

Transcript: VICTORIA

Taylor-5906997003862016-4853271270965248

Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Um, yes, ma'am. I was calling to see about how does the insurance work with you guys since I'm with 3RDS? Okay. Um, are you enrolled into coverage with them? Um, they told me they didn't know, so they gave me you guys' number to call. Gotcha. Um, what's the last four of your Social? Um, 9583. And your first and last name? Larry McGarry. All right. Do you mind verifying your address and date of birth? Yeah. Now, it's 1505 North McAnany Street, Selma, Alabama 36703. And birth date's 12/18/98. And then phone number 334-431-4518? Yes, ma'am. Okay. And then email is lj.mcgarry@gmail.com? Uh-huh. Okay. I don't see that you're enrolled into anything. Oh, okay. Um, do you know how do I enroll? 'Cause I seen it said I was auto-enrolled to a 6, but I don't know if that's correct. Yeah. They typically automatically enroll members into coverage, but I don't see that you were. Let me... Give me one second. Yeah. I don't see that you were auto-enrolled and it looks like actually, at this point, you're no longer eligible to enroll, um, because you're now outside of your personal open enrollment period. Are you a rehire with them? No, ma'am. I just got hired. And I, um, I got the message March 20th. It was like, "You will be auto-enrolled." I don't know why it didn't auto-enroll me. Okay. Yeah, 'cause I'm seeing hire dates from 2022 on your file. Oh, yeah. That was, yeah, that was then, but I'm not a rehire for the, for, you know, like just leaving and coming back. Yeah. Back then I was. I don't think I was in there then either. Yeah. I mean, if you go so long between... I think it's like you go 90 days in a b- in between assignments, you're technically considered a rehire. Um, but either way, regardless of that, uh, I'm not sure why you weren't auto-enrolled. Um, but at this point, you're outside of your personal open enrollment period, so we wouldn't be able to get you enrolled. Okay. Now, I can double check just to be on the safe side, because like I said, I do see multiple hire dates on file for you. Uh-huh. Um, so I guess what I'll do on my end is verify your hire date and your eligibility, and then I can follow up with you from there. Okay. Um, and see possibly why you got that message and you weren't auto-enrolled. Okay. Now, are you wanting the plan that they automatically enroll you into? Yes, ma'am. Okay. All right. Just because I know there's other plans being offered, so I will go ahead and see what may have caused you to not be auto-enrolled. And then I'll also verify your hire date on my end and just follow up with you from there. Okay. Um, one question before you leave. The, um, regular coverage that we're automatically enrolled in, what does it cover technically? The plan that they automatically enroll you into, it's just for your preventative care. So that's like yearly physicals, vaccinations and preventative screenings. Okay. They do cover that at 100%. You have to stay in the multi-plan network as we- as well. Um... Mm-hmm. The plan also does come with a f- a subscription to like FreeRx, which is like a prescription plan. And then it also comes with virtual urgent care. But other than that, it is just a preventative medical plan. Okay. Now, if I just wanted to go, like that means I just wanted to go to the doctor or

urgent care 'cause I'm sick or something like that, do I need to like up the plan? Yeah. The only type of urgent care that the plan they automatically enroll you into, the only coverage you're going to get for that is virtual urgent care. So you wouldn't be able to be covered by going to a f- physically to an urgent care. Okay. So what's the next plan that cover me for going to like doctor visits, things like that? So what I can do is I can send you a copy of the benefits guide to your email address. Okay. Now, with that being said, since I'm looking into why you weren't auto-enrolled, I might only be able to get you enrolled into the plan that you, they typically auto-enroll you. Okay. I can't guarantee that, at this point, that you'll be able to choose another plan. Okay. But I'm gonna send you the benefits guide anyways to you. It goes over all the plans being offered, what they cover and how much they cost. Okay. And then once I get, um, some more information for you, I will follow up. Now, did you say you received a text message on the 20th of March about the auto-enrollment? Yes, ma'am, and it said I was auto-enrolled. To make changes, call within 30 days. Okay. Did it say you were going to be auto-enrolled? Uh, let's see. Yeah. It said, "You will be auto-enrolled within 30 days." And I know I'm past 30 days. Okay. All right. Well, let me see what I can find out and I will follow up with you as soon as I can. Okay. All righty. You have a wonderful night. All right. You too. Thank you. 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: Um, yes, ma'am. I was calling to see about how does the insurance work with you guys since I'm with 3RDS?

Speaker speaker_0: Okay. Um, are you enrolled into coverage with them?

Speaker speaker_1: Um, they told me they didn't know, so they gave me you guys' number to call.

Speaker speaker_0: Gotcha. Um, what's the last four of your Social?

Speaker speaker_1: Um, 9583.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Larry McGarry.

Speaker speaker_0: All right. Do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. Now, it's 1505 North McAnany Street, Selma, Alabama 36703. And birth date's 12/18/98.

Speaker speaker_0: And then phone number 334-431-4518?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then email is lj.mcgarry@gmail.com?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Okay. I don't see that you're enrolled into anything.

Speaker speaker_1: Oh, okay. Um, do you know how do I enroll? 'Cause I seen it said I was auto-enrolled to a 6, but I don't know if that's correct.

Speaker speaker_0: Yeah. They typically automatically enroll members into coverage, but I don't see that you were. Let me... Give me one second. Yeah. I don't see that you were auto-enrolled and it looks like actually, at this point, you're no longer eligible to enroll, um, because you're now outside of your personal open enrollment period. Are you a rehire with them?

Speaker speaker_1: No, ma'am. I just got hired. And I, um, I got the message March 20th. It was like, "You will be auto-enrolled." I don't know why it didn't auto-enroll me.

Speaker speaker_0: Okay. Yeah, 'cause I'm seeing hire dates from 2022 on your file.

Speaker speaker_1: Oh, yeah. That was, yeah, that was then, but I'm not a rehire for the, for, you know, like just leaving and coming back. Yeah. Back then I was. I don't think I was in there then either.

Speaker speaker_0: Yeah. I mean, if you go so long between... I think it's like you go 90 days in a b- in between assignments, you're technically considered a rehire. Um, but either way, regardless of that, uh, I'm not sure why you weren't auto-enrolled. Um, but at this point, you're outside of your personal open enrollment period, so we wouldn't be able to get you enrolled.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, I can double check just to be on the safe side, because like I said, I do see multiple hire dates on file for you.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, so I guess what I'll do on my end is verify your hire date and your eligibility, and then I can follow up with you from there.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and see possibly why you got that message and you weren't auto-enrolled.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, are you wanting the plan that they automatically enroll you into?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. All right. Just because I know there's other plans being offered, so I will go ahead and see what may have caused you to not be auto-enrolled. And then I'll also verify your hire date on my end and just follow up with you from there.

Speaker speaker_1: Okay. Um, one question before you leave. The, um, regular coverage that we're automatically enrolled in, what does it cover technically?

Speaker speaker_0: The plan that they automatically enroll you into, it's just for your preventative care. So that's like yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: They do cover that at 100%. You have to stay in the multi-plan network as we- as well. Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The plan also does come with a f- a subscription to like FreeRx, which is like a prescription plan. And then it also comes with virtual urgent care. But other than that, it is just a preventative medical plan.

Speaker speaker_1: Okay. Now, if I just wanted to go, like that means I just wanted to go to the doctor or urgent care 'cause I'm sick or something like that, do I need to like up the plan?

Speaker speaker_0: Yeah. The only type of urgent care that the plan they automatically enroll you into, the only coverage you're going to get for that is virtual urgent care. So you wouldn't be able to be covered by going to a f- physically to an urgent care.

Speaker speaker_1: Okay. So what's the next plan that cover me for going to like doctor visits, things like that?

Speaker speaker_0: So what I can do is I can send you a copy of the benefits guide to your email address.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, with that being said, since I'm looking into why you weren't auto-enrolled, I might only be able to get you enrolled into the plan that you, they typically auto-enroll you.

Speaker speaker_1: Okay.

Speaker speaker_0: I can't guarantee that, at this point, that you'll be able to choose another plan.

Speaker speaker_1: Okay.

Speaker speaker_0: But I'm gonna send you the benefits guide anyways to you. It goes over all the plans being offered, what they cover and how much they cost.

Speaker speaker_1: Okay.

Speaker speaker_0: And then once I get, um, some more information for you, I will follow up. Now, did you say you received a text message on the 20th of March about the auto-enrollment?

Speaker speaker_1: Yes, ma'am, and it said I was auto-enrolled. To make changes, call within 30 days.

Speaker speaker_0: Okay. Did it say you were going to be auto-enrolled?

Speaker speaker_1: Uh, let's see. Yeah. It said, "You will be auto-enrolled within 30 days." And I know I'm past 30 days.

Speaker speaker_0: Okay. All right. Well, let me see what I can find out and I will follow up with you as soon as I can.

Speaker speaker_1: Okay.

Speaker speaker_0: All righty. You have a wonderful night.

Speaker speaker_1: All right. You too.

Speaker speaker_0: Thank you. Bye-bye.