

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hey, Chris. My name is Crystal Starks. Hey, I work for Crown Services. Um, I got a text message that says something about, um, enro- like, it's open enrollment for benefits or whatever. I started back in October and I have yet to see a card or anything come in the mail. Um, I need to go to the doctor today, so I need to see, um, what I need to do and all this stuff. Okay. Okay. What, uh, what's the last four of your Social so I can locate your file? It's, uh, 5273. Thank you. One moment. Hi, Ms. Starks. Could you verify your address and your date of birth for me, please? Uh-huh. It's 215 Shamrock Drive, Madisonville, Kentucky 42431 and it's 9/20/786. Thank you. Phone on file is 270-871-3661. Is that correct? Yes. Okay. And then let's see here. Okay, I see what happened. So, um, Crown did... Uh, they did automatically enroll you as is their policy to that preventative care plan. However, um, the policy is there may have been a miscommunication in how exactly it- it was ex- it was explained or, like, the timeline for it. The automatic enrollment happens 30 days after your first check. So that, so that, uh... While you may have started in October, the enrollment didn't happen until towards the end of November. It just went into effect three days ago on Monday. Um- Okay. So that, that would be why you haven't received any ID card for it. It just hasn't been enough time for anything to show up yet. Um, with that in mind, though, because it's been e- been in effect since Monday, I should be able to pull up a copy of the card and email it to you. Can you confirm cstarks1986@gmail.com is correct? Yes. All right. So what I'll do then is I'll email this card to you. Um, this... Uh, you should be receiving this in just a couple of minutes here. It'll be coming from info@benefitsandacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Okay? Yeah. Um, so is there anything else I need to do? Can you tell me more about how this works? 'Cause I am not familiar with any of this. So, uh, by how it works, um, just can you confirm, like, what exactly you mean by that? Because as far as I can see here, your policy is effective. Once you have the ID card, you just show that to the doctor and they'll, and they'll be able to run to see what insurance you have- Okay. ... on the card. Um, well, n- Okay, so how, like, how good is this insurance? Do I pay co-pay? Like, usually I have a, like a... I don't know, it's more transparent. And to me, I just feel like this is not. You know what I mean? Okay. Like, I don't know how this insurance actually works. Okay, now I understand what your question is. Okay. So, um, the plan that Crown automatically enrolled you into, the preventative care plan covering things like physicals, vaccines, cancer screenings, that 100% so long as you follow the multi-plan network. Um, if you need a more, like, specific information on exactly what is covered, um... Now, we at Benefits in a Card- Hello? ... we're only the... Hello? Can you hear me? I- I- I got you now. Okay. So, um, as I was saying, we at Benefits in a Card here, we are only the enrollment

admin for, for Crown. So we're not the actual insurance company. Um, if you need anything more specific, uh, than just knowing that it's, uh... Like I said, it covers preventative care 100%. If you need to see, like, what specific services are covered, um, there's a customer service number on the ID card I've emailed you. Um, call that number, press option one. That'll get you over to 90 Degree Benefit, the actual insurance carrier for the card. Uh, they'd be able to explain in more detail, uh, exactly what your plan covers, uh, more than we could. Um, but as far as that goes, uh, that's kind of how it works. If it's, if it's covered and you go in-network, then it's 100% coverage. Now, with open enrollment going on, Crown Services is allowing everyone to enroll into other plans, um, or make any changes to any existing plans if you wish to do so. You've got between now and January 3rd to do so. Um, if, for some reason, there's even there's any issue with... or if you feel like you need to get different coverage or more coverage or anything like that, just give us a call back, let us know what you want, and we can, uh, we can discuss what the plans are and kind of- Yeah. Can I... Can we go ahead and do this? 'Cause, um, I'm, I'm gonna need... Yeah. Can we just do this while I'm on the phone? Okay. Yeah. Um, so like I said, the plan that you currently have is, is preventative care services, but there are other plans available for things like, um, that would cover more along the lines of standard doctor's and hospital visits for treatment, um, along with, uh, additional benefits for dental, vision, uh, short-term disability, life insurance, critical illness, um, accident coverage, mental health services, and identity protection. Um, was there anything in particular you were looking for? Well, I know I need dental and I know I need... I would like to do dental and I would like to do eye. Okay. Um, and whatever medical. I mean, as, I mean, I literally need... I mean, I want all of it, I guess. Okay. So as far as medical... Um, so yeah, the, uh, the plan that you're automatically enrolled into and the one that's already effective, that's the Stay Healthy TelexRx plan. Um, that covers preventative services, example being physicals, vaccines, cancer screenings and the like, um, along with providing prescription benefit for, um, like, through the FreeRx program. Um, if it's a covered medication under FreeRx, then you pay nothing out of pocket for the insurance for the, uh, for the medication. Um- And where you... How do you get medications from there? Uh, through FreeRx? Uh, depends on the type of medication. If it's a chronic medication, like a maintenance-type medication, your doctor will prescribe it directly to FreeRx and, uh, they, they would ship it to you. If it's an acute medication, like a painkiller or a, like a antibiotic- Antibiotic. ... or anything like that, um, then you- uh, your doctor would, uh, send that prescription to the nearest, uh, the nearest pharmacy that is part of network, uh, which would include places like Walmart, Walgreens, CVS, Kroger, uh, Albertsons, those kind of places. So Walmart is covered?... yes, Walmart is a, is a covered pharmacy. Um, one, uh, they would cover- uh, you would show them your, uh, your ID card for acute medications and that, that would show that you have coverage for the, through the FreeRx program and you would pay nothing. Oh, yeah, let's... I need to make sure that I have that. Okay. Um, now that is included in the plan that you are already enrolled into, um, but if you wish to, uh, make a, make any changes to your medical plan, uh, you can do that and then add FreeRx back on as a standalone, um, as... like, it's only included in the one that you're currently enrolled into. Okay. I mean, I have to have medical coverage, like, for acute whatever. Like, I have- Right. ... to have that. Right. I understand. So, your options for that then, you can, uh, you can either add the VIP Standard or VIP Classic plans to, um, to get that coverage, uh, for, like, doctor's visits, hospital visits, et cetera., acute treatment services, or you can upgrade your, your Stay Healthy O-

TeleRx plan to the Stay Healthy Enhanced plan, um, and then add FreeRx as a, as a standalone addition instead of it being baked into the plan. Okay. Whate- whatever. Like, I don't care. I just want... I'm just gonna tell you this, I want everything that you offer. I want the best of the best. Okay. So, as far as medical goes, um, that's either going to be a combination of what you currently have and the VIP Classic or upgrading to the MEC, the Stay Healthy Enhanced, which kind of covers both plans in one, and then adding FreeRx separately. Um- Okay, what's the price- ... if, if you- ... of that? Uh, so if you were to keep what you currently have, um... keep what you currently have, add VIP Classic and then add dental and vision, it'd be \$40.20 per week. If you were to upgrade the Stay Healthy to the Stay Healthy Enhanced and then add FreeRx separately and then keep dental and vision, it'd be 54.42 a week. Is... and that's the best of the best? I just want to make sure. I can't really say... I d- so, I can't really say best or worst or anything like that. That gets, that gets into the realm of recommendations, which we're not allowed to give. Um, I can tell you what, what the Stay Healthy Enhanced does is it covers what Stay Healthy TeleRx and VIP cover at the same time, all in just one plan. The only difference is that you will, you will have to set the FreeRx coverage to be a, uh, to be a standalone plan instead of built into your medical policy. But, uh, you still will have the same coverage, it's just bui- it's just deducted a little bit differently. Okay. Then let's do that. Okay. Um, so that is the Stay Healthy E- Enhanced, FreeRx, dental and vision, all for... this is just for employee only, correct? Yes. I don't need it for my kids. All right. \$54.42. Do you authorize the Crown to make those deductions? Yes. All right. Okay. All right, now open enrollment is slated to go into effect January 6th, so you should see your deductions increase to that 54.42 about a week or sho- a week or two before January 6th. Once you see that increased deduction, your policy will become effective on January 6th and you'll receive new ID cards about a week or two after that. Okay. All right. Was there anything else I could help you with? No. So, the, so the email... so the ID card that I need today, which, I mean, apparently it's not even gonna cover my visit today. The only thing that I'll have is my antibiotics to be taken care of. Yeah, you'll, you'll be able to, you'll be able to get your, um, like, your medications through FreeRx program since you already, you al- you do already have that. Um, but as far as the actual doctor's visit itself, um, unless it's a preventative visit. Then unfortunately, no, it wouldn't be covered. Okay. That's fine. Um, I don't care. I'm go- I've gotta go to urgent care today. So, um, is the FreeRx, um, is there another card separate for that that I need to show the pharmacy when I go get my medicine? Y- I believe so. Um, what you would... what you should do, uh, given that it just went into effect as of Monday, check your email. Um, I believe they would have... they should have sent you an- I have not- ... e- ... got anything. You got- I check my email daily. Okay. All right, then. So let me... one moment. Okay. Okay. In that case, uh, what may, what you may need to do is you may need to just go to their website, freerx.com, and register on their site. They should have all the information that you should have a policy in their system already. You just need to create an account on their portal. Um, once you do so, you should be able to pull your ID cards from there. Okay. All right. Anything else? Nope. That is it. All right. Then, of course, we'll- Will I get any, will I get any literature? Um... oh, it says my registration is not successful. Registration is not successful. Hmm. Yeah, on their website. Let me- It says, "There..." Oh. "There is already a registered user for this social." Okay. Yeah, so let me... one moment. Let me check something. You may n- you may need to get in contact with FreeRx directly for, for assistance with that. Um, unfortunately, that's not something that I'd be able to help with. Um, their

number should be on their website, um, but if you, if you need it, I can just get that to you. Yeah, let's get... will you give it to me please? Yeah. Let me know when you're ready. Go ahead. 888- Mm-hmm. ... 837- Mm-hmm. ... 3379. Okay. I'll call them. Um, and then you will email me my card? Uh... yes, ma'am. Uh, let me... I believe I've already done so. Give me just a moment. Yes. Um, I've- I've sent that email to you. That should have come from info@benefitsandacard.com. If you don't see it in your inbox, just check your spam folder. Might have gotten filtered there. Okay. All right. Anything else? No... Oh, yeah. Um, will I... that's what I was asking, will they send me any type of information in regards, like who's in network, who's not in network type thing? Uh, as far as network information, I believe that should be, that should be on the ID card itself. Um, I do know as far as like the, the medical, it doesn't matter which medical policy t- you select, they all do have the same, uh, network. They all do use the same network. So, you can still use that, the network information that's gonna be on the ID card I've emailed you to locate providers for your new plan. Um, but I do know that, uh, like I said, the, any, like to locate participating providers should be on the ID cards. Uh, but if you wanna, if you want to take a look into that now, um, I do know of, uh, websites that you can go to, to be able to do so. Okay. What is it? All right. So for dental, you'll go to ampublic.com. Okay. And for vision, you'll go to metlife.com/vision. Okay. And, like, as far as medical goes, when you say preventative, so like pap smears- Yeah. ... and all that stuff is covered? Since that's- Correct. Yeah. ... a preventive measure? Okay. Yes, ma'am. Okay. All right. Well, I'm gonna contact them so I can at least get my medicine paid for today. All right then. Was there anything else I can help you with? Nope, that is it. All right. Thanks again for calling and have a wonderful day. All right. Thanks. All right. Bye. You're welcome. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hey, Chris. My name is Crystal Starks. Hey, I work for Crown Services. Um, I got a text message that says something about, um, enro- like, it's open enrollment for benefits or whatever. I started back in October and I have yet to see a card or anything come in the mail. Um, I need to go to the doctor today, so I need to see, um, what I need to do and all this stuff.

Speaker speaker_1: Okay. Okay. What, uh, what's the last four of your Social so I can locate your file?

Speaker speaker_2: It's, uh, 5273.

Speaker speaker_1: Thank you. One moment. Hi, Ms. Starks. Could you verify your address and your date of birth for me, please?

Speaker speaker_2: Uh-huh. It's 215 Shamrock Drive, Madisonville, Kentucky 42431 and it's 9/20/786.

Speaker speaker_1: Thank you. Phone on file is 270-871-3661. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then let's see here. Okay, I see what happened. So, um, Crown did... Uh, they did automatically enroll you as is their policy to that preventative care plan. However, um, the policy is there may have been a miscommunication in how exactly it- it was ex- it was explained or, like, the timeline for it. The automatic enrollment happens 30 days after your first check. So that, so that, uh... While you may have started in October, the enrollment didn't happen until towards the end of November. It just went into effect three days ago on Monday. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: So that, that would be why you haven't received any ID card for it. It just hasn't been enough time for anything to show up yet. Um, with that in mind, though, because it's been e- been in effect since Monday, I should be able to pull up a copy of the card and email it to you. Can you confirm cstarks1986@gmail.com is correct?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So what I'll do then is I'll email this card to you. Um, this... Uh, you should be receiving this in just a couple of minutes here. It'll be coming from info@benefitsandacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Okay?

Speaker speaker_2: Yeah. Um, so is there anything else I need to do? Can you tell me more about how this works? 'Cause I am not familiar with any of this.

Speaker speaker_1: So, uh, by how it works, um, just can you confirm, like, what exactly you mean by that? Because as far as I can see here, your policy is effective. Once you have the ID card, you just show that to the doctor and they'll, and they'll be able to run to see what insurance you have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... on the card.

Speaker speaker_2: Um, well, n- Okay, so how, like, how good is this insurance? Do I pay co-pay? Like, usually I have a, like a... I don't know, it's more transparent. And to me, I just feel like this is not. You know what I mean?

Speaker speaker_1: Okay.

Speaker speaker_2: Like, I don't know how this insurance actually works.

Speaker speaker_1: Okay, now I understand what your question is. Okay. So, um, the plan that Crown automatically enrolled you into, the preventative care plan covering things like

physicals, vaccines, cancer screenings, that 100% so long as you follow the multi-plan network. Um, if you need a more, like, specific information on exactly what is covered, um... Now, we at Benefits in a Card-

Speaker speaker_2: Hello?

Speaker speaker_1: ... we're only the... Hello? Can you hear me?

Speaker speaker_2: I- I- I got you now.

Speaker speaker_1: Okay. So, um, as I was saying, we at Benefits in a Card here, we are only the enrollment admin for, for Crown. So we're not the actual insurance company. Um, if you need anything more specific, uh, than just knowing that it's, uh... Like I said, it covers preventative care 100%. If you need to see, like, what specific services are covered, um, there's a customer service number on the ID card I've emailed you. Um, call that number, press option one. That'll get you over to 90 Degree Benefit, the actual insurance carrier for the card. Uh, they'd be able to explain in more detail, uh, exactly what your plan covers, uh, more than we could. Um, but as far as that goes, uh, that's kind of how it works. If it's, if it's covered and you go in-network, then it's 100% coverage. Now, with open enrollment going on, Crown Services is allowing everyone to enroll into other plans, um, or make any changes to any existing plans if you wish to do so. You've got between now and January 3rd to do so. Um, if, for some reason, there's even there's any issue with... or if you feel like you need to get different coverage or more coverage or anything like that, just give us a call back, let us know what you want, and we can, uh, we can discuss what the plans are and kind of-

Speaker speaker_2: Yeah. Can I... Can we go ahead and do this? 'Cause, um, I'm, I'm gonna need... Yeah. Can we just do this while I'm on the phone?

Speaker speaker_1: Okay. Yeah. Um, so like I said, the plan that you currently have is, is preventative care services, but there are other plans available for things like, um, that would cover more along the lines of standard doctor's and hospital visits for treatment, um, along with, uh, additional benefits for dental, vision, uh, short-term disability, life insurance, critical illness, um, accident coverage, mental health services, and identity protection. Um, was there anything in- in particular you were looking for?

Speaker speaker_2: Well, I know I need dental and I know I need... I would like to do dental and I would like to do eye.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, and whatever medical. I mean, as, I mean, I literally need... I mean, I want all of it, I guess.

Speaker speaker_1: Okay. So as far as medical... Um, so yeah, the, uh, the plan that you're automatically enrolled into and the one that's already effective, that's the Stay Healthy TelexRx plan. Um, that covers preventative services, example being physicals, vaccines, cancer screenings and the like, um, along with providing prescription benefit for, um, like, through the FreeRx program. Um, if it's a covered medication under FreeRx, then you pay nothing out of pocket for the insurance- for the, uh, for the medication. Um-

Speaker speaker_2: And where you... How do you get medications from there?

Speaker speaker_1: Uh, through FreeRx? Uh, dep- it depends on the type of medication. If it's a chronic medication, like a maintenance-type medication, your doctor will prescribe it directly to FreeRx and, uh, they, they would ship it to you. If it's an acute medication, like a painkiller or a, like a antibiotic-

Speaker speaker_2: Antibiotic.

Speaker speaker_1: ... or anything like that, um, then you- uh, your doc- your doctor would, uh, send that prescription to the nearest, uh, the nearest pharmacy that is part of network, uh, which would include places like Walmart, Walgreens, CVS, Kroger, uh, Albertsons, those kind of places.

Speaker speaker_2: So Walmart is covered?

Speaker speaker_1: ... yes, Walmart is a, is a covered pharmacy. Um, one, uh, they would cov- uh, you would show them your, uh, your ID card for acute medications and that, that would show that you have coverage for the, through the FreeRx program and you would pay nothing.

Speaker speaker_2: Oh, yeah, let's... I need to make sure that I have that.

Speaker speaker_1: Okay. Um, now that is included in the plan that you are already enrolled into, um, but if you wish to, uh, make a, make any changes to your medical plan, uh, you can do that and then add FreeRx back on as a standalone, um, as... like, it's only included in the one that you're currently enrolled into.

Speaker speaker_2: Okay. I mean, I have to have medical coverage, like, for acute whatever. Like, I have-

Speaker speaker_1: Right.

Speaker speaker_2: ... to have that.

Speaker speaker_1: Right. I understand. So, your options for that then, you can, uh, you can either add the VIP Standard or VIP Classic plans to, um, to ga- to get that coverage, uh, for, like, doctor's visits, hospital visits, et cetera., acute treatment services, or you can upgrade your, your Stay Healthy O- TeleRx plan to the Stay Healthy Enhanced plan, um, and then add FreeRx as a, as a standalone addition instead of it being baked into the plan.

Speaker speaker_2: Okay. Whate- whatever. Like, I don't care. I just want... I'm just gonna tell you this, I want everything that you offer. I want the best of the best.

Speaker speaker_1: Okay. So, as far as medical goes, um, that's either going to be a combination of what you currently have and the VIP Classic or upgrading to the MEC, the Stay Healthy Enhanced, which kind of covers both plans in one, and then adding FreeRx separately. Um-

Speaker speaker_2: Okay, what's the price-

Speaker speaker_1: ... if, if you-

Speaker speaker_2: ... of that?

Speaker speaker_1: Uh, so if you were to keep what you currently have, um... keep what you currently have, add VIP Classic and then add dental and vision, it'd be \$40.20 per week. If you were to upgrade the Stay Healthy to the Stay Healthy Enhanced and then add FreeRx separately and then keep dental and vision, it'd be 54.42 a week.

Speaker speaker_2: Is... and that's the best of the best? I just want to make sure.

Speaker speaker_1: I can't really say... I d- so, I can't really say best or worst or anything like that. That gets, that gets into the realm of recommendations, which we're not allowed to give. Um, I can tell you what, what the Stay Healthy Enhanced does is it covers what Stay Healthy TeleRx and VIP cover at the same time, all in just one plan. The only difference is that you will, you will have to set the FreeRx coverage to be a, uh, to be a standalone plan instead of built into your medical policy. But, uh, you still will have the same coverage, it's just bui- it's just deducted a little bit differently.

Speaker speaker_2: Okay. Then let's do that.

Speaker speaker_1: Okay. Um, so that is the Stay Healthy E- Enhanced, FreeRx, dental and vision, all for... this is just for employee only, correct?

Speaker speaker_2: Yes. I don't need it for my kids.

Speaker speaker_1: All right. \$54.42. Do you authorize the Crown to make those deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Okay. All right, now open enrollment is slated to go into effect January 6th, so you should see your deductions increase to that 54.42 about a week or sho- a week or two before January 6th. Once you see that increased deduction, your policy will become effective on January 6th and you'll receive new ID cards about a week or two after that.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Was there anything else I could help you with?

Speaker speaker_2: No. So, the, so the email... so the ID card that I need today, which, I mean, apparently it's not even gonna cover my visit today. The only thing that I'll have is my antibiotics to be taken care of.

Speaker speaker_1: Yeah, you'll, you'll be able to, you'll be able to get your, um, like, your medications through FreeRx program since you already, you al- you do already have that. Um, but as far as the actual doctor's visit itself, um, unless it's a preventative visit. Then unfortunately, no, it wouldn't be covered.

Speaker speaker_2: Okay. That's fine. Um, I don't care. I'm go- I've gotta go to urgent care today. So, um, is the FreeRx, um, is there another card separate for that that I need to show

the pharmacy when I go get my medicine?

Speaker speaker_1: Y- I believe so. Um, what you would... what you should do, uh, given that it just went into effect as of Monday, check your email. Um, I believe they would have... they should have sent you an-

Speaker speaker_2: I have not-

Speaker speaker_1: ... e-

Speaker speaker_2: ... got anything.

Speaker speaker_1: You got-

Speaker speaker_2: I check my email daily.

Speaker speaker_1: Okay. All right, then. So let me... one moment. Okay. Okay. In that case, uh, what may, what you may need to do is you may need to just go to their website, freerx.com, and register on their site. They should have all the information that you should have a policy in their system already. You just need to create an account on their portal. Um, once you do so, you should be able to pull your ID cards from there.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Anything else?

Speaker speaker_2: Nope. That is it.

Speaker speaker_1: All right. Then, of course, we'll-

Speaker speaker_2: Will I get any, will I get any literature? Um... oh, it says my registration is not successful.

Speaker speaker_1: Registration is not successful. Hmm.

Speaker speaker_2: Yeah, on their website.

Speaker speaker_1: Let me-

Speaker speaker_2: It says, "There..." Oh. "There is already a registered user for this social."

Speaker speaker_1: Okay. Yeah, so let me... one moment. Let me check something. You may n- you may need to get in contact with FreeRx directly for, for assistance with that. Um, unfortunately, that's not something that I'd be able to help with. Um, their number should be on their website, um, but if you, if you need it, I can just get that to you.

Speaker speaker_2: Yeah, let's get... will you give it to me please?

Speaker speaker_1: Yeah. Let me know when you're ready.

Speaker speaker_2: Go ahead.

Speaker speaker_1: 888-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 837-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 3379.

Speaker speaker_2: Okay. I'll call them. Um, and then you will email me my card?

Speaker speaker_1: Uh... yes, ma'am. Uh, let me... I believe I've already done so. Give me just a moment. Yes. Um, I've- I've sent that email to you. That should have come from info@benefitsandacard.com. If you don't see it in your inbox, just check your spam folder. Might have gotten filtered there.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Anything else?

Speaker speaker_2: No... Oh, yeah. Um, will I... that's what I was asking, will they send me any type of information in regards, like who's in network, who's not in network type thing?

Speaker speaker_1: Uh, as far as network information, I believe that should be, that should be on the ID card itself. Um, I do know as far as like the, the medical, it doesn't matter which medical policy t- you select, they all do have the same, uh, network. They all do use the same network. So, you can still use that, the network information that's gonna be on the ID card I've emailed you to locate providers for your new plan. Um, but I do know that, uh, like I said, the, any, like to locate participating providers should be on the ID cards. Uh, but if you wanna, if you want to take a look into that now, um, I do know of, uh, websites that you can go to, to be able to do so.

Speaker speaker_2: Okay. What is it?

Speaker speaker_1: All right. So for dental, you'll go to ampublic.com.

Speaker speaker_2: Okay.

Speaker speaker_1: And for vision, you'll go to metlife.com/vision.

Speaker speaker_2: Okay. And, like, as far as medical goes, when you say preventative, so like pap smears-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... and all that stuff is covered? Since that's-

Speaker speaker_1: Correct. Yeah.

Speaker speaker_2: ... a preventive measure? Okay.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. All right. Well, I'm gonna contact them so I can at least get my medicine paid for today.

Speaker speaker_1: All right then. Was there anything else I can help you with?

Speaker speaker_2: Nope, that is it.

Speaker speaker_1: All right. Thanks again for calling and have a wonderful day.

Speaker speaker_2: All right. Thanks. All right. Bye.

Speaker speaker_1: You're welcome. Bye now.