

## Transcript: VICTORIA

**Taylor-5581784897077248-6475437567950848**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, Victoria. My name is Linda Scroggins, and I need some information regarding, uh, the benefits I have available for me as far as medical. Okay. Uh, what's the name of the agency you work for? Uh, Care, Care Builders At Home. And the last four of your Social? 2905. Okay. And I'm sorry, your first and last name again? Linda Scroggins. Okay. Do you mind verifying your address and date of birth? Yes. Address, 25626 27th Street, San Bernardino, California 92404. Uh, phone number 310-617-1511. All right. And then, let's see... I'm sorry, your date of birth? April 25th, 1955. Okay. And then email is jredeeza@gmail.com? That is correct. Okay. Um, so are you just wanting to know what you're currently enrolled into? Yes, mm-hmm. Okay. So, it looks like you're enrolled into FreeRx, which is like a prescription plan. Mm-hmm. Um, and then you also have dental, vision, and the VIP+ medical plan. Okay. Now, um, uh, when does it say... When does any of them come into effect, effective date? So, it looks like it just became active this Monday, the 16th. So, you should be receiving- Mm-hmm. ... your ID cards soon. Um, it typically- Mm-hmm. ... takes about seven to 10 business days once it becomes active to get those. Oh, okay. And, um, the reason I'm asking 'cause, um, uh, I have a prescription that I need filled, but I don't have the insu- uh, insurance information to give them yet. Okay. Um, I can look up your ID cards for the medical, dental, and vision. Um, if they're available, I can email those to you. Um- Okay. ... now, you should have received an email with instructions on how to register, um- Oh. ... your account with FreeRx. Okay. In case you wanted to use the FreeRx coverage for the prescription. Oh, okay. Yeah, I, I hope I... It didn't come under anything that I... But I haven't emptied my trash in, in over a week, so if it's, if I did accidentally delete it, uh, without reading it, it, uh, should still be there. Okay. And I'll also send you an email that we have, um, that comes with- Mm-hmm. ... instructions. Uh, it's just not the same one you may have gotten from FreeRx. But, um, let me see if I have access to your ID cards real quick, and I will be right back. Okay. All right, thank you. Yes, ma'am. Alrighty, thank you so much for holding. So I just sent all your ID cards to the jrdiva@gmail.com- ... and, um- Okay. ... I also sent the instructions for the FreeRx as well. Okay. All right, cool. Thank you so much. Oh, one more question. Sure. Um... Hold on, let me... I was looking at my check bill and I had one more question for you. As far as the benefits that I have chosen. Mm-hmm. Oh, out of the way. Um, if, um... Or the medical portion of that. Um- Mm-hmm. ... do... Is that, like, a, a PPO? Can you go any, any doctor you want? Um- Or they have to be a insured? Yeah, yeah, it's not a PPO. It's a hospital indemnity plan, but you don't have to stay in network. Oh, okay. So it's just for... It's not for, uh, preventive, uh, primary doctors? So the, the... What I know about it is it's a hospital indemnity plan. There is coverage for a physician's office, um- Mm-hmm. ... visits, but it would be, to my knowledge, for like non-preventative visits, so like if

you're sick or, you know, pre-existing conditions- Right. Oh, okay. Okay. And that's the, uh... Which one do I have? The, uh, MVP or... No, you have the, uh, VIP+. VIP. VIP+. Hold on. Let me... I'm looking for it. Um... Hmm. Oh. And that one is the one that's \$31 a month, right? So you pay \$31.71 a week for that. Oh, okay. Now in order to, uh, rece- receive, uh, the, uh, FreeRx and the, um, dental and vision, uh, plans, do I have to have that? No, you can do the dental, vision and FreeRx by itself. Yeah. Now, I will say, um- Mm-hmm. ... with the VIP+ plan, it's under an... All of our medical plans, actually, um, is under the sec- uh, the IRS code of Section 125. Mm-hmm. So basically, that's an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, IRS put stipulations on when you can change or cancel the plans once you're enrolled. Okay. Um, so you're... You can do so during your personal open enrollment period which, for you, you're already outside of personal open enrollment, but the- Okay. ... and their company open enrollment period is December 27th of this month. So you have until the 27th of December to change or cancel that medical plan. Mm-hmm. After the 27th, you would have to have a qualifying life event in order to cancel it or wait for the next open enrollment period. Okay, and that would be like a year from the 27th? Or... Yeah, it'll be around the same time next year. Probably- Oh. ... like beginning December to the end. End of December. Okay. 'Cause I'm, I'm looking for the VIP plan to see w- what all that entails, and I see a, a MVP on the, um, the summary sheet that I'm looking at, but I don't see a VIP. Yeah. The- I don't see a VIP. Yeah, the MVP is a different plan. Um, the... What you have should be on page numbered two of the benefits guide. It'll say, "Plan Benefit Summaries," up at the top. Oh, okay. Uh, yeah, that one. I see that too. Okay. Uh, plan benefits. Okay. Now, that would be, you say, on page two? Yeah. You'll also see the Stay Healthy MEC TeleRx, so it's like a chart. Yeah. It'll say Stay Healthy MEC TeleRx, VIP Plus and the VIP Prime. Okay, plan bill. My note when I pull it up on my phone, it's page four. 'Cause I was like, wait a minute. Where is it? Oh. Yeah, it's page four. Okay, so you say I have until the 27th. I was ju-... And, and the reason I'm asking is I was trying to see if there was, um... Now, what does that other one, the Stay Healthy MEC, uh, TeleRx, what is that one? So the- Entailed benefits. Yeah, so we technically have two different Stay Healthy's. Are you talking about the one that's listed right before the VIP Plus? Correct, correct. Yeah, okay. So that plan is just for your preventative healthcare. So it only covers yearly physicals, vaccinations and preventative screenings. Um, it does cover it at 100% and you would have to stay in network for that plan. Now- Okay. ... that plan does come with a subscription to FreeRx and it also comes with, um, Virtual Urgent Care. Oh, okay. So if I chose that plan which is \$16.05 a month, I'd already- I, uh, the FreeRx will be included in that one, right? Yeah, that's the only medical plan that includes FreeRx. Hmm, and how much am I looking for FreeRx now? So FreeRx, what you currently have is \$5.99 by itself. Okay, so if I incorporate it into the, the other one, that would probably... So do you have any plans at all that basically cover, um, prescription dental and vision? Does any of those come with that? Dental and vision are separate from medical. Oh, separate. Okay. Mm-kay. Uh, also the virtual, you say it'll cover the virtual. Mm-kay. All right, I'm just trying to, um, make sure, you know, I'm getting a bang for my buck. Gotcha. Now with the FreeRx, do, as far as you know, and maybe I, I need to call them to ask this question, but if, if I... Do I have to go to the pharmacy that's listed, like Walgreens, Walmart? Uh- Rite Aids. Or can I go... 'Cause it, but the reason I'm asking that question is because I use a pharmacy that, uh, inside my medical group that I currently go to, so I wanna make sure that, um, uh, I can still continue to go to that pharmacy. Gotcha. Um, so

I n-... Honestly, I'm not sure if... I would assume, because there's a, there's a specific, uh, search tool on their website where it says Pharmacy Locator, so I- Mm-hmm. ... I think that you might have to use one of the pharmacies that they, they work with. Um, but if you go on FreeRx.com, um- Mm-hmm. ... and you click on the tab that says Search and Locate, you can- Mm-hmm. ... search, uh, the drug that you're, you know, trying to pick up. It'll tell you- Uh-huh. ... if that is a covered prescription, if it's available for pharmacy pickup or if it's available for home delivery. Um, and then it also right below Drug Search, you'll see Pharmacy Locator where you can search and see if your pharmacy pops up. Okay, let me see. Membership benefits. You said, uh... I see the one that says the medication search. So it should... If you're on FreeRx.com. Yes. Uh, the tab that says Search and Locate. Search and... Hold on, let me see. Search and Start Saving. Wait a minute, let me... Is it over here on the three bars? Search and Locate. Okay, I see it. Yeah, I see it. Um, yeah, so sh-... There's an option for Drug Search and Pharmacy Locator. Okay. Okie dokie. I just plug that in there and they should be able to tell me if that pharmacy is, is, um... I could use that pharmacy or... 'Cause I've, uh, you know, otherwise I need to have some prescriptions transferred is, um... I, I just wanna make sure that I do that if I have to... if my pharmacy isn't in this. Okay. Yeah, and, um, like I said, you can even look up the, the prescription you're trying to pick up and it'll tell you if it's... Because some prescriptions are only available for, like, pharmacy pickup and some of them are only available for home delivery. Oh, okay. Yeah, 'cause I'm searching it now. Nope. It says..... Okay, yeah, so I know, um, uh... So what I'll do is I'll go in here also and check and see if, um, my drug, uh, is, uh, is covered. Okay. Mm-hmm. Now also- Oh. ... I, I wanna let you know also with, um... You do have coverage through PharMeval for prescriptions under the VIP Plus. Mm-hmm. Um, which the prescription cover- Oh. ... the way that it works under the VIP Plus is if it- Mm-hmm. ... is a covered medication, they'll cover \$10, \$20 or \$30 of it and then you pay the remainder. Oh, okay. Got it, got it, got it. So if your prescription is not covered through FreeRx, I would definitely reach out then to PharMeval and they can let you know if your medication is covered. Okay, Pharma, okay. Um, and th-... So incorporated in the card that you just emailed, the information you just emailed to me, I should be able to, um, call them and see if this... my medication is covered, uh, through them as well on the... from the VIP? Yeah, the one that I labeled as your first and last name, HI medical ID card. Mm-hmm. Uh, that has your medical information on it, but it also has the PharMeval prescription information on there. Oh, okay. All right, got it. Okie dokie. I'll go in through my email and check all that out. Give me something to work, you know, so I can start making sure I have everything, uh, I need before the 27th or, uh, anything that, uh, needs, I don't, I don't need I can, I'll have time to, um, cancel it. Yep, perfect. Okay, thank you so much. You're welcome. Bye-bye. All right.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_2: Hey, Victoria. My name is Linda Scroggins, and I need some information regarding, uh, the benefits I have available for me as far as medical.

Speaker speaker\_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker\_2: Uh, Care, Care Builders At Home.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 2905.

Speaker speaker\_1: Okay. And I'm sorry, your first and last name again?

Speaker speaker\_2: Linda Scroggins.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: Yes. Address, 25626 27th Street, San Bernardino, California 92404. Uh, phone number 310-617-1511.

Speaker speaker\_1: All right. And then, let's see... I'm sorry, your date of birth?

Speaker speaker\_2: April 25th, 1955.

Speaker speaker\_1: Okay. And then email is jredeeza@gmail.com?

Speaker speaker\_2: That is correct.

Speaker speaker\_1: Okay. Um, so are you just wanting to know what you're currently enrolled into?

Speaker speaker\_2: Yes, mm-hmm.

Speaker speaker\_1: Okay. So, it looks like you're enrolled into FreeRx, which is like a prescription plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, and then you also have dental, vision, and the VIP+ medical plan.

Speaker speaker\_2: Okay. Now, um, uh, when does it say... When does any of them come into effect, effective date?

Speaker speaker\_1: So, it looks like it just became active this Monday, the 16th. So, you should be receiving-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... your ID cards soon. Um, it typically-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... takes about seven to 10 business days once it becomes active to get those.

Speaker speaker\_2: Oh, okay. And, um, the reason I'm asking 'cause, um, uh, I have a prescription that I need filled, but I don't have the insu- uh, insurance information to give them yet.

Speaker speaker\_1: Okay. Um, I can look up your ID cards for the medical, dental, and vision. Um, if they're available, I can email those to you. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... now, you should have received an email with instructions on how to register, um-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... your account with FreeRx.

Speaker speaker\_2: Okay.

Speaker speaker\_1: In case you wanted to use the FreeRx coverage for the prescription.

Speaker speaker\_2: Oh, okay. Yeah, I, I hope I... It didn't come under anything that I... But I haven't emptied my trash in, in over a week, so if it's, if I did accidentally delete it, uh, without reading it, it, uh, should still be there.

Speaker speaker\_1: Okay. And I'll also send you an email that we have, um, that comes with-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... instructions. Uh, it's just not the same one you may have gotten from FreeRx. But, um, let me see if I have access to your ID cards real quick, and I will be right back.

Speaker speaker\_2: Okay. All right, thank you.

Speaker speaker\_1: Yes, ma'am. Alrighty, thank you so much for holding. So I just sent all your ID cards to the jrdiva@gmail.com- ... and, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I also sent the instructions for the FreeRx as well.

Speaker speaker\_2: Okay. All right, cool. Thank you so much. Oh, one more question.

Speaker speaker\_1: Sure.

Speaker speaker\_2: Um... Hold on, let me... I was looking at my check bill and I had one more question for you. As far as the benefits that I have chosen.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Oh, out of the way. Um, if, um... Or the medical portion of that. Um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... do... Is that, like, a, a PPO? Can you go any, any doctor you want?

Speaker speaker\_1: Um-

Speaker speaker\_2: Or they have to be a insured?

Speaker speaker\_1: Yeah, yeah, it's not a PPO. It's a hospital indemnity plan, but you don't have to stay in network.

Speaker speaker\_2: Oh, okay. So it's just for... It's not for, uh, preventive, uh, primary doctors?

Speaker speaker\_1: So the, the... What I know about it is it's a hospital indemnity plan. There is coverage for a physician's office, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... visits, but it would be, to my knowledge, for like non-preventative visits, so like if you're sick or, you know, pre-existing conditions-

Speaker speaker\_2: Right. Oh, okay. Okay. And that's the, uh... Which one do I have? The, uh, MVP or...

Speaker speaker\_1: No, you have the, uh, VIP+.

Speaker speaker\_2: VIP. VIP+. Hold on. Let me... I'm looking for it. Um... Hmm. Oh. And that one is the one that's \$31 a month, right?

Speaker speaker\_1: So you pay \$31.71 a week for that.

Speaker speaker\_2: Oh, okay. Now in order to, uh, rece- receive, uh, the, uh, FreeRx and the, um, dental and vision, uh, plans, do I have to have that?

Speaker speaker\_1: No, you can do the dental, vision and FreeRx by itself.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Now, I will say, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... with the VIP+ plan, it's under an... All of our medical plans, actually, um, is under the sec- uh, the IRS code of Section 125.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So basically, that's an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, IRS put stipulations on when you can change or cancel the plans once you're enrolled.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so you're... You can do so during your personal open enrollment period which, for you, you're already outside of personal open enrollment, but the-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... and their company open enrollment period is December 27th of this month. So you have until the 27th of December to change or cancel that medical plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: After the 27th, you would have to have a qualifying life event in order to cancel it or wait for the next open enrollment period.

Speaker speaker\_2: Okay, and that would be like a year from the 27th? Or...

Speaker speaker\_1: Yeah, it'll be around the same time next year. Probably-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... like beginning December to the end.

Speaker speaker\_2: End of December. Okay. 'Cause I'm, I'm looking for the VIP plan to see w- what all that entails, and I see a, a MVP on the, um, the summary sheet that I'm looking at, but I don't see a VIP.

Speaker speaker\_1: Yeah. The-

Speaker speaker\_2: I don't see a VIP.

Speaker speaker\_1: Yeah, the MVP is a different plan. Um, the... What you have should be on page numbered two of the benefits guide. It'll say, "Plan Benefit Summaries," up at the top.

Speaker speaker\_2: Oh, okay. Uh, yeah, that one. I see that too. Okay. Uh, plan benefits. Okay. Now, that would be, you say, on page two?

Speaker speaker\_1: Yeah. You'll also see the Stay Healthy MEC TeleRx, so it's like a chart.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: It'll say Stay Healthy MEC TeleRx, VIP Plus and the VIP Prime.

Speaker speaker\_2: Okay, plan bill. My note when I pull it up on my phone, it's page four. 'Cause I was like, wait a minute. Where is it?

Speaker speaker\_1: Oh.

Speaker speaker\_2: Yeah, it's page four. Okay, so you say I have until the 27th. I was ju-... And, and the reason I'm asking is I was trying to see if there was, um... Now, what does that other one, the Stay Healthy MEC, uh, TeleRx, what is that one?

Speaker speaker\_1: So the-

Speaker speaker\_2: Entailed benefits.

Speaker speaker\_1: Yeah, so we technically have two different Stay Healthy's. Are you talking about the one that's listed right before the VIP Plus?

Speaker speaker\_2: Correct, correct.

Speaker speaker\_1: Yeah, okay. So that plan is just for your preventative healthcare. So it only covers yearly physicals, vaccinations and preventative screenings. Um, it does cover it at 100% and you would have to stay in network for that plan. Now-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that plan does come with a subscription to FreeRx and it also comes with, um, Virtual Urgent Care.

Speaker speaker\_2: Oh, okay. So if I chose that plan which is \$16.05 a month, I'd already, uh, the FreeRx will be included in that one, right?

Speaker speaker\_1: Yeah, that's the only medical plan that includes FreeRx.

Speaker speaker\_2: Hmm, and how much am I looking for FreeRx now?

Speaker speaker\_1: So FreeRx, what you currently have is \$5.99 by itself.

Speaker speaker\_2: Okay, so if I incorporate it into the, the other one, that would probably... So do you have any plans at all that basically cover, um, prescription dental and vision? Does any of those come with that?

Speaker speaker\_1: Dental and vision are separate from medical.

Speaker speaker\_2: Oh, separate. Okay. Mm-kay. Uh, also the virtual, you say it'll cover the virtual. Mm-kay. All right, I'm just trying to, um, make sure, you know, I'm getting a bang for my buck.

Speaker speaker\_1: Gotcha.

Speaker speaker\_2: Now with the FreeRx, do, as far as you know, and maybe I, I need to call them to ask this question, but if, if I... Do I have to go to the pharmacy that's listed, like Walgreens, Walmart?

Speaker speaker\_1: Uh-

Speaker speaker\_2: Rite Aids. Or can I go... 'Cause it, but the reason I'm asking that question is because I use a pharmacy that, uh, inside my medical group that I currently go to, so I wanna make sure that, um, uh, I can still continue to go to that pharmacy.

Speaker speaker\_1: Gotcha. Um, so I n-... Honestly, I'm not sure if... I would assume, because there's a, there's a specific, uh, search tool on their website where it says Pharmacy Locator, so I-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... I think that you might have to use one of the pharmacies that they, they work with. Um, but if you go on FreeRx.com, um-

Speaker speaker\_2: Mm-hmm.



Speaker speaker\_1: ... and you click on the tab that says Search and Locate, you can-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... search, uh, the drug that you're, you know, trying to pick up. It'll tell you-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... if that is a covered prescription, if it's available for pharmacy pickup or if it's available for home delivery. Um, and then it also right below Drug Search, you'll see Pharmacy Locator where you can search and see if your pharmacy pops up.

Speaker speaker\_2: Okay, let me see. Membership benefits. You said, uh... I see the one that says the medication search.

Speaker speaker\_1: So it should... If you're on FreeRx.com.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Uh, the tab that says Search and Locate.

Speaker speaker\_2: Search and... Hold on, let me see. Search and Start Saving. Wait a minute, let me... Is it over here on the three bars? Search and Locate. Okay, I see it. Yeah, I see it.

Speaker speaker\_1: Um, yeah, so sh-... There's an option for Drug Search and Pharmacy Locator.

Speaker speaker\_2: Okay. Okie dokie. I just plug that in there and they should be able to tell me if that pharmacy is, is, um... I could use that pharmacy or... 'Cause I've, uh, you know, otherwise I need to have some prescriptions transferred is, um... I, I just wanna make sure that I do that if I have to... if my pharmacy isn't in this.

Speaker speaker\_1: Okay. Yeah, and, um, like I said, you can even look up the, the prescription you're trying to pick up and it'll tell you if it's... Because some prescriptions are only available for, like, pharmacy pickup and some of them are only available for home delivery.

Speaker speaker\_2: Oh, okay. Yeah, 'cause I'm searching it now. Nope. It says..... Okay, yeah, so I know, um, uh... So what I'll do is I'll go in here also and check and see if, um, my drug, uh, is, uh, is covered. Okay.

Speaker speaker\_1: Mm-hmm. Now also-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... I, I wanna let you know also with, um... You do have coverage through PharMevel for prescriptions under the VIP Plus.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, which the prescription cover-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... the way that it works under the VIP Plus is if it-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is a covered medication, they'll cover \$10, \$20 or \$30 of it and then you pay the remainder.

Speaker speaker\_2: Oh, okay. Got it, got it, got it.

Speaker speaker\_1: So if your prescription is not covered through FreeRx, I would definitely reach out then to PharMeval and they can let you know if your medication is covered.

Speaker speaker\_2: Okay, Pharma, okay. Um, and th-... So incorporated in the card that you just emailed, the information you just emailed to me, I should be able to, um, call them and see if this... my medication is covered, uh, through them as well on the... from the VIP?

Speaker speaker\_1: Yeah, the one that I labeled as your first and last name, HI medical ID card.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Uh, that has your medical information on it, but it also has the PharMeval prescription information on there.

Speaker speaker\_2: Oh, okay. All right, got it. Okie dokie. I'll go in through my email and check all that out. Give me something to work, you know, so I can start making sure I have everything, uh, I need before the 27th or, uh, anything that, uh, needs, I don't, I don't need I can, I'll have time to, um, cancel it.

Speaker speaker\_1: Yep, perfect.

Speaker speaker\_2: Okay, thank you so much.

Speaker speaker\_1: You're welcome. Bye-bye.

Speaker speaker\_2: All right.