Transcript: VICTORIA Taylor-4783462164381696-5983903602622464

Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hi. Um, my name is Theresa Wise, and I guess you could say, um, I have benefits with you guys and I just wanted to know more about it. Um, 'cause I, I signed up with the insurance through the temp agency, um, and yeah. Uh, so are you a- only able to do virtual appointments? Um, okay. Let me, let me pull up your file 'cause we're just your benefits administered. Um, I can see what you're enrolled into and go from there. Okay. What's the name of the agency that you work for? TRC. And the last four of your Social? 9947. Okay. Um, let's see. And do you mind verifying your address and date of birth? Yeah. Uh, my date of birth is 03/03/71 and my address is 1735 Hopkins Avenue, Columbus, Ohio 43223. Okay. And then phone number is 614-622-0598? Yes. And then email is, uh, first and last name '71 at gmail? Yep. That's it. Okay. Give me one second then. I appreciate your help. Yes, ma'am. Okay. So with the medical plan that you have, you do have virtual urgent care but there is also coverage for, like, um, going to a urgent care facility in person and- Okay. ... there's also coverage for a physician's office. So they don't cover the hospital at all? No. There is also coverage for hospitalization under your medical plan. Okay, 'cause I just had to go to the hospital last night and I didn't have any information so I, I didn't know what to give them. Um, they found out that, uh... A- and it wasn't like a regular symptom that I was getting, but they had to do a, um, I think it was a CAT scan or something and found out, um, what was going on with me. So, um, do you have any information for me so I can call them and give that to them? Uh, let me see if your ID card is ready. It's typically emailed to you versus s- being sent out by mail. Um- Give me one second and I can look it up and see. Okay. Thank you. Excuse me. And does it cover prescriptions too? 'Cause, uh, I just pulled up to the pharmacy and needed to get my script, so I didn't know how that worked. Okay. Um, so for prescriptions you actually have coverage a couple different ways. Now, under your medical plan you have, um, prescriptions through PharmaAvail, which if it is a covered medication, there is a copay of \$10, \$20, or \$30 just depending on the medication itself. Okay. Now, I do also see that you signed up for the FreeRx benefit, um, which is a prescription plan. Uh, you would have to register your account. Now, the medications that are covered with FreeRx, s- some of them, um, are only available for pharmacy pickup and then others are only available for home delivery. So once you get that FreeRx account registered, you can then, um, go onto the website and there's a tool once you log into your account where you can search the medication and it'll tell you if it's available for pharmacy pickup or if it's only available for home delivery. Um, there's also- Okay. No, I was just gonna ask, um, i- is there a, do you know the website or something for that free... Yeah. It's just freerx.com. FreeRx.com? Okay. Mm-hmm. And just register. Is there any information that I need that I, I don't have? Hmm. Not that I'm aware of. You might... I, typically they send you an email with instructions on how to register, but let me pull up... Give me just

one second. I can pull up the a- the website myself. Thank you. So when you go onto freerx.com, you just hit, um, now that's the join today. You hit Member Login. Okay. And then, let's see. If you haven't already set this up, it should take you to a pa- a page where it shows, like, how reg- regular, uh, members log in. But if you haven't set it up, there is a, a New User Registration option and it'll take you through the steps of setting up your account. Uh, first step that I see here is just, like, your first, last name, email, and your Social that you would put in. Okay, great. All right. And then- If you would like to use the coverage through your medical plan for prescriptions, you just hand the pharmacy your medical ID. Um, but if you decide to use the FreeRx coverage, once you get that account set up and you log into your account, the ID card for that is specifically on the dashboard of the account. Okay, so wait a minute. On the FreeRx, the ID card is on dashboard? Yeah. So s- the, the ID card's specifically for your FreeRx benefit. Once you set up your account and you log into your account, the ID card is gonna be one of the first things that you see on the dashboard when you log into your account. Okay. And on the Farmville, um, the ID card you said is emailed to me? Typically. But I'm looking all your ID cards up right now so that I can email that to you. Oh, I appreciate it. Thank you so much. You're welcome. Give me just a few seconds. Let me finish that up and I'll be right back. Okay. Thank you. All righty. Thank you so much for holding. So I went ahead and sent your medical, your dental, and your vision ID cards to your email. Awesome. 'Cause I was just gonna ask you about the vision and dental also. Do you know anything about them? Uh, yeah. So for the dental, I know it's a pretty basic dental plan, um, so it's not gonna cover any major dental work like crowns or orthodontists. Uh- Okay. ... but what it does cover is your preventative dental work at 100%. Um, basic dental work which is like your fillings and yoyour regular extractions at 80% once you meet the \$50 deductible. And then, uh, for vision I see here that there is a \$10, uh, copay for the annual eye exam, a \$25 copay for lenses and frames, and then the insurance will pay \$130 for the frame allowance. Okay. So \$130 for the frames. You said \$25 for the visit, right? So it's a \$10 copay for your annual eye exam. It's a \$25 copay for the lens and frames. Oh. And then the insurance will pay \$130 for the frames. Awesome. Okay. okay. And this is for vision and then there's dental. All right. Thank you so much. And I really appreciate you. You have yourself a wonderful day, okay? You as well. Thank you so much. Thank you. Bye-bye. Mm-hmm. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi. Um, my name is Theresa Wise, and I guess you could say, um, I have benefits with you guys and I just wanted to know more about it. Um, 'cause I, I signed up with the insurance through the temp agency, um, and yeah. Uh, so are you a- only able to do virtual appointments?

Speaker speaker_0: Um, okay. Let me, let me pull up your file 'cause we're just your benefits administered. Um, I can see what you're enrolled into and go from there.

Speaker speaker_1: Okay.

Speaker speaker_0: What's the name of the agency that you work for?

Speaker speaker 1: TRC.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 9947.

Speaker speaker_0: Okay. Um, let's see. And do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. Uh, my date of birth is 03/03/'71 and my address is 1735 Hopkins Avenue, Columbus, Ohio 43223.

Speaker speaker_0: Okay. And then phone number is 614-622-0598?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email is, uh, first and last name '71 at gmail?

Speaker speaker 1: Yep. That's it.

Speaker speaker_0: Okay. Give me one second then.

Speaker speaker_1: I appreciate your help.

Speaker speaker_0: Yes, ma'am. Okay. So with the medical plan that you have, you do have virtual urgent care but there is also coverage for, like, um, going to a urgent care facility in person and-

Speaker speaker_1: Okay.

Speaker speaker_0: ... there's also coverage for a physician's office.

Speaker speaker_1: So they don't cover the hospital at all?

Speaker speaker_0: No. There is also coverage for hospitalization under your medical plan.

Speaker speaker_1: Okay, 'cause I just had to go to the hospital last night and I didn't have any information so I, I didn't know what to give them. Um, they found out that, uh... A- and it wasn't like a regular symptom that I was getting, but they had to do a, um, I think it was a CAT scan or something and found out, um, what was going on with me. So, um, do you have any information for me so I can call them and give that to them?

Speaker speaker_0: Uh, let me see if your ID card is ready. It's typically emailed to you versus s-being sent out by mail.

Speaker speaker_1: Um-

Speaker speaker_0: Give me one second and I can look it up and see.

Speaker speaker_1: Okay. Thank you. Excuse me. And does it cover prescriptions too? 'Cause, uh, I just pulled up to the pharmacy and needed to get my script, so I didn't know how that worked.

Speaker speaker_0: Okay. Um, so for prescriptions you actually have coverage a couple different ways. Now, under your medical plan you have, um, prescriptions through PharmaAvail, which if it is a covered medication, there is a copay of \$10, \$20, or \$30 just depending on the medication itself.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, I do also see that you signed up for the FreeRx benefit, um, which is a prescription plan. Uh, you would have to register your account. Now, the medications that are covered with FreeRx, s- some of them, um, are only available for pharmacy pickup and then others are only available for home delivery. So once you get that FreeRx account registered, you can then, um, go onto the website and there's a tool once you log into your account where you can search the medication and it'll tell you if it's available for pharmacy pickup or if it's only available for home delivery. Um, there's also-

Speaker speaker_1: Okay. No, I was just gonna ask, um, i- is there a, do you know the website or something for that free...

Speaker speaker_0: Yeah. It's just freerx.com.

Speaker speaker_1: FreeRx.com? Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And just register. Is there any information that I need that I, I don't have?

Speaker speaker_0: Hmm. Not that I'm aware of. You might... I, typically they send you an email with instructions on how to register, but let me pull up... Give me just one second. I can pull up the a- the website myself.

Speaker speaker_1: Thank you.

Speaker speaker_0: So when you go onto freerx.com, you just hit, um, now that's the join today. You hit Member Login.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, let's see. If you haven't already set this up, it should take you to a pa- a page where it shows, like, how reg- regular, uh, members log in. But if you haven't set it up, there is a, a New User Registration option and it'll take you through the steps of setting up your account. Uh, first step that I see here is just, like, your first, last name, email, and your Social that you would put in.

Speaker speaker_1: Okay, great. All right. And then-

Speaker speaker_0: If you would like to use the coverage through your medical plan for prescriptions, you just hand the pharmacy your medical ID. Um, but if you decide to use the FreeRx coverage, once you get that account set up and you log into your account, the ID card for that is specifically on the dashboard of the account.

Speaker speaker_1: Okay, so wait a minute. On the FreeRx, the ID card is on dashboard?

Speaker speaker_0: Yeah. So s- the, the ID card's specifically for your FreeRx benefit. Once you set up your account and you log into your account, the ID card is gonna be one of the first things that you see on the dashboard when you log into your account.

Speaker speaker_1: Okay. And on the Farmville, um, the ID card you said is emailed to me?

Speaker speaker_0: Typically. But I'm looking all your ID cards up right now so that I can email that to you.

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

Speaker speaker_0: You're welcome. Give me just a few seconds. Let me finish that up and I'll be right back.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: All righty. Thank you so much for holding. So I went ahead and sent your medical, your dental, and your vision ID cards to your email.

Speaker speaker_1: Awesome. 'Cause I was just gonna ask you about the vision and dental also. Do you know anything about them?

Speaker speaker_0: Uh, yeah. So for the dental, I know it's a pretty basic dental plan, um, so it's not gonna cover any major dental work like crowns or orthodontists. Uh-

Speaker speaker_1: Okay.

Speaker speaker_0: ... but what it does cover is your preventative dental work at 100%. Um, basic dental work which is like your fillings and yo- your regular extractions at 80% once you meet the \$50 deductible. And then, uh, for vision I see here that there is a \$10, uh, copay for the annual eye exam, a \$25 copay for lenses and frames, and then the insurance will pay \$130 for the frame allowance.

Speaker speaker_1: Okay. So \$130 for the frames. You said \$25 for the visit, right?

Speaker speaker_0: So it's a \$10 copay for your annual eye exam. It's a \$25 copay for the lens and frames.

Speaker speaker_1: Oh.

Speaker speaker_0: And then the insurance will pay \$130 for the frames.

Speaker speaker_1: Awesome. Okay. okay. And this is for vision and then there's dental. All right. Thank you so much. And I really appreciate you. You have yourself a wonderful day, okay?

Speaker speaker_0: You as well. Thank you so much.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker 0: Mm-hmm. Bye-bye.