## Transcript: Estefania Acevedo-5965405247815680-4947211754192896

## **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey there, Stephanie. Um, I have a couple of questions here. So, I'm trying to log in. I just got this Benefits in a Card thing. Mm-hmm. And I'm trying to, one, log into the FreeRx thing. And it's saying that there's already a Social Security number entered with it, and I haven't registered anything yet. Okay. And then what was your other question? My other question is, um, I want to... I have to get a few things, um, done w- in, in Georgia when I'm home. And I just got this plan and, um, I was hoping to see if I could go to, you know, get my check-up, my like physical. I need to go to the dermatologist and I want to get a colonoscopy for the first time. So just stuff like that. Okay. So I have to see- And I don't know what to do. ... what plans you have to see if that- Okay. ... um, preventative care is covered. Uh, what staff and agency do you work for? Creative Circle. And then what are the last four of your Social? 7101. And your first and last name? Michael D Barbano. Um, for security purposes, can you verify your address and date of birth? 505 East 20th Street, um, S- East Savannah, Georgia 31401, and my birthday is 7/22/1977. 404-775-9759 is your phone number. 9759, yep. And I have mdyourlastname@gmail.com. Is that up to date? Yes, that's right. Okay. And then, um, so you have a MEC TeleRx, so that plan does cover your preventative services which is like physicals and vaccines, STD and cancer screenings. Um, to find providers, you would have to call the, um, the number that ends in 1403 which is on your card. And then they would guide you where to go. And then regarding the colonoscopy, um- Mm-hmm. ... I would call 90 Degrees just to verify that that is something that they cover. Um- What is 90 Degrees? ... and that number... 90 Degrees is the carrier of the plan that you have. They would be able to answer. Whenever you have questions regarding if certain visits are covered, you... who you always call is actually the carrier. Um, we'll be happy to transfer you, but that would be who would answer those questions. And then to find the providers, you would have to call the number that ends in 1403, which I have both of those numbers if you need them. Okay, so let's do, um, the 90 Degrees- So for question... Mm-hmm. ... and it's covered. So for questions regarding services, to know if they're covered or not under the plan that you have, you call 90 Degrees, which is 800- Mm-hmm. ... 833- Uh-huh. ... 4296, option one. Okay. They would be able to answer that. And then to find the providers, 'cause you do have to stay within network with the plan that you have to receive coverage. Uh-huh. To find the providers, you call 800-Mm-hmm. ... 457- Okay. ... 1403. And, um, I also have a website if you want that. Uh, I mean, I should have it on my card here, right? It's, uh, MEC Coverage? Yes. Um, but that's not... That's the name of the plan that you have. Okay. So it's going to be C as in Charlie-Okay. L as in Long, A as in Alpha- Okay. ... R as in Romeo, I as in Ice cream- Mm-hmm. ... T as in Tom- Okay. ... E as in Echo- Okay. ... V as in Victor.com. Got it. So you can either go to the website or call the number. Um, whatever. But I, I would call the number just in case. I think

it's- Querative, and that's for providers? Yes. Mm-hmm. That's the website. And then the number that you need- Do I just type in my ZIP code? I'm not really sure if you have to type your ZIP code for that. Um, but I know that's the, the page that you would go to to find a list of providers. And then the one that ends in 1403 is the number that you would call, and they would give you a list o- of providers as well. So what am I calling 90 Degrees for? 90 Degrees is a- You want to know... So you asked if a colonoscopy is something that they covered, right? Right. They can answer that 'cause I don't have the list of all the preventative services that-Oh. ... an MEC covers. So that's why I said that would be something that 90 Degrees, who's the carrier- Mm-hmm. ... would answer, just so that you're sure, just so you won't- Okay. ... go... tell you that it's not covered. Do I have the Insured Plus plan? You... No, you actually only have the MEC TeleRx, which is your preventive plan. I have MEC TeleRx? Mm-hmm. That's the only plan that you have, and it looks like you pay a weekly deduction of \$15.63 for it. That's right. Okay. So, can you help me here? I'm trying to register for my FreeRx or whatever, and it's saying my Social has already been used. Okay. So that's something I would have to email our, um, help desk regarding to, regarding the FreeRx, you having difficulty signing in. So I would have to email them.... and let them know that you're saying that a Social Security number already exists, and you haven't registered, right? No, I haven't registered. And then is your, like, email correct still, ngvebelastname@gmail.com? 'Cause I'm gonna get asked all of that. Yeah. Is that my... Yeah, that my, um... Yeah, I've never done this before. I've never registered that before. It says- Okay. Yeah, so I'll send them a email letting them know that it's giving you that error saying that your Social Security number already exists. Is that the only thing that it's saying? Yeah. In a- When you're trying to register? Mm-hmm. So, like, member login doesn't recognize me, and then, um, and then first timers doesn't recognize me. It says it's already being used, and I've never used this before. You said it's called first timers? Okay. It says, like, first or whatever, like... find, uh, y- whatever it's called, like first member sign up. Okay. So, let's see. It says first register is, like, the last few things. So it's, like, members and then first register, so it takes me to that. That's what says my Social Security doesn't work. And then it says for the login for existing members portal, so I type in, uh, you know, my email address. I don't have a password, so, so it says, like, unrecognizable. So yeah, I can't log up. Okay. So I'll definitely be sending them that email, and most likely-Mm-hmm. ... I'ma reach you back tomorrow 'cause it does take 24 hours for them to review all of this. And then I'll be calling you at that 404-775-9759 number, letting you know what they inform me. But they should be able to take care of this part, the free RX. And then with the other stuff regarding your- Uh-huh. ... colonoscopy and physical, you just have to call 90 degrees, which is the one that ends in 1496. Okay. And to find a provider, you call 1403 or go to that website. But I'll be- And then- ... letting them know regarding your free RX. Can I call my existing doctors too and say, "Do you take MEC?" Correct. Yes. Or, I mean, do I say 90 degrees? So, so you can ask them if... Um, you would actually, I believe who you actually would have to ask that question to is the 1403 number. Oh, don't call my, like, doctor and ask? You can, but, um, I wouldn't honestly call... Let me just verify, but I believe you actually have to call 1403, and they will let you know if they're within the network or not. Okay. Okay. Give me one second. Let me just verify. Okay. Yeah, so who you do have to contact is the number that I gave you that ends in 1403. They would be able to let you know if that doctor's within the network or not. Okay. All right. Well, thanks so much. I'll call them after I call the 90 Degree place. Mm-hmm. And my carrier is 90 Degree. Correct. And I say my, my plan is

MEC-TeleRX. R- correct. Yes, sir. Okay. Yeah, if you can help me out with this, um, prescription- It's free RX. ... then I appreciate it. And also- Okay. Yes, sir. ... um, it looks like I've been paying out of my paycheck since the first week of February, but I needed it to come out the first week of March, not even. Is there any way that I can contact billing and get them to put these weekly payments that I've been making, like, unknowingly for the next few weeks? So we don't do refunds. These are weekly deductions that your staffing agency does. We don't actually work in creative circles. Right. So they make a deduction and then we receive it. But, uh, with this insurance, you wouldn't be able to get a refund for February. I just wanted to... So I should have told them, or they made the mistake, like, this should have been mine. 'Cause who, who... For you to be active in general- Mm-hmm. Mm-hmm. ... your staffing agency has to start doing the very first deduction. Once they do the first deduction, the following Monday- Mm-hmm. ... your plan becomes active. Ah. Yes, sir. So maybe I shouldn't have called and inquired about it until I didn't have insurance. Okay. All right. I messed up. All right. Well, hopefully I'm able to see a doctor and get my medicine. Yes, sir. And then I'm gonna go ahead and email the, um, main office regarding your free RX. Okay. So you should hear back from me tomorrow. Okay. Thank you so much. You're welcome. I hope you have a great day. Have a good day. You too. Thank you.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey there, Stephanie. Um, I have a couple of questions here. So, I'm trying to log in. I just got this Benefits in a Card thing.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And I'm trying to, one, log into the FreeRx thing. And it's saying that there's already a Social Security number entered with it, and I haven't registered anything yet.

Speaker speaker\_0: Okay. And then what was your other question?

Speaker speaker\_1: My other question is, um, I want to... I have to get a few things, um, done w- in, in Georgia when I'm home. And I just got this plan and, um, I was hoping to see if I could go to, you know, get my check-up, my like physical. I need to go to the dermatologist and I want to get a colonoscopy for the first time. So just stuff like that.

Speaker speaker\_0: Okay. So I have to see-

Speaker speaker\_1: And I don't know what to do.

Speaker speaker\_0: ... what plans you have to see if that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, preventative care is covered. Uh, what staff and agency do you work for?

Speaker speaker\_1: Creative Circle.

Speaker speaker\_0: And then what are the last four of your Social?

Speaker speaker\_1: 7101.

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

Speaker speaker\_1: Michael D Barbano.

Speaker speaker\_0: Um, for security purposes, can you verify your address and date of birth?

Speaker speaker\_1: 505 East 20th Street, um, S- East Savannah, Georgia 31401, and my birthday is 7/22/1977.

Speaker speaker\_0: 404-775-9759 is your phone number.

Speaker speaker\_1: 9759, yep.

Speaker speaker\_0: And I have mdyourlastname@gmail.com. Is that up to date?

Speaker speaker\_1: Yes, that's right.

Speaker speaker\_0: Okay. And then, um, so you have a MEC TeleRx, so that plan does cover your preventative services which is like physicals and vaccines, STD and cancer screenings. Um, to find providers, you would have to call the, um, the number that ends in 1403 which is on your card. And then they would guide you where to go. And then regarding the colonoscopy, um-

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: ... I would call 90 Degrees just to verify that that is something that they cover. Um-

Speaker speaker\_1: What is 90 Degrees?

Speaker speaker\_0: ... and that number... 90 Degrees is the carrier of the plan that you have. They would be able to answer. Whenever you have questions regarding if certain visits are covered, you... who you always call is actually the carrier. Um, we'll be happy to transfer you, but that would be who would answer those questions. And then to find the providers, you would have to call the number that ends in 1403, which I have both of those numbers if you need them.

Speaker speaker\_1: Okay, so let's do, um, the 90 Degrees-

Speaker speaker\_0: So for question... Mm-hmm.

Speaker speaker 1: ... and it's covered.

Speaker speaker\_0: So for questions regarding services, to know if they're covered or not under the plan that you have, you call 90 Degrees, which is 800-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 833-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... 4296, option one.

Speaker speaker\_1: Okay.

Speaker speaker\_0: They would be able to answer that. And then to find the providers, 'cause you do have to stay within network with the plan that you have to receive coverage.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: To find the providers, you call 800-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 457-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 1403. And, um, I also have a website if you want that.

Speaker speaker\_1: Uh, I mean, I should have it on my card here, right? It's, uh, MEC Coverage?

Speaker speaker\_0: Yes. Um, but that's not... That's the name of the plan that you have.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it's going to be C as in Charlie-

Speaker speaker\_1: Okay.

Speaker speaker\_0: L as in Long, A as in Alpha-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... R as in Romeo, I as in Ice cream-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... T as in Tom-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... E as in Echo-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... V as in Victor.com.

Speaker speaker\_1: Got it.

Speaker speaker\_0: So you can either go to the website or call the number. Um, whatever. But I, I would call the number just in case. I think it's-

Speaker speaker\_1: Querative, and that's for providers?

Speaker speaker\_0: Yes. Mm-hmm. That's the website. And then the number that you need-

Speaker speaker\_1: Do I just type in my ZIP code?

Speaker speaker\_0: I'm not really sure if you have to type your ZIP code for that. Um, but I know that's the, the page that you would go to to find a list of providers. And then the one that ends in 1403 is the number that you would call, and they would give you a list o- of providers as well.

Speaker speaker\_1: So what am I calling 90 Degrees for? 90 Degrees is a-

Speaker speaker\_0: You want to know... So you asked if a colonoscopy is something that they covered, right?

Speaker speaker\_1: Right.

Speaker speaker\_0: They can answer that 'cause I don't have the list of all the preventative services that-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... an MEC covers. So that's why I said that would be something that 90 Degrees, who's the carrier-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... would answer, just so that you're sure, just so you won't-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... go... tell you that it's not covered.

Speaker speaker\_1: Do I have the Insured Plus plan?

Speaker speaker\_0: You... No, you actually only have the MEC TeleRx, which is your preventive plan.

Speaker speaker\_1: I have MEC TeleRx?

Speaker speaker\_0: Mm-hmm. That's the only plan that you have, and it looks like you pay a weekly deduction of \$15.63 for it.

Speaker speaker\_1: That's right. Okay. So, can you help me here? I'm trying to register for my FreeRx or whatever, and it's saying my Social has already been used.

Speaker speaker\_0: Okay. So that's something I would have to email our, um, help desk regarding to, regarding the FreeRx, you having difficulty signing in. So I would have to email them.... and let them know that you're saying that a Social Security number already exists, and you haven't registered, right?

Speaker speaker\_1: No, I haven't registered.

Speaker speaker\_0: And then is your, like, email correct still, ngvebelastname@gmail.com? 'Cause I'm gonna get asked all of that.

Speaker speaker\_1: Yeah. Is that my... Yeah, that my, um... Yeah, I've never done this before. I've never registered that before. It says-

Speaker speaker\_0: Okay. Yeah, so I'll send them a email letting them know that it's giving you that error saying that your Social Security number already exists. Is that the only thing that it's saying?

Speaker speaker\_1: Yeah. In a-

Speaker speaker\_0: When you're trying to register?

Speaker speaker\_1: Mm-hmm. So, like, member login doesn't recognize me, and then, um, and then first timers doesn't recognize me. It says it's already being used, and I've never used this before.

Speaker speaker\_0: You said it's called first timers? Okay.

Speaker speaker\_1: It says, like, first or whatever, like... find, uh, y- whatever it's called, like first member sign up.

Speaker speaker 0: Okay.

Speaker speaker\_1: So, let's see. It says first register is, like, the last few things. So it's, like, members and then first register, so it takes me to that. That's what says my Social Security doesn't work. And then it says for the login for existing members portal, so I type in, uh, you know, my email address. I don't have a password, so, so it says, like, unrecognizable. So yeah, I can't log up.

Speaker speaker\_0: Okay. So I'll definitely be sending them that email, and most likely-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... I'ma reach you back tomorrow 'cause it does take 24 hours for them to review all of this. And then I'll be calling you at that 404-775-9759 number, letting you know what they inform me. But they should be able to take care of this part, the free RX. And then with the other stuff regarding your-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... colonoscopy and physical, you just have to call 90 degrees, which is the one that ends in 1496.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And to find a provider, you call 1403 or go to that website. But I'll be-

Speaker speaker\_1: And then-

Speaker speaker\_0: ... letting them know regarding your free RX.

Speaker speaker\_1: Can I call my existing doctors too and say, "Do you take MEC?"

Speaker speaker\_0: Correct. Yes.

Speaker speaker\_1: Or, I mean, do I say 90 degrees?

Speaker speaker\_0: So, so you can ask them if... Um, you would actually, I believe who you actually would have to ask that question to is the 1403 number.

Speaker speaker\_1: Oh, don't call my, like, doctor and ask?

Speaker speaker\_0: You can, but, um, I wouldn't honestly call... Let me just verify, but I believe you actually have to call 1403, and they will let you know if they're within the network or not.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Give me one second. Let me just verify. Okay. Yeah, so who you do have to contact is the number that I gave you that ends in 1403. They would be able to let you know if that doctor's within the network or not.

Speaker speaker\_1: Okay. All right. Well, thanks so much. I'll call them after I call the 90 Degree place.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And my carrier is 90 Degree.

Speaker speaker\_0: Correct.

Speaker speaker\_1: And I say my, my plan is MEC-TeleRX.

Speaker speaker\_0: R- correct. Yes, sir.

Speaker speaker\_1: Okay. Yeah, if you can help me out with this, um, prescription-

Speaker speaker\_0: It's free RX.

Speaker speaker\_1: ... then I appreciate it. And also-

Speaker speaker\_0: Okay. Yes, sir.

Speaker speaker\_1: ... um, it looks like I've been paying out of my paycheck since the first week of February, but I needed it to come out the first week of March, not even. Is there any way that I can contact billing and get them to put these weekly payments that I've been making, like, unknowingly for the next few weeks?

Speaker speaker\_0: So we don't do refunds. These are weekly deductions that your staffing agency does. We don't actually work in creative circles.

Speaker speaker\_1: Right.

Speaker speaker\_0: So they make a deduction and then we receive it. But, uh, with this insurance, you wouldn't be able to get a refund for February.

Speaker speaker\_1: I just wanted to... So I should have told them, or they made the mistake, like, this should have been mine.

Speaker speaker\_0: 'Cause who, who... For you to be active in general-

Speaker speaker\_1: Mm-hmm. Mm-hmm.

Speaker speaker\_0: ... your staffing agency has to start doing the very first deduction. Once they do the first deduction, the following Monday-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... your plan becomes active.

Speaker speaker\_1: Ah.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: So maybe I shouldn't have called and inquired about it until I didn't have insurance. Okay. All right. I messed up. All right. Well, hopefully I'm able to see a doctor and get my medicine.

Speaker speaker\_0: Yes, sir. And then I'm gonna go ahead and email the, um, main office regarding your free RX.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So you should hear back from me tomorrow.

Speaker speaker\_1: Okay. Thank you so much.

Speaker speaker\_0: You're welcome. I hope you have a great day.

Speaker speaker\_1: Have a good day. You too.

Speaker speaker 0: Thank you.