

## **Transcript: VICTORIA**

**Taylor-6549740590645248-6065091917561856**

### **Full Transcript**

Thank you for calling Benefits by Hart. This is Victoria. How can I help you? Hi, uh, this is Paula Ortiz. I have an account with you guys. I was just wondering, uh, what is my ID... I just wanted to wonder what is my ID for the, for the insurance? Uh, my last, uh, my Social Security would be 596-74-5356. Okay, you said the last four is 5356? Yes, ma'am. What's the name of the agency you work for? Uh, Crown Staffing. And your first and last name? The last name? Uh, Paula Ortiz. Okay. Do you mind verifying your address and date of birth? It will be 201 West Jefferson Avenue, Patrick, Illinois, August 7th, 2003. And then phone number is 359-2144? That's correct, ma'am. And then email is going to be, um, first name and then N-O-R-T-2017@gmail.com. Correct. Okay. Uh, have you not received your ID card? Uh, no, I just have like the... They sent me a email and... Because I haven't received my physical one yet. So they sent me im- uh, email about the- my insurance. The thing is that I'm trying to... I ... Mm-hmm. ... just today I ha- I go to the ER and I tried... Now they call me because they need a insurance and I tried to get my employee ID and that one was not popping up and I don't know. Okay. So the ID card that was sent to your email should have everything on it that they need. Now, I will say that the policy you have is, there's no coverage for emergency room visits. Okay. This is just a, uh, preventative medical plan. So it covers things like yearly physicals, vaccinations- Okay. ... and preventative screenings. Um... Okay. So what the issue could be is that you don't have coverage for emergency room visits. So, uh, how I can get that coverage? That emergency room. Well, at this point you're... Yeah. So at this point you're gonna have to wait for the company open enrollment period to start again- Uh-huh. ... because you're outside of your personal open enrollment period. Um, and it typically- Okay. ... happens around December, January timeframe of every year for your employer. Oh, wow. Wow. I didn't know that. That it would... that it would take that long. I was hired through, uh, that agency, I think it was February? February, I think March, I think. I didn't know that. Yes. So basically this is how it works. You have 30 days from the date of your first check to get enrolled into plans of your choice. Um, outside of that 30-day window, the only other time that you can enroll or add onto your enrollment is during the company's open enrollment period, which they have yearly. And like I said, for your employer, that typically takes place around December, January timeframe of every year. Okay. Okay, I understand. So the card that I have now is if I go to the doctor? So the, the plan that you have is, like I said, a preventative medical plan. So it's gonna cover things like yearly physicals, vaccinations and preventative screenings. Now you do have to stay within the network, which is MultiPlan. So you need to make sure the provider's within the MultiPlan network. Now this plan does also come with a virtual urgent care, but it has to be virtual. Um, and it also comes with a subscription to FreeRx, which is like a prescription plan. Okay. Okay. Okay then. Thank you, ma'am. Have a great day. You bet. Thank you for, uh, for the help. Have a great day. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits by Hart. This is Victoria. How can I help you?

Speaker speaker\_1: Hi, uh, this is Paula Ortiz. I have an account with you guys. I was just wondering, uh, what is my ID... I just wanted to wonder what is my ID for the, for the insurance? Uh, my last, uh, my Social Security would be 596-74-5356.

Speaker speaker\_0: Okay, you said the last four is 5356?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: What's the name of the agency you work for?

Speaker speaker\_1: Uh, Crown Staffing.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: The last name? Uh, Paula Ortiz.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: It will be 201 West Jefferson Avenue, Patrick, Illinois, August 7th, 2003.

Speaker speaker\_0: And then phone number is 359-2144?

Speaker speaker\_1: That's correct, ma'am.

Speaker speaker\_0: And then email is going to be, um, first name and then N-O-R-T-2017@gmail.com.

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Uh, have you not received your ID card?

Speaker speaker\_1: Uh, no, I just have like the... They sent me a email and... Because I haven't received my physical one yet. So they sent me im- uh, email about the- my insurance. The thing is that I'm trying to... I ...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... just today I ha- I go to the ER and I tried... Now they call me because they need a insurance and I tried to get my employee ID and that one was not popping up and I don't know.

Speaker speaker\_0: Okay. So the ID card that was sent to your email should have everything on it that they need. Now, I will say that the policy you have is, there's no coverage for emergency room visits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: This is just a, uh, preventative medical plan. So it covers things like yearly physicals, vaccinations-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and preventative screenings. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: So what the issue could be is that you don't have coverage for emergency room visits.

Speaker speaker\_1: So, uh, how I can get that coverage? That emergency room.

Speaker speaker\_0: Well, at this point you're... Yeah. So at this point you're gonna have to wait for the company open enrollment period to start again-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... because you're outside of your personal open enrollment period. Um, and it typically-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... happens around December, January timeframe of every year for your employer.

Speaker speaker\_1: Oh, wow. Wow. I didn't know that. That it would... that it would take that long. I was hired through, uh, that agency, I think it was February? February, I think March, I think. I didn't know that.

Speaker speaker\_0: Yes. So basically this is how it works. You have 30 days from the date of your first check to get enrolled into plans of your choice. Um, outside of that 30-day window, the only other time that you can enroll or add onto your enrollment is during the company's open enrollment period, which they have yearly. And like I said, for your employer, that typically takes place around December, January timeframe of every year.

Speaker speaker\_1: Okay. Okay, I understand. So the card that I have now is if I go to the doctor?

Speaker speaker\_0: So the, the plan that you have is, like I said, a preventative medical plan. So it's gonna cover things like yearly physicals, vaccinations and preventative screenings. Now you do have to stay within the network, which is MultiPlan. So you need to make sure the provider's within the MultiPlan network. Now this plan does also come with a virtual urgent care, but it has to be virtual. Um, and it also comes with a subscription to FreeRx, which is like a prescription plan.

Speaker speaker\_1: Okay. Okay. Okay then. Thank you, ma'am. Have a great day.

Speaker speaker\_0: You bet.

Speaker speaker\_1: Thank you for, uh, for the help. Have a great day. Bye-bye.

Speaker speaker\_0: Bye-bye.