

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Yes, sir. Uh, I was calling about... okay, I have a... uh, I filed for the insurance and I was told that it really wasn't insurance, it's just that y'all would pay for all of my prescriptions, and I'd get a physical once a year and that would be like a physical to see if I had diabetes or anything like that. But I was really trying to see, like, what is the benefits of the card? Okay, let me see what you're enrolled into. What staffing company do you work with? Uh, Surge. And the last four of your social? 6872. And your first and last name? Christopher Morrow. Thank you, Mr. Morrow, could you verify your address and date of birth for me please? Uh, 203 Sycamore Court, Pearl, Mississippi, 39208. And your date of birth? 11/18/86. Thank you. We have a phone number on file for you at 901-480-5589. Is that correct? All right. Yes, sir. All right. So the insurance plan that you're enrolled into is a preventative care policy. It will cover things like physicals, vaccines, cancer screenings and services along that line at 100% as long as you're following the network. It also, uh, provides prescription benefits through a program called FreeRx, where if it is a covered medication under their plan, it is 100% coverage, you pay nothing out of pocket. Okay. So you're saying if I have prescriptions, I don't have to pay anything out of pocket? As long as it's covered, and you can check to see if it's covered by going to freerx.com. All right, but I have one more question. Okay. So, when I just go to the, uh, to the pharmacy and get them the card, they'll figure out if, if it, uh... if it qualifies? So with FreeRx, their coverage is, if it is a covered medication, they will let you know if it's something that you can pick up at the pharmacy or if it's something that must be mailed out to you, which is all... If you would put... You would put the name of whatever prescription it is in their website on their drug search and it will tell you if it's covered or not, and if it's covered, um, how it... how you would be able to get it, either home delivery or pharmacy pick up. Yeah, 'cause see, I have... I have a... I have medication that I need to be picked up, and I was trying to see... Uh, but if you don't mind, can you explain it to me one more time about how I'm covered? Because you said... 'Cause see, okay, I just went to the doctor, uh... Well, I had a checkup and they said I was only able to get prescriptions filled and a once a year, like, checkup, but could you explain it to me one more time? Yes, sir. So the medical policy that you're enrolled into, it covers preventative care services. So things like physicals, vaccinations and cancer screenings. Um, any sort of, like, regular doctor's visits for, like, sickness or injury or anything like that are not covered by that plan. Okay. Okay. All right. 'Cause see, I just want to go get checked because, man, they got a virus going around real bad and I did not know it in my job and... and I have a few prescriptions that I need to be filled and I was trying to see, am I covered through that or do I... can I just give them the card and they'll tell me if it's, uh... if it's, um... You can give them the... You can give them the card and they... they may be able to tell you, um, but that would be for e- for the prescription coverage through your medical policy.

The FreeRx portion of your policy, which is a c- which is a, uh, included add-on, is not tied to your medical plan, it's completely separate. So again, for that, you would have to go to freerx.com to see if it is covered and how it would get to you- Oh, okay. ... and then you would... you would be able to see how to set that up. You said... Okay, FreeRx? Yeah, free, F-R-E-E-r-x.com. All righty. All righty. Thanks. All right. Was there... was there anything else? No, sir, that'll be it. All right. Thanks again for calling and have a wonderful day. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_1: Yes, sir. Uh, I was calling about... okay, I have a... uh, I filed for the insurance and I was told that it really wasn't insurance, it's just that y'all would pay for all of my prescriptions, and I'd get a physical once a year and that would be like a physical to see if I had diabetes or anything like that. But I was really trying to see, like, what is the benefits of the card?

Speaker speaker\_0: Okay, let me see what you're enrolled into. What staffing company do you work with?

Speaker speaker\_1: Uh, Surge.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: 6872.

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

Speaker speaker\_1: Christopher Morrow.

Speaker speaker\_0: Thank you, Mr. Morrow, could you verify your address and date of birth for me please?

Speaker speaker\_1: Uh, 203 Sycamore Court, Pearl, Mississippi, 39208.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 11/18/86.

Speaker speaker\_0: Thank you. We have a phone number on file for you at 901-480-5589. Is that correct?

Speaker speaker\_1: All right. Yes, sir.

Speaker speaker\_0: All right. So the insurance plan that you're enrolled into is a preventative care policy. It will cover things like physicals, vaccines, cancer screenings and services along that line at 100% as long as you're following the network. It also, uh, provides prescription benefits through a program called FreeRx, where if it is a covered medication under their plan, it is 100% coverage, you pay nothing out of pocket.

Speaker speaker\_1: Okay. So you're saying if I have prescriptions, I don't have to pay anything out of pocket?

Speaker speaker\_0: As long as it's covered, and you can check to see if it's covered by going to freerx.com.

Speaker speaker\_1: All right, but I have one more question.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So, when I just go to the, uh, to the pharmacy and get them the card, they'll figure out if, if it, uh... if it qualifies?

Speaker speaker\_0: So with FreeRx, their coverage is, if it is a covered medication, they will let you know if it's something that you can pick up at the pharmacy or if it's something that must be mailed out to you, which is all... If you would put... You would put the name of whatever prescription it is in their website on their drug search and it will tell you if it's covered or not, and if it's covered, um, how it... how you would be able to get it, either home delivery or pharmacy pick up.

Speaker speaker\_1: Yeah, 'cause see, I have... I have a... I have medication that I need to be picked up, and I was trying to see... Uh, but if you don't mind, can you explain it to me one more time about how I'm covered? Because you said... 'Cause see, okay, I just went to the doctor, uh... Well, I had a checkup and they said I was only able to get prescriptions filled and a once a year, like, checkup, but could you explain it to me one more time?

Speaker speaker\_0: Yes, sir. So the medical policy that you're enrolled into, it covers preventative care services. So things like physicals, vaccinations and cancer screenings. Um, any sort of, like, regular doctor's visits for, like, sickness or injury or anything like that are not covered by that plan.

Speaker speaker\_1: Okay. Okay. All right. 'Cause see, I just want to go get checked because, man, they got a virus going around real bad and I did not know it in my job and... and I have a few prescriptions that I need to be filled and I was trying to see, am I covered through that or do I... can I just give them the card and they'll tell me if it's, uh... if it's, um...

Speaker speaker\_0: You can give them the... You can give them the card and they... they may be able to tell you, um, but that would be for e- for the prescription coverage through your medical policy. The FreeRx portion of your policy, which is a c- which is a, uh, included add-on, is not tied to your medical plan, it's completely separate. So again, for that, you would have to go to freerx.com to see if it is covered and how it would get to you-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... and then you would... you would be able to see how to set that up.

Speaker speaker\_1: You said... Okay, FreeRx?

Speaker speaker\_0: Yeah, free, F-R-E-E-r-x.com.

Speaker speaker\_1: All righty. All righty. Thanks.

Speaker speaker\_0: All right. Was there... was there anything else?

Speaker speaker\_1: No, sir, that'll be it.

Speaker speaker\_0: All right. Thanks again for calling and have a wonderful day.

Speaker speaker\_1: You too.