

## 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? Yes, my name is Terry. Um, I'm calling because I'm trying to make sure I have the right benefits on my, um, on my, uh, coverage. I'm, um, with HTC Staffing and I'm already, um, insured, um... excuse me. I'm already a, a, um, employee carrier of the insurance for preventative care, and I wanted to make sure that I had everything that I needed. Okay. Um, what staffing company did you say you were with, ma'am? HTC. HTC? HTC. HTC. Oh. HTC dash TBH. Okay, okay. I was hearing HTC, I... so I was just trying to confirm. And then the last four of your social? No, you're fine. I did say that. Okay. I did say that. My, my mistake. Oh. No. HTC-TBH. All right. And then the last four of your social? 7008. Thank you. And then your first and last name? I'm very efficient, I tell you, but I'm like working in a, um... Sometimes I feel like when I'm at work I'm at the, uh... I was watching a movie yesterday, at the stock market. But the thing about that is that there's a cause and a principle of what's going on there, you know? Not just noise for, for just, for play. So I, you know, I... My apologies, I got that H- HTC wrong. No, you're- Well now- You're fine, ma'am. Um, and then, um, well, uh... And then what was your first and last name, ma'am? Uh, my first name is Terry. My last name is Barksdale. Okay. B-A-R-K-S-D-A-L-E. All right, Ms. Barksdale. Could you verify your address and your date of birth for me please? Mm-hmm. 17711 Woodbine, Detroit, Michigan 48219. Date of birth is January 27th, 1978. Thank you. Phone on file we have is 313-457-5772, is that correct? Yes, it is. All right. Okay. Yeah, I'm currently showing that you are enrolled into the Stay Healthy Tell RX plan for employee and child alongside identity expert... like identity protection for employee and child, and then short-term disability for employee only. Okay. Um... All right. Did I add- Sparsely. I added something else the other day, um, I believe it was dental. Yes. Uh, I do show that we have a, uh, an open enrollment set up for dental to go into effect January 6th. How much is this? Uh, the dental by itself is \$9.62. And that's for both? Yes. For you and child, yes, ma'am. Okay. Um, mm, and then I had a... I think a vision. Vision's already on there with preventative care, right? Uh, no, ma'am. Vision is, uh, vision is separate. Hmm. I believe I was able to use my vision last time, so that's why I'm asking. Yeah. Um- I used vision, um, as a benefit. Hmm. No, I don't see that you've... you're... I don't see that- Okay. ... you're enrolled into vision nor the... nor have you been enrolled into vision, so I'm not sure what benefit you used or for what, but I can, I can tell you right... I can tell you that you're not currently enrolled into any d- vision coverage. Okay. So with the coverage that I do have, um, I need to, uh, use virtual, uh, doctors, correct? Um, you do have virtual urgent care included, yes, ma'am. Okay. Now, am I able to, um... they said I need to go online and, um, and, um, do the RX for prescriptions, and there was something else that I needed to do as far as, um, logging to check and see if doctors were there for, for, um, visits. Okay. So to locate medical

providers you can go to multiplan.com. Um, that's the, uh, network for your medical coverage. Uh, and then the Rx, uh, r-... I believe you're speaking about the FreeRx, uh, portion of your plan which is, uh- Yes. Yeah, you would need to go to freerox.com to set all of that up. Okay. Now, I just have a couple more questions. Um, it shows that my daughter is a benefici- a beneficiarry here. Now, what does that mean? Uh, she is not a beneficiary, as you're not enrolled into any plan that require a beneficiary. Uh, she is a dependent. Um... Okay. So yeah, she's, she's- Well, are they- That means that she's... Yeah, that just means that she's, uh, she's a dependent on your plan. She's, she's part of your, she's part of your coverage. Okay. Well, I don't see her... I'm looking at a, um, piece of paper that I signed and sent over, and it says that she's a beneficiarry, but I wanna... I don't... I... That's why I asked the question, because I have it right here. Um, I'm looking at it right now. So, I understand she is a dependent, and I'm very understanding of what you're saying, definitely. But in black and white here, it says she's a beneficiary... Okay. So, um- ... of something. ... um, I wouldn't know what that would be about, um, because- Okay. ... like I said, you're not enrolled in any plans that would have any beneficiary, like anything requiring a beneficiary. So I'm- I do understand that. ... not sure what that may be about. Yeah. That I understand. So, maybe they made a, uh, mistake when they put that on the paperwork. I just want to get that clear. That was all. Okay. Um, and yes, I have called several times, but I just really want a understanding of, um, my coverage here, because it does come out of my paycheck. And I want to make sure that if I need to, um, change to, um, Plus, then I'm making sure I know what to cover, because that'll be more... That'll be coming out my check once a week also. So, I'm just trying to make sure that I'm pretty covered on what I need to. I understand that, yeah. Um- As it stands, I show that you currently have that preventative care coverage along with the virtual urgent care that's built into the Stay Healthy, uh, Policy. Um, and then you also have that FreeRx prescription coverage. Okay. And I also need to log in on, um... I need to log in Rx and I need to do multiplan.com in order to find out what doctors I can actually go see? Yes, ma'am. Multiplan.com to locate your medical providers and then freerx.com to, uh, to set up your account and your portal and everything for your FreeRx benefits. Okay. That sounds okay to me. All right. I know, um, I have up to the 24th until this can be finalized, but um, I'm just really making sure that I have everything that I need, because um, I... You know, I pay a lot of money out of my pocket for my insurance. Um, I'm not a health risk because I'm pretty, um... or take... You know, I try to take good care of myself. But I do have, like, screenings that I go to, like, um, well, you know how you, you go get your, um, your, um, your cholesterol and different things as far as your... Is that part of preventative care? Like, making sure- Uh, yes, that's part of preventative care. So, um- Okay. ... yeah, screenings. So- Yeah, cholesterol screenings, um, like, uh- Glucose? Yeah, glu- uh, let's see here. What about, um, um, mammograms? That's preventative, correct? Those should be covered under preventative care as well, um, based on the information- Okay. ... that we have now. Now if you- Okay. ... need more information on specific procedures that are covered- Mm-hmm. ... um, unfortunately other than a few examples, we're not gonna have a lot- we're not gonna have a lot of information on that just because we are only the enrollment admin for ATC. For that kind of- Okay. ... uh, for that kind of assistance, you'll need to contact 90 Degree Benefits. They're the insurance carrier for the plan that you have. Um- Okay. If you, uh, if you need it, I can give you their phone number, um, so you will- Thank you. Yes. ... be in contact. All right. Let me know when you're ready. I'm ready. All right. Their number's gonna be 800- Mm-hmm. ... 833-

Mm-hmm. ... 4296. And when you call that number- Okay. ... make sure that you press option one. Option one's going to be the only option that will get you over to where you need to go. Okay. That sounds good. All right. Well, that, that explains it a little bit more, um, as far as what I need to do. So, it looks like that I might be in the right plan because, um, uh, I'm trying to save some money and trying to cut off another insurance plan if I don't need it. So, um, I will look at all of these options. I will call them. I'll register again on, um, on, um, Rx and I'll go onto the multiplan.com and look at those things in. I'll probably call you guys back, but I'll have a little bit more information because this, the job ATC is my, um, my full-time job, and if I'm going to be having money taken out my check, I want to be able to use my benefits. So, thank you for explaining all of that. You're welcome. Was there anything else? Um, not at this time. All right then. Well, if that's everything for now, thanks again for calling Benefits and a Card, and you have a wonderful day. You too. Thank you.

## 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: Yes, my name is Terry. Um, I'm calling because I'm trying to make sure I have the right benefits on my, um, on my, uh, coverage. I'm, um, with HTC Staffing and I'm already, um, insured, um... excuse me. I'm already a, a, um, employee carrier of the insurance for preventative care, and I wanted to make sure that I had everything that I needed.

Speaker speaker\_1: Okay. Um, what staffing company did you say you were with, ma'am?

Speaker speaker\_2: HTC.

Speaker speaker\_1: HTC?

Speaker speaker\_2: HTC.

Speaker speaker\_1: HTC. Oh.

Speaker speaker\_2: HTC dash TBH.

Speaker speaker\_1: Okay, okay. I was hearing HTC, I... so I was just trying to confirm. And then the last four of your social?

Speaker speaker\_2: No, you're fine. I did say that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I did say that. My, my mistake.

Speaker speaker\_1: Oh. No.

Speaker speaker\_2: HTC-TBH.

Speaker speaker\_1: All right. And then the last four of your social?

Speaker speaker\_2: 7008.

Speaker speaker\_1: Thank you. And then your first and last name?

Speaker speaker\_2: I'm very efficient, I tell you, but I'm like working in a, um... Sometimes I feel like when I'm at work I'm at the, uh... I was watching a movie yesterday, at the stock market. But the thing about that is that there's a cause and a principle of what's going on there, you know? Not just noise for, for just, for play. So I, you know, I... My apologies, I got that H- HTC wrong.

Speaker speaker\_1: No, you're-

Speaker speaker\_2: Well now-

Speaker speaker\_1: You're fine, ma'am. Um, and then, um, well, uh... And then what was your first and last name, ma'am?

Speaker speaker\_2: Uh, my first name is Terry. My last name is Barksdale.

Speaker speaker\_1: Okay.

Speaker speaker\_2: B-A-R-K-S-D-A-L-E.

Speaker speaker\_1: All right, Ms. Barksdale. Could you verify your address and your date of birth for me please?

Speaker speaker\_2: Mm-hmm. 17711 Woodbine, Detroit, Michigan 48219. Date of birth is January 27th, 1978.

Speaker speaker\_1: Thank you. Phone on file we have is 313-457-5772, is that correct?

Speaker speaker\_2: Yes, it is.

Speaker speaker\_1: All right. Okay. Yeah, I'm currently showing that you are enrolled into the Stay Healthy Tell RX plan for employee and child alongside identity expert... like identity protection for employee and child, and then short-term disability for employee only.

Speaker speaker\_2: Okay. Um...

Speaker speaker\_1: All right.

Speaker speaker\_2: Did I add-

Speaker speaker\_1: Sparsely.

Speaker speaker\_2: I added something else the other day, um, I believe it was dental.

Speaker speaker\_1: Yes. Uh, I do show that we have a, uh, an open enrollment set up for dental to go into effect January 6th.

Speaker speaker\_2: How much is this?

Speaker speaker\_1: Uh, the dental by itself is \$9.62.

Speaker speaker\_2: And that's for both?

Speaker speaker\_1: Yes. For you and child, yes, ma'am.

Speaker speaker\_2: Okay. Um, mm, and then I had a... I think a vision. Vision's already on there with preventative care, right?

Speaker speaker\_1: Uh, no, ma'am. Vision is, uh, vision is separate.

Speaker speaker\_2: Hmm. I believe I was able to use my vision last time, so that's why I'm asking.

Speaker speaker\_1: Yeah. Um-

Speaker speaker\_2: I used vision, um, as a benefit.

Speaker speaker\_1: Hmm. No, I don't see that you've... you're... I don't see that-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you're enrolled into vision nor the... nor have you been enrolled into vision, so I'm not sure what benefit you used or for what, but I can, I can tell you right... I can tell you that you're not currently enrolled into any d- vision coverage.

Speaker speaker\_2: Okay. So with the coverage that I do have, um, I need to, uh, use virtual, uh, doctors, correct?

Speaker speaker\_1: Um, you do have virtual urgent care included, yes, ma'am.

Speaker speaker\_2: Okay. Now, am I able to, um... they said I need to go online and, um, and, um, do the RX for prescriptions, and there was something else that I needed to do as far as, um, logging to check and see if doctors were there for, for, um, visits.

Speaker speaker\_1: Okay. So to locate medical providers you can go to multiplan.com. Um, that's the, uh, network for your medical coverage. Uh, and then the Rx, uh, r-... I believe you're speaking about the FreeRx, uh, portion of your plan which is, uh-

Speaker speaker\_2: Yes.

Speaker speaker\_1: Yeah, you would need to go to freerox.com to set all of that up.

Speaker speaker\_2: Okay. Now, I just have a couple more questions. Um, it shows that my daughter is a beneficiar- a beneficiarry here. Now, what does that mean?

Speaker speaker\_1: Uh, she is not a beneficiary, as you're not enrolled into any plan that require a beneficiary. Uh, she is a dependent. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: So yeah, she's, she's-

Speaker speaker\_2: Well, are they-

Speaker speaker\_1: That means that she's... Yeah, that just means that she's, uh, she's a dependent on your plan. She's, she's part of your, she's part of your coverage.

Speaker speaker\_2: Okay. Well, I don't see her... I'm looking at a, um, piece of paper that I signed and sent over, and it says that she's a beneficiarry, but I wanna... I don't... I... That's why I asked the question, because I have it right here. Um, I'm looking at it right now. So, I understand she is a dependent, and I'm very understanding of what you're saying, definitely. But in black and white here, it says she's a beneficiary...

Speaker speaker\_1: Okay. So, um-

Speaker speaker\_2: ... of something.

Speaker speaker\_1: ... um, I wouldn't know what that would be about, um, because-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... like I said, you're not enrolled in any plans that would have any beneficiary, like anything requiring a beneficiary. So I'm-

Speaker speaker\_2: I do understand that.

Speaker speaker\_1: ... not sure what that may be about. Yeah.

Speaker speaker\_2: That I understand. So, maybe they made a, uh, mistake when they put that on the paperwork. I just want to get that clear. That was all.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, and yes, I have called several times, but I just really want a understanding of, um, my coverage here, because it does come out of my paycheck. And I want to make sure that if I need to, um, change to, um, Plus, then I'm making sure I know what to cover, because that'll be more... That'll be coming out my check once a week also. So, I'm just trying to make sure that I'm pretty covered on what I need to.

Speaker speaker\_1: I understand that, yeah.

Speaker speaker\_2: Um-

Speaker speaker\_1: As it stands, I show that you currently have that preventative care coverage along with the virtual urgent care that's built into the Stay Healthy, uh, Policy. Um, and then you also have that FreeRx prescription coverage.

Speaker speaker\_2: Okay. And I also need to log in on, um... I need to log in Rx and I need to do multiplan.com in order to find out what doctors I can actually go see?

Speaker speaker\_1: Yes, ma'am. Multiplan.com to locate your medical providers and then freerx.com to, uh, to set up your account and your portal and everything for your FreeRx benefits.

Speaker speaker\_2: Okay. That sounds okay to me. All right. I know, um, I have up to the 24th until this can be finalized, but um, I'm just really making sure that I have everything that I

need, because um, I... You know, I pay a lot of money out of my pocket for my insurance. Um, I'm not a health risk because I'm pretty, um... or take... You know, I try to take good care of myself. But I do have, like, screenings that I go to, like, um, well, you know how you, you go get your, um, your, um, your cholesterol and different things as far as your... Is that part of preventative care? Like, making sure-

Speaker speaker\_1: Uh, yes, that's part of preventative care. So, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... yeah, screenings.

Speaker speaker\_2: So-

Speaker speaker\_1: Yeah, cholesterol screenings, um, like, uh-

Speaker speaker\_2: Glucose?

Speaker speaker\_1: Yeah, glu- uh, let's see here.

Speaker speaker\_2: What about, um, um, mammograms? That's preventative, correct?

Speaker speaker\_1: Those should be covered under preventative care as well, um, based on the information-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that we have now. Now if you-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... need more information on specific procedures that are covered-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... um, unfortunately other than a few examples, we're not gonna have a lot of information on that just because we are only the enrollment admin for ATC. For that kind of-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... uh, for that kind of assistance, you'll need to contact 90 Degree Benefits. They're the insurance carrier for the plan that you have. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: If you, uh, if you need it, I can give you their phone number, um, so you will-

Speaker speaker\_2: Thank you. Yes.

Speaker speaker\_1: ... be in contact. All right. Let me know when you're ready.

Speaker speaker\_2: I'm ready.

Speaker speaker\_1: All right. Their number's gonna be 800-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 833-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 4296. And when you call that number-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... make sure that you press option one. Option one's going to be the only option that will get you over to where you need to go.

Speaker speaker\_2: Okay. That sounds good. All right. Well, that, that explains it a little bit more, um, as far as what I need to do. So, it looks like that I might be in the right plan because, um, uh, I'm trying to save some money and trying to cut off another insurance plan if I don't need it. So, um, I will look at all of these options. I will call them. I'll register again on, um, on, um, Rx and I'll go onto the multiplan.com and look at those things in. I'll probably call you guys back, but I'll have a little bit more information because this, the job ATC is my, um, my full-time job, and if I'm going to be having money taken out my check, I want to be able to use my benefits. So, thank you for explaining all of that.

Speaker speaker\_1: You're welcome. Was there anything else?

Speaker speaker\_2: Um, not at this time.

Speaker speaker\_1: All right then. Well, if that's everything for now, thanks again for calling Benefits and a Card, and you have a wonderful day.

Speaker speaker\_2: You too. Thank you.