

## Transcript: Sara

**Marulanda-4843112344764416-5960521906569216**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name? May I have your name, please? Reuben Corley. That's R-E-U-B-E-N C-O-R-L-E-Y. Hello, Mr. Corley. How may I help you? Yes. Um, I'm trying to see how much my copay would be if I went... If I go to a primary care doctor, how much my copay would be with the Benefits in a Card, because I don't know how to, how to get that information on the, uh, the virtual benefits care. Okay. Let me check what kind of plans, uh, are you enrolled on or, uh, what plans have you... is your company offering. May I have the name of the temporary agency and the last four of your Social to locate you on the system, please? Who you working with? Uh, you said the company I work for is MAU. MAU. Okay. Okay. And then my last four of my Social is 5820. Five-eight-two-zero. Mr. Corley, and just for security purposes can you please verify your address and date of birth? It's 118 Monroe Street, Anderson, South Carolina, 29624. And my phone. Phone. You said my phone number? Date of birth. Date of birth. Oh, oh, 3/2/89. Thank you. And is your email corleyreuben1000@gmail.com? Yes, ma'am. And is your phone number 864-318-5073? That is correct. Okay, thank you very much. Let me check your information. Okay. You're enrolled on Issued Plus Enhanced, so do-do-do-do. Okay, you say physician office visit, the, there was outpatient sickness visit? Primary care. Primary care, like if I was to go... How much would the, I have to pay if I wanted to see a primary care doctor? The copay. Copay. Okay. The... Your plan will cover \$75. Any difference between the final bill and those \$75 will be your responsibility. This insurance does not work with copays. They just cover a flat fee. Like for a, um- Mm-hmm. Now, what about the ER? Okay, emergency room. Hold on, please. For hospital emergency room, they will cover \$250. Mm. No matter what you do, they, they don't cover more than that. Um, okay. Oh. They only pay \$75 towards the- Right. ... toward that, but there's a period. Mm-hmm. All these plans have to be \$75. Mm-hmm. Uh, and I was telling her, like, what kind of- Would you like me- Hello? ... would you, would you like me to send you the benefit guide? Uh, the whole information is there, and as you will be able to see ev- the whole coverage. Well, do... On the, on the virtual care, I'm on my account, so- Okay, do you want it- ... can I pull it. Can I... Yeah, how can I pull it up on my account? Okay. Give me just a minute. W- when you say pull it on your account, you mean on the website? Yes, on the My Benefits, oh, call it out. Okay. Hold on, please. Okay, so what page are you at? Okay. I'm about to sign in to my account. Okay. W- I'm going to use... yeah. What page is that on? What page? What page is that on? It's the, it's the very first page where you can schedule a visit, and they got you the "Good afternoon, Reuben. Benefits in a Card" at the top. No, no, no. What I, what I mean is, what web page? Oh, the member- You seeing- It says the virtualcarebenefitsinacard.com. Okay. Hold on, please. Is there any, is there another website I'm supposed to be on? No, that's it. Okay. You said the, the Virtual Urgent Care? It says virtualcare.benefitsinacard.com. Okay. Give me a minute while I get there.

Okay. Hold on. I'm, I'm just waiting for the system. Give me just a minute, please. Goodness. It's so slow. Okay. I'm sorry. It is, I'm just waiting for the system. Give me just a minute. No, whatever that was. But when I see that something happens, you come up here and say, "Okay, I heard y'all." Are you 15, 16? Okay. I'm going to have to- Okay. ... put you on hold just for a minute while the system download, okay? All right. We'll be right back with you, sir. Thank you. All righty. Thank you. Okay. Thank you. How can I get better? She doesn't still understand something. ... is it? I don't know. You're gonna have to put it on my nose. I think I did good, but it's okay. That's the one. Yeah. This is the thing that you need to help with his throat. That's all right there is. It's not an emergency. Thank you. No problem. I know who was in 000, but I didn't do the 000. Well, I'm not making you nothing. Okay, go ahead and put it in. Oh, thank you. I appreciate it. You're welcome. Hey, sweetheart, let me know if that's all. 'Cause sometimes they'll give you something to fill out. But if you give, you know, 'cause see, after they file the insurance with your insurance company, and if there's a balance, then most times there is a balance. They pay it for you. So you just pay the difference of it, the amount. Okay. That's all right. I got you. All right. Okay, so we're going to 3000. All right, we want this one. Yeah, this one. Okay. Go for it. I think that's it. Okay. Hello, Mr. Conley? Yes, Mama. Thank you for waiting, sir. Okay, let me ask you this. Have you, um, like, activated your account with the Virtual Urgent Care already? Um, not with the... I got my account pulled up but I haven't... It's activated and everything, I just haven't did no visit or anything. There is no visit, you say? I haven't did no, did no visit with the urgent care or anything. I just got my account, I just thought... Got my account pulled up and actually activated. Okay, perfect. So if it's already activated, as you can go ahead and, um, call 800-4... mm. Okay, give me a minute. If it's already activated, does that give you the option to, uh, like, uh, start seeing a doctor or something? Because I cannot go that far from here. Yeah. It, it gives me that option for, like, the urgent care for free. Yes, because the, your, the plan that you're enrolled at, it covers a urgen- Virtual Urgent Care. It is include. Okay. I just need the information that I need to, um, to have- When you go to them. ... when I, when I go to them, like, for the primary care doctor or anything, like can you just send me that information on email? Okay, but, but look, the Virtual Urgent Care, that's for urgent care. If you don't have, like, a primary doctor visitations or primary doctor virtual care. You have outpatient sickness doctor visitation, which is a family doctor and for that one, they cover \$75 and you will be responsible for the difference. Yes, that's what I was saying, like I... If even if... I would just need to, to show them that information when I go to, to the doctor, how much my co- um, all the information that you're telling me. I was just trying to see if you can... The information that you- Uh-huh. ... were saying, which you could send me over the email. Could you just send me that information? Okay. Have you received your ID card already? No, we didn't even get any ID cards. I had the- I had it pulled up. I don't know how I got it pulled up the last time on the- on my phone, but I had it on my phone, but I just couldn't- Okay. I don't think I saved it. But I need the cards in j- I do need the cards if y'all- if I can get those cards sent. Yes, yes. Uh, but, uh, but, like, for right now, do you have your virtual copy or you want me to send you another virtual copy? Excuse me. Can you- may- I got- I just got the virtual. Can you just- can you send me the original- Yes. Yes. ... like, through you or through the mail? Yes, of course. Yes. I'm making the request right now. Um, you may receive it, um, wh- in one or two weeks. But in the meantime, just use the virtual copy. Uh, that's the- Okay, now- ... the- the exact copy of the original. Now, I'm- I'm sending you- I'm sending you right now, um, the benefit guide. On

that benefit guide is where you're going to see how much the insurance will cover. All right. Now, is there- Okay. How do I get to the vir- Can you- can you explain- Do- s- there- Do you have to send me the virtual? I thought I pulled up the virtual one at one point. Mk. But I forgot how to do it. I'm sorry. Hello? Mr. Culley, it is breaking up. Oh, I'm sorry about that. It is breaking up. So I was saying I'll- Could you please repeat what you asked me? Yes. I was just saying I put- I did pull up the virtual card at one point, but can you tell me how to redo that again? If it- if I have to use the virtual one instead as well? Before you get the real card. Before I get the real card? The way... Okay, the way you see the- the- the- um, the- the webpage from your end is different than as we see it from here. I cannot explain you how that process is, but if you want, I can send you a virtual copy for you to have it right now. Yes, that'd be fine if you don't mind sending that to me and forward them to my email. Mm-hmm. Not at all. Not at all. Uh, give me just a minute. I want to be sure that you're receiving this email, then send you the ID card. Give me just a minute. Ask him about the prescription. Ask him if they pay any toward prescriptions. Now, do they pay any toward, uh, prescriptions with that? He's still calling. Yes, sir. You have a copay of \$10, \$20, or \$30 for prescriptions, and you have a discount on, uh, non-generic prescriptions. Okay, I just sent you the benefit guide. Um, I would like... Can you check your email while we are on the phone? I just want to be sure that you have received it. Yeah. I can do that. Yes, I have. I got the... Hold on, let me make sure. Yes, I got the, um, the information with the- all the plan- plan, um, plan benefit summaries and all that. Okay, perfect. Now, I just sent... In a different email, I just sent you the ID card. Can you check for it? In a d- It's in a different message? Yes, a different email. Yes, sir. Yes, I do have that. Okay. So, just for your information, on the- under the plan benefit summaries, on, uh, that's page number two, with the 2 on the bottom. Okay. Okay, if you came on the first roll... Yes, first roll. Um, under Virtual Urgent Care. Yeah. You see, under Benefits, you're going to see Virtual Urgent Care. And if you go all the way to the right, under Insure Plus Enhance, which is your plan, it will say it is include. So, everything what is under Insure Plus Enhance, on the right side, everything under that, um, that name, is what your plan will cover. All righty. Okay. Now, if you go to page number five, the five on the bottom of the page. All right. In the middle of the page where it says, "Benefits in a Card Virtual Urgent Care." Yes. There is your information. And just right below that, under Pharma Bill, is the prescriptions information. You have that information on your ID card as well. On the right side, um, of the APL ID card, you're gonna see the Pharma Bill information where your, uh, B number, group number, and PCN number is. Uh, that's the information the pharmacy's gonna need for your prescriptions. All righty. Okay, sir. Um, what else? Let me tell you. Your... Okay, your coverage is active, so do you have any other questions for me? I've got all the information that I s- that I actually need. If I have any more questions, I'll definitely give y'all a call. Sure, sir. We're gonna be here until 8:00 p.m., I mean, Monday through Friday, 8:00 to 8:00, um, Eastern Time. All righty. Well, I really do appreciate that. Mm-hmm. My pleasure, Mr. Culley. I wish you two have a wonderful day and thank you for calling Benefits in a Card. Thank you so much. You, too. You're more than welcome. Bye-bye.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name? May I have your name, please? Reuben Corley. That's R-E-U-B-E-N C-O-R-L-E-Y. Hello, Mr. Corley. How may I help you? Yes. Um, I'm trying to see how much my copay would be if I went... If I go to a primary care doctor, how much my copay would be with the Benefits in a Card, because I don't know how to, how to get that information on the, uh, the virtual benefits care. Okay. Let me check what kind of plans, uh, are you enrolled on or, uh, what plans have you... is your company offering. May I have the name of the temporary agency and the last four of your Social to locate you on the system, please? Who you working with? Uh, you said the company I work for is MAU. MAU. Okay. Okay. And then my last four of my Social is 5820. Five-eight-two-zero. Mr. Corley, and just for security purposes can you please verify your address and date of birth? It's 118 Monroe Street, Anderson, South Carolina, 29624. And my phone. Phone. You said my phone number? Date of birth. Date of birth. Oh, oh, 3/2/89. Thank you. And is your email corleyreuben1000@gmail.com? Yes, ma'am. And is your phone number 864-318-5073? That is correct. Okay, thank you very much. Let me check your information. Okay. You're enrolled on Issued Plus Enhanced, so do-do-do-do. Okay, you say physician office visit, the, there was outpatient sickness visit? Primary care. Primary care, like if I was to go... How much would the, I have to pay if I wanted to see a primary care doctor? The copay. Copay. Okay. The... Your plan will cover \$75. Any difference between the final bill and those \$75 will be your responsibility. This insurance does not work with copays. They just cover a flat fee. Like for a, um- Mm-hmm. Now, what about the ER? Okay, emergency room. Hold on, please. For hospital emergency room, they will cover \$250. Mm. No matter what you do, they, they don't cover more than that. Um, okay. Oh. They only pay \$75 towards the- Right. ... toward that, but there's a period. Mm-hmm. All these plans have to be \$75. Mm-hmm. Uh, and I was telling her, like, what kind of- Would you like me- Hello? ... would you, would you like me to send you the benefit guide? Uh, the whole information is there, and as you will be able to see ev- the whole coverage. Well, do... On the, on the virtual care, I'm on my account, so- Okay, do you want it- ... can I pull it. Can I... Yeah, how can I pull it up on my account? Okay. Give me just a minute. W- when you say pull it on your account, you mean on the website? Yes, on the My Benefits, oh, call it out. Okay. Hold on, please. Okay, so what page are you at? Okay. I'm about to sign in to my account. Okay. W- I'm going to use... yeah. What page is that on? What page? What page is that on? It's the, it's the very first page where you can schedule a visit, and they got you the "Good afternoon, Reuben. Benefits in a Card" at the top. No, no, no. What I, what I mean is, what web page? Oh, the member- You seeing- It says the virtualcarebenefitsinacard.com. Okay. Hold on, please. Is there any, is there another website I'm supposed to be on? No, that's it. Okay. You said the, the Virtual Urgent Care? It says virtualcare.benefitsinacard.com. Okay. Give me a minute while I get there. Okay. Hold on. I'm, I'm just waiting for the system. Give me just a minute, please. Goodness. It's so slow. Okay. I'm sorry. It is, I'm just waiting for the system. Give me just a minute. No, whatever that was. But when I see that something happens, you come up here and say, "Okay, I heard y'all." Are you 15, 16? Okay. I'm going to have to- Okay. ... put you on hold just for a minute while the system download, okay? All right. We'll be right back with you, sir. Thank you. All righty. Thank you. Okay. Thank you. How can I get better? She doesn't still understand something. ... is it? I don't know. You're gonna have to put it on my nose. I think I did good, but it's okay. That's the one. Yeah. This is the thing that you need to help with his throat. That's all right there is. It's not an emergency. Thank you. No problem. I

know who was in 000, but I didn't do the 000. Well, I'm not making you nothing. Okay, go ahead and put it in. Oh, thank you. I appreciate it. You're welcome. Hey, sweetheart, let me know if that's all. 'Cause sometimes they'll give you something to fill out. But if you give, you know, 'cause see, after they file the insurance with your insurance company, and if there's a balance, then most times there is a balance. They pay it for you. So you just pay the difference of it, the amount. Okay. That's all right. I got you. All right. Okay, so we're going to 3000. All right, we want this one. Yeah, this one. Okay. Go for it. I think that's it. Okay. Hello, Mr. Conley? Yes, Mama. Thank you for waiting, sir. Okay, let me ask you this. Have you, um, like, activated your account with the Virtual Urgent Care already? Um, not with the... I got my account pulled up but I haven't... It's activated and everything, I just haven't did no visit or anything. There is no visit, you say? I haven't did no, did no visit with the urgent care or anything. I just got my account, I just thought... Got my account pulled up and actually activated. Okay, perfect. So if it's already activated, as you can go ahead and, um, call 800-4... mm. Okay, give me a minute. If it's already activated, does that give you the option to, uh, like, uh, start seeing a doctor or something? Because I cannot go that far from here. Yeah. It, it gives me that option for, like, the urgent care for free. Yes, because the, your, the plan that you're enrolled at, it covers a urgen- Virtual Urgent Care. It is include. Okay. I just need the information that I need to, um, to have- When you go to them. ... when I, when I go to them, like, for the primary care doctor or anything, like can you just send me that information on email? Okay, but, but look, the Virtual Urgent Care, that's for urgent care. If you don't have, like, a primary doctor visitations or primary doctor virtual care. You have outpatient sickness doctor visitation, which is a family doctor and for that one, they cover \$75 and you will be responsible for the difference. Yes, that's what I was saying, like I... If even if... I would just need to, to show them that information when I go to, to the doctor, how much my co- um, all the information that you're telling me. I was just trying to see if you can... The information that you- Uh-huh. ... were saying, which you could send me over the email. Could you just send me that information? Okay. Have you received your ID card already? No, we didn't even get any ID cards. I had the- I had it pulled up. I don't know how I got it pulled up the last time on the- on my phone, but I had it on my phone, but I just couldn't- Okay. I don't think I saved it. But I need the cards in j- I do need the cards if y'all- if I can get those cards sent. Yes, yes. Uh, but, uh, but, like, for right now, do you have your virtual copy or you want me to send you another virtual copy? Excuse me. Can you- may- I got- I just got the virtual. Can you just- can you send me the original- Yes. Yes. ... like, through you or through the mail? Yes, of course. Yes. I'm making the request right now. Um, you may receive it, um, wh- in one or two weeks. But in the meantime, just use the virtual copy. Uh, that's the- Okay, now- ... the- the exact copy of the original. Now, I'm- I'm sending you- I'm sending you right now, um, the benefit guide. On that benefit guide is where you're going to see how much the insurance will cover. All right. Now, is there- Okay. How do I get to the vir- Can you- can you explain- Do- s- there- Do you have to send me the virtual? I thought I pulled up the virtual one at one point. Mk. But I forgot how to do it. I'm sorry. Hello? Mr. Culley, it is breaking up. Oh, I'm sorry about that. It is breaking up. So I was saying I'll- Could you please repeat what you asked me? Yes. I was just saying I put- I did pull up the virtual card at one point, but can you tell me how to redo that again? If it- if I have to use the virtual one instead as well? Before you get the real card. Before I get the real card? The way... Okay, the way you see the- the- the- um, the- the webpage from your end is different than as we see it from here. I cannot explain you how that

process is, but if you want, I can send you a virtual copy for you to have it right now. Yes, that'd be fine if you don't mind sending that to me and forward them to my email. Mm-hmm. Not at all. Not at all. Uh, give me just a minute. I want to be sure that you're receiving this email, then send you the ID card. Give me just a minute. Ask him about the prescription. Ask him if they pay any toward prescriptions. Now, do they pay any toward, uh, prescriptions with that? He's still calling. Yes, sir. You have a copay of \$10, \$20, or \$30 for prescriptions, and you have a discount on, uh, non-generic prescriptions. Okay, I just sent you the benefit guide. Um, I would like... Can you check your email while we are on the phone? I just want to be sure that you have received it. Yeah. I can do that. Yes, I have. I got the... Hold on, let me make sure. Yes, I got the, um, the information with the- all the plan- plan, um, plan benefit summaries and all that. Okay, perfect. Now, I just sent... In a different email, I just sent you the ID card. Can you check for it? In a d- It's in a different message? Yes, a different email. Yes, sir. Yes, I do have that. Okay. So, just for your information, on the- under the plan benefit summaries, on, uh, that's page number two, with the 2 on the bottom. Okay. Okay, if you came on the first roll... Yes, first roll. Um, under Virtual Urgent Care. Yeah. You see, under Benefits, you're going to see Virtual Urgent Care. And if you go all the way to the right, under Insure Plus Enhance, which is your plan, it will say it is include. So, everything what is under Insure Plus Enhance, on the right side, everything under that, um, that name, is what your plan will cover. All righty. Okay. Now, if you go to page number five, the five on the bottom of the page. All right. In the middle of the page where it says, "Benefits in a Card Virtual Urgent Care." Yes. There is your information. And just right below that, under Pharma Bill, is the prescriptions information. You have that information on your ID card as well. On the right side, um, of the APL ID card, you're gonna see the Pharma Bill information where your, uh, B number, group number, and PCN number is. Uh, that's the information the pharmacy's gonna need for your prescriptions. All righty. Okay, sir. Um, what else? Let me tell you. Your... Okay, your coverage is active, so do you have any other questions for me? I've got all the information that I s- that I actually need. If I have any more questions, I'll definitely give y'all a call. Sure, sir. We're gonna be here until 8:00 p.m., I mean, Monday through Friday, 8:00 to 8:00, um, Eastern Time. All righty. Well, I really do appreciate that. Mm-hmm. My pleasure, Mr. Culley. I wish you two have a wonderful day and thank you for calling Benefits in a Card. Thank you so much. You, too. You're more than welcome. Bye-bye.