker_0: It does have copays but after the... They pay... After-Um, you pay the copay, the co- the- the remainder of the bill is covered by the insurance carrier. And you said it's ATC Healthcare, right?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so for example, with that plan, the... Oh, sorry. Can you listen in? The primary care visits, they have a \$10 copay and there's four visits a year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Specialty care visits, um, are \$50 copay and it's four visits a year. Urgent care visits have a \$60 for copay with four visits a year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and then it does have some coverage as far as hospital admission. They cover \$1,000 a day for one day. Hospital confinement, they cover \$100 a day for 30 days. Of surgery in a hospital, they cover \$500 a day for one day. Um, surgery in a physician's office, they cover to \$125 a day for one day. Medical imaging, they cover \$100 a day for two days. Um, it does have some prescription coverage with PharmaAvail. Um, they have virtual urgent care included in that plan.

Speaker speaker_1: Okay.

Speaker speaker_0: And that plan would be \$43.81 a week.

Speaker speaker_1: Okay. But it does... It does include like... Does it include... I'm trying to think. Does it include like CVS Specialty also too? 'Cause I am on Dupixent which is like a CVS, um, Specialty kind of like thing. It costs like roughly, um, like \$2,000 a month.

Speaker speaker_0: I am not sure on that specific question. Um, I can... There is a- a lady you can speak to about specific questions as far as coverage before you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... actually get enrolled.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: If you want to give her a call. I can save your account, um, and then you speak to her about your specific questions and what plan would, um, she would best recommend.

Speaker speaker_1: Okay. Yeah, 'cause I just... I know that you mentioned like prescriptions but what came into mind is I- I- I do remember I am on that Dupixent which is like an injection that I take every other week.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, for my eczema, so I'm just trying to... I'm just trying to think like if it covers that too.

Speaker speaker_0: They do offer-

Speaker speaker_1: Um, how much it covers.

Speaker speaker_0: They do offer FreeRx and FreeRx does have, um, a wider range of coverage as far as medicin- medications.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And you can actually go to the... You could actually go to [freerx.com](https://www.freerx.com) and click on the drug search-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and be able to put in that medication name and see if it's covered there, um, and it'll tell you-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And it will tell you if it's covered 100% or if you pay any part of it. Um, you can try that and then just do the FreeRx which is 5.99 a week for just yourself.

Speaker speaker_1: Okay. So... Okay. So it sounds like I need to check probably with a couple people, it sounds like before maybe I enroll-

Speaker speaker_0: I can-

Speaker speaker_1: ... into a plan.

Speaker speaker_0: I can send you a copy of the benefit guide and then provide you with Miss, um, Del- Delicia's number.

Speaker speaker_1: Oh, okay. Thank you.

Speaker speaker_0: And that way you can look at the plans that are offered and then whatever you don't understand you can give her a call and she'll be able to give you more detailed answers.

Speaker speaker_1: Okay. Thank you so much. Yeah, if you could send that to me in the email that would be perfect. Thank you so much.

Speaker speaker_0: Okay. No problem.

Speaker speaker_1: Yeah, I just... I just want to make sure like everything is covered 'cause I'm a little-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... like nervous because I'm coming from like- like a permanent position onto like a temp, so everything has been covered from like my- my employer-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... through like Temple Health. So I'm just like a little worried that like some of those things are not going to be covered again or not going to be covered as fully as it was.

Speaker speaker_0: Yep.

Speaker speaker_1: So I'm just trying to think like...

Speaker speaker_0: Yeah, no worries. I'm gonna, um, send you the benefit guide and then I'm gonna put right here Miss Delicia's number as well.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um-

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: That way you can ask her any questions that you have, um, about the coverage before you actually enroll.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: 'Cause they only give you a certain time frame to actually make changes.

Speaker speaker_1: Okay. Yeah. I'll look at that this weekend, um, this weekend coming up so I can try to see what's going on. So that way I can... Hopefully I can figure something out by like Monday or Tuesday when I speak to the woman and call in so that I can get a head start on that. And you said that the name of the place was called freerx.com?

Speaker speaker_0: Yes. Yes.

Speaker speaker_1: FreeRx.com. Okay.

Speaker speaker_0: And you can put any medication that you're taking or you might think you're gonna get, um, and they'll tell you if it's covered under them.

Speaker speaker_1: Okay. Yeah, 'cause I just wondered 'cause I know like the particular one that I do, um, for the Dupixent, I do have a secondary insurance 'cause I- I... With them, um, because of the fact that my primary insurance covers most of it but it doesn't cover all of it. And then I have the secondary insurance that does cover it which is the actual Dupixent, um, company.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So that's why I was like wondering. And it's like... And it's really weird but then they actually have an actual card that I actually had to like put in. So that's why I'm just trying to think like as far as with that.

Speaker speaker_0: Yep. And then with- with this coverage it'll be the same thing. Um, if you do the FreeRx you'll get... You'll be able to register on freerx.com-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and, um, they'll show you a card that you will show your pharmacy depending on what your medication is. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and then with your medical cards as well it has some coverage so you'll even be able to try to use your medical card for that prescription coverage. Um, but you'll receive cards for- for all of them. The medical is virtual but you... It works the same way,

you'll be able to just show them, um, the screenshot or the email and they'll be able to put in the information.

Speaker speaker_1: Oh, okay. Awesome. Okay. Thank you so much. I appreciate it.

Speaker speaker_0: No- no problem. I went ahead and sent you... That's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox try that spam or junk folder. Um, and then if... Once you speak to them or you figure out what plan you're wanting to enroll in, just give-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... us a call back here. We're here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh, and we'll be able to go ahead and get you enrolled.

Speaker speaker_1: Okay. Awesome. Thank you so much. I appreciate it.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Bye.