

Transcript: Estefania

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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. My name is Stephanie. How can I assist you? Um, I, um, am starting work with Accuforce and, uh, I need to get enrolled in their benefits, I think before this time. Okay. Yeah, I can help you. What is the last four of your Social? 8586. For security purposes, can you verify your address and your date of birth? Yes. My, uh, address is 3228 Hillview Drive, uh, Kingsport, Tennessee 37663. Um, and what else did you need? Your, your date of birth. 9-25-91. Is your phone number 999-5757? Yes, it is. And then I have your first name, last name, 34@gmail.com. Is that up to date? Correct. Uh, yeah. Okay. And then did you want me to go over the plans with you and send you the benefit guide or did you already know what you wanna enroll in? I'm pretty sure I know... Um, I'm mainly just, like, um, it's, you know, just I think they only have one, so, so it would just be... I don't need vision or dental. I just need basic, uh, medical. And, um, do you have anything special for prescriptions? So the medical plans do have their, um, prescription benefits. So if you want, I can go over the plans with you and then you can just let me know which one you like. Uh, yes, that would work. Um, let's do that. Okay. There is different medical plans to choose from. Okay. Okay. I'm gonna go ahead and send you that benefit guide to your email on file. Okay. Um, if you could please verify that you've received it just so that I'm sure that you did get it. It should come from the email. I do have this. Oh, you have it already? I'm sorry. Well, I have the booklet. Let's see. Paying my employee. That not... That's not it. Um, I'm gonna look here. I don't receive- If you don't have it, I went ahead and sent it. Okay, but I do have the booklet that, uh, that they gave me today. Okay. That has all their different plans. Gotcha. Okay, so if you want, I can go ahead and go over them. Yeah. Um, which one is the best that pays the most for prescriptions? So it just depends on the generic medication or the prescription- Mm-hmm. ... that you get based off how much it pays towards. So I don't have the list of the prescriptions. Mm-hmm. Um, I do, however, can tell you who's the carrier for those prescriptions and stuff, but I wouldn't be able to tell you how much you would pay. Okay. 'Cause it really just depends on the medication. Yeah. Um, I know one of them is pretty common that I have, um, but the other one I, that I get, it's, um, i- it kind of costs me a lot. It costs me about \$80 a week for both prescriptions out of pocket, cash, without insurance. Mm. Um, from a pharmacy and that's not... But the pharmacy that I use doesn't have GoodRx or nothing like that. But I do have a... Um, let me think what we got. For the state, for the State of Tennessee, it's a prescription. It's OptumRx Prescription Drug Program through KenCare and I don't know if that pays for anything or not. I haven't, I don't know if that's just, like, basically GoodRx or not. Um, I didn't even grab it. So I know, so I know with, um, the plans that they offer, if you choose one of the VIPs, you have coverage through Pharmaville for your prescriptions. I could always provide that number to you and you're always welcome to call and ask. What's Pharmacville? Pharmaville is who you would

go through if you do select one of the VIP plans, 'cause it looks like they only offer four different medical plans. Uh, with the NEC TeleRx, it would be through a LabPhar for your preventative prescriptions. And then for, with the VIPs, for the generic ones, you can pay up to 10, 20, \$30. It just depends on the generic medication and for the non-generic, you offer a discount. Okay, I see right here now the Pharmacville thing. Mm-hmm. All right. So the Stay Healthy 1797, VIP Standard, Classic and Plus, um- So if you want, I can go ahead and go over them and their differences. Um, yeah, give me the VIP Standard and Classic. I don't think I'll get the Plus 'cause that's awfully expensive for each one. Okay. So your VIPs are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. However, um, for the VIP Standard, that one doesn't cover preventive surgery while your VIP Classic would, uh, and it will cover a flat fee towards those services. And it also doesn't cover, the Standard, doesn't cover intensive care unit benefit nor rehabilitation benefit. Mm-hmm. If you were to select between the VIPs, you're not required to stay within the network. You could either be within the network or out of the network and still receive coverage. You do get- Mm-hmm. ... prescription benefits through Pharmacville, which like I said earlier, it just depends on the medication. If it's a- Mm-hmm. ... generic one, you can pay up to 10, 20, \$30, just depending on the generic medication that it is. And for the non-generics, they do offer a discount. These VIP plans include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. And like I said earlier, the VIP Standard, uh, the VIPs are the most basic one because it doesn't cover intensive care, rehabilitation- Mm-hmm. ... nor preventive surgery while your VIP Classic and VIP Plus do. If you were to select between the VIPs, the Classic for employee only is \$19.58 and the Standard- Mm-hmm. ... for employee only is \$17.66. Okay. And then I was gonna tell you that the VIPs only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and even some surgeries, but they don't cover your preventative services which are considered like one physical visit a year, some vaccines, some STD and cancer screenings, and some counseling. Mm-hmm. It doesn't cover your preventatives but it does cover your hospital indemnity. Then with your Stay Healthy, NEC Tele-RS, that's a preventative plan and it does require for you to stay within the network and only within the network to receive coverage. It offers prescription benefits with Alexar and it offers a membership with Free RS which gives you access to over 800 of the top 90% generic drugs prescribed in the U.S. for a cheaper price. Hm. The virtual urgent care is also included but like I said earlier, the NEC Tele-RS is only for preventative services so it's not going to cover your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. Okay. With the NEC Tele-RS that would be a weekly deduction of \$18.02 for the employee plan. And of course they offer additional benefits which would be considered like dental, vision, term life and those- Mm-hmm. ... would have their separate deductions to use them as well. Okay. Um, so I'm a- I'm- I'm thinking about going with the VIP Classic. It gets the- the Pharmacoville and all that stuff, correct? Yes. So with the VIPs you would go through Pharmacoville and then with the NEC Tele-RS you would go with Alexar. So if I got the- the Pharmacoville can I- can I use like a, uh, a pharmacy that I go, like normal pharmacy that I go through? 'Cause I don't go through CVS or Walgreens. I have to go through like a... 'Cause they, CVS and Walgreens have a wait list for the certain medication I take and they kind of, I don't know, they give me crap about it. But anyways, so I use like a, like a smaller more like mom and pop, uh, pharmacy? Um. So, um- That they do

take insurance. So it says off- Pharmacoville offers a convenient way for you to save significant costs when you fill a prescription at your participating pharmacy. Okay. Um, if you ever have questions it says most pharmacies are included in the Pharmacoville network. Mm-hmm. However, in the event the pharmacy will not accept your card, you may call... And it gives me the number of the Pharmacoville, Pharmacoville's number. So I can always also provide their number just so that you're sure that they do, um... Take it? Yeah. Okay. They do take it 'cause it does give me that little disclaimer, however, in the event the pharmacy will not accept your card, you may call and it gives me the number of Pharmacoville. So I would just call and just sort of like try. Mm-hmm. Just 'cause it does specify. Okay. So how long do I have to sign this up? Is there... I mean I don't think there's a certain time to sign up for paid benefits, correct? So there actually is. Um, the only time that you're eligible to enroll is within the first 30 days of receiving your first check. They consider that your personal open enrollment period. Mm-hmm. And after that it would be within company open enrollment which right now the agency's within company open enrollment. The last day for you to enroll will be the 24th, so on Friday. Okay. You have till the 24th to give us a call and um- Mm-hmm. ... enroll into benefits. Okay. Well I won't be able to get paid until the following Friday, not this Frid- not tom- not this Friday, but the next. I think that is the same day. Would that be okay? As long as I go ahead and enroll? As long as... Yeah. As long as you go ahead and enroll. Mm-hmm. Okay. Are you there? Yes, sir. Yeah. Okay, just go ahead and- As long as you call and enroll. Mm-hmm. I thought I said go ahead and enroll me for the VIP Classic. Okay. Okay, and then did you want to do the employee only plan? Yes, please. Okay. I have employee, um, for the VIP Classic for \$19.58 weekly. Did you want to add any other one? No, that's it. Okay. Um. Please en- Mm-hmm. Is that deductible? So they cover a flat fee towards your service. Mm-hmm. So let's say you go for an emergency room visit. For your VIP Classic they would cover- Yeah. ... \$50. Let's say your bill's \$100. So they would cover \$50 and you would be responsible for the remaining \$50. Oh, okay. Yes, sir. All righty. I'm- I'm basically just looking for the prescription benefits honestly. I mean I have that card and I don't even know how- what kind is at page but anyway that's fine. I'll just go ahead and do it, the VIP Classic and we'll stick with that. Okay. So please allow one or two weeks for your staff and agency to start making that deduction. Once you see the first deduction of the \$19.58 come out of your paycheck, the following Monday that first deduction is when you have active coverage. And then- Okay. ... I was gonna tell you that for your VIP Classic plan they normally don't mail that card out to the member so if you do want a physical card, once you see that they did the first deduction of the \$19.58 from your paycheck, that following Monday- Okay. ... that you have active coverage, you're welcome to give us a call at this number and we can put in a request- Mm-hmm. ... that you can get your physical card. Okay. Sounds good. And then I was also gonna ask you, do you want me to provide Pharmacoville's number just in case you want to ask about that, um, for any questions? Yes, please. Let's, uh... Yeah. Let's, yeah, let me write that down real quick. Okay. Okay. That's gonna be 800- Mm-hmm. ... 933- Okay. ... 3734. All righty. Sounds good. All right. Did you have any more questions? No, thank you. All right. Well, you are all signed up. Now you just really are gonna have to wait for them to start doing those deductions. Yeah. If we see the first one the following Monday of that first deduction is when you have active coverage. Okay. Sounds good. All right. Well, thank you for your time. I hope you have a great day. All right. Thank you. Thank you. Bye. Bye.

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. My name is Stephanie. How can I assist you?

Speaker speaker_2: Um, I, um, am starting work with Accuforce and, uh, I need to get enrolled in their benefits, I think before this time.

Speaker speaker_1: Okay. Yeah, I can help you. What is the last four of your Social?

Speaker speaker_2: 8586.

Speaker speaker_1: For security purposes, can you verify your address and your date of birth?

Speaker speaker_2: Yes. My, uh, address is 3228 Hillview Drive, uh, Kingsport, Tennessee 37663. Um, and what else did you need?

Speaker speaker_1: Your, your date of birth.

Speaker speaker_2: 9-25-91.

Speaker speaker_1: Is your phone number 999-5757?

Speaker speaker_2: Yes, it is.

Speaker speaker_1: And then I have your first name, last name, 34@gmail.com. Is that up to date?

Speaker speaker_2: Correct. Uh, yeah.

Speaker speaker_1: Okay. And then did you want me to go over the plans with you and send you the benefit guide or did you already know what you wanna enroll in?

Speaker speaker_2: I'm pretty sure I know... Um, I'm mainly just, like, um, it's, you know, just I think they only have one, so, so it would just be... I don't need vision or dental. I just need basic, uh, medical. And, um, do you have anything special for prescriptions?

Speaker speaker_1: So the medical plans do have their, um, prescription benefits. So if you want, I can go over the plans with you and then you can just let me know which one you like.

Speaker speaker_2: Uh, yes, that would work. Um, let's do that.

Speaker speaker_1: Okay. There is different medical plans to choose from.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. I'm gonna go ahead and send you that benefit guide to your email on file.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, if you could please verify that you've received it just so that I'm sure that you did get it. It should come from the email.

Speaker speaker_2: I do have this.

Speaker speaker_1: Oh, you have it already?

Speaker speaker_2: I'm sorry. Well, I have the booklet. Let's see. Paying my employee. That not... That's not it. Um, I'm gonna look here. I don't receive-

Speaker speaker_1: If you don't have it, I went ahead and sent it.

Speaker speaker_2: Okay, but I do have the booklet that, uh, that they gave me today.

Speaker speaker_1: Okay.

Speaker speaker_2: That has all their different plans.

Speaker speaker_1: Gotcha. Okay, so if you want, I can go ahead and go over them.

Speaker speaker_2: Yeah. Um, which one is the best that pays the most for prescriptions?

Speaker speaker_1: So it just depends on the generic medication or the prescription-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that you get based off how much it pays towards. So I don't have the list of the prescriptions.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, I do, however, can tell you who's the carrier for those prescriptions and stuff, but I wouldn't be able to tell you how much you would pay.

Speaker speaker_2: Okay.

Speaker speaker_1: 'Cause it really just depends on the medication.

Speaker speaker_2: Yeah. Um, I know one of them is pretty common that I have, um, but the other one I, that I get, it's, um, i- it kind of costs me a lot. It costs me about \$80 a week for both prescriptions out of pocket, cash, without insurance.

Speaker speaker_1: Mm.

Speaker speaker_2: Um, from a pharmacy and that's not... But the pharmacy that I use doesn't have GoodRx or nothing like that. But I do have a... Um, let me think what we got. For the state, for the State of Tennessee, it's a prescription. It's OptumRx Prescription Drug Program through KenCare and I don't know if that pays for anything or not. I haven't, I don't know if that's just, like, basically GoodRx or not. Um, I didn't even grab it.

Speaker speaker_1: So I know, so I know with, um, the plans that they offer, if you choose one of the VIPs, you have coverage through Pharmaville for your prescriptions. I could always provide that number to you and you're always welcome to call and ask.

Speaker speaker_2: What's Pharmacville?

Speaker speaker_1: Pharmaville is who you would go through if you do select one of the VIP plans, 'cause it looks like they only offer four different medical plans. Uh, with the NEC TeleRx, it would be through a LabPhar for your preventative prescriptions. And then for, with the VIPs, for the generic ones, you can pay up to 10, 20, \$30. It just depends on the generic medication and for the non-generic, you offer a discount.

Speaker speaker_2: Okay, I see right here now the Pharmacville thing.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: All right. So the Stay Healthy 1797, VIP Standard, Classic and Plus, um-

Speaker speaker_1: So if you want, I can go ahead and go over them and their differences.

Speaker speaker_2: Um, yeah, give me the VIP Standard and Classic. I don't think I'll get the Plus 'cause that's awfully expensive for each one.

Speaker speaker_1: Okay. So your VIPs are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. However, um, for the VIP Standard, that one doesn't cover preventive surgery while your VIP Classic would, uh, and it will cover a flat fee towards those services. And it also doesn't cover, the Standard, doesn't cover intensive care unit benefit nor rehabilitation benefit.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If you were to select between the VIPs, you're not required to stay within the network. You could either be within the network or out of the network and still receive coverage. You do get-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... prescription benefits through Pharmacville, which like I said earlier, it just depends on the medication. If it's a-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... generic one, you can pay up to 10, 20, \$30, just depending on the generic medication that it is. And for the non-generics, they do offer a discount. These VIP plans include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. And like I said earlier, the VIP Standard, uh, the VIPs are the most basic one because it doesn't cover intensive care, rehabilitation-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... nor preventive surgery while your VIP Classic and VIP Plus do. If you were to select between the VIPs, the Classic for employee only is \$19.58 and the Standard-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for employee only is \$17.66.

Speaker speaker_2: Okay.

Speaker speaker_1: And then I was gonna tell you that the VIPs only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and even some surgeries, but they don't cover your preventative services which are considered like one physical visit a year, some vaccines, some STD and cancer screenings, and some counseling.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It doesn't cover your preventatives but it does cover your hospital indemnity. Then with your Stay Healthy, NEC Tele-RS, that's a preventative plan and it does require for you to stay within the network and only within the network to receive coverage. It offers prescription benefits with Alexar and it offers a membership with Free RS which gives you access to over 800 of the top 90% generic drugs prescribed in the U.S. for a cheaper price.

Speaker speaker_2: Hm.

Speaker speaker_1: The virtual urgent care is also included but like I said earlier, the NEC Tele-RS is only for preventative services so it's not going to cover your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries.

Speaker speaker_2: Okay.

Speaker speaker_1: With the NEC Tele-RS that would be a weekly deduction of \$18.02 for the employee plan. And of course they offer additional benefits which would be considered like dental, vision, term life and those-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... would have their separate deductions to use them as well.

Speaker speaker_2: Okay. Um, so I'm a- I'm- I'm thinking about going with the VIP Classic. It gets the- the Pharmacoville and all that stuff, correct?

Speaker speaker_1: Yes. So with the VIPs you would go through Pharmacoville and then with the NEC Tele-RS you would go with Alexar.

Speaker speaker_2: So if I got the- the Pharmacoville can I- can I use like a, uh, a pharmacy that I go, like normal pharmacy that I go through? 'Cause I don't go through CVS or Walgreens. I have to go through like a... 'Cause they, CVS and Walgreens have a wait list for the certain med- medication I take and they kind of, I don't know, they give me crap about it. But anyways, so I use like a, like a smaller more like mom and pop, uh, pharmacy? Um.

Speaker speaker_1: So, um-

Speaker speaker_2: That they do take insurance.

Speaker speaker_1: So it says off- Pharmacoville offers a convenient way for you to save significant costs when you fill a prescription at your participating pharmacy.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, if you ever have questions it says most pharmacies are included in the Pharmacoville network.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, in the event the pharmacy will not accept your card, you may call... And it gives me the number of the Pharmacoville, Pharmacoville's number. So I can always also provide their number just so that you're sure that they do, um...

Speaker speaker_2: Take it?

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: They do take it 'cause it does give me that little disclaimer, however, in the event the pharmacy will not accept your card, you may call and it gives me the number of Pharmacoville. So I would just call and just sort of like try.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Just 'cause it does specify.

Speaker speaker_2: Okay. So how long do I have to sign this up? Is there... I mean I don't think there's a certain time to sign up for paid benefits, correct?

Speaker speaker_1: So there actually is. Um, the only time that you're eligible to enroll is within the first 30 days of receiving your first check. They consider that your personal open enrollment period.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And after that it would be within company open enrollment which right now the agency's within company open enrollment. The last day for you to enroll will be the 24th, so on Friday.

Speaker speaker_2: Okay.

Speaker speaker_1: You have till the 24th to give us a call and um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... enroll into benefits.

Speaker speaker_2: Okay. Well I won't be able to get paid until the following Friday, not this Frid- not tom- not this Friday, but the next. I think that is the same day. Would that be okay? As long as I go ahead and enroll?

Speaker speaker_1: As long as... Yeah. As long as you go ahead and enroll.

Speaker speaker_2: Mm-hmm. Okay. Are you there?

Speaker speaker_1: Yes, sir. Yeah.

Speaker speaker_2: Okay, just go ahead and-

Speaker speaker_1: As long as you call and enroll. Mm-hmm.

Speaker speaker_2: I thought I said go ahead and enroll me for the VIP Classic.

Speaker speaker_1: Okay. Okay, and then did you want to do the employee only plan?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. I have employee, um, for the VIP Classic for \$19.58 weekly. Did you want to add any other one?

Speaker speaker_2: No, that's it.

Speaker speaker_1: Okay.

Speaker speaker_2: Um.

Speaker speaker_1: Please en- Mm-hmm.

Speaker speaker_2: Is that deductible?

Speaker speaker_1: So they cover a flat fee towards your service.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So let's say you go for an emergency room visit. For your VIP Classic they would cover-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... \$50. Let's say your bill's \$100. So they would cover \$50 and you would be responsible for the remaining \$50.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All righty. I'm- I'm basically just looking for the prescription benefits honestly. I mean I have that card and I don't even know how- what kind is at page but anyway that's fine. I'll just go ahead and do it, the VIP Classic and we'll stick with that.

Speaker speaker_1: Okay. So please allow one or two weeks for your staff and agency to start making that deduction. Once you see the first deduction of the \$19.58 come out of your paycheck, the following Monday that first deduction is when you have active coverage. And then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I was gonna tell you that for your VIP Classic plan they normally don't mail that card out to the member so if you do want a physical card, once you see that they did

the first deduction of the \$19.58 from your paycheck, that following Monday-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that you have active coverage, you're welcome to give us a call at this number and we can put in a request-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that you can get your physical card.

Speaker speaker_2: Okay. Sounds good.

Speaker speaker_1: And then I was also gonna ask you, do you want me to provide Pharmacoville's number just in case you want to ask about that, um, for any questions?

Speaker speaker_2: Yes, please. Let's, uh... Yeah. Let's, yeah, let me write that down real quick.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: That's gonna be 800-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 933-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 3734.

Speaker speaker_2: All righty. Sounds good.

Speaker speaker_1: All right. Did you have any more questions?

Speaker speaker_2: No, thank you.

Speaker speaker_1: All right. Well, you are all signed up. Now you just really are gonna have to wait for them to start doing those deductions.

Speaker speaker_2: Yeah.

Speaker speaker_1: If we see the first one the following Monday of that first deduction is when you have active coverage.

Speaker speaker_2: Okay. Sounds good.

Speaker speaker_1: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: Thank you. Bye.

Speaker speaker_2: Bye.