

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, um, I just applied my insurance to pick up a prescription, and it basically covered nothing, and I, I was confused, uh, 'cause I signed up for the best Rx plan I could. Okay. So, I need to get in your file. I do have to let you know that I wouldn't be able to tell you how much of what a prescription is covered with. You would actually have to reach out to the pharmacy that you have the benefit with. So, I just have to get in your file to see what plans you have. Um, what staffing agency is it through? Uh, DTC Jobs. What's the name? Uh, DTC Jobs.com. I mean, that's the... Is that, is that, uh, is that the staffing agency? Yeah. Or the name, though? I don't have nobody under DTC, so they might go by a different name. Are you sure that's the name? Let me see. Yeah. I, I called before, and, and then they took that. I don't... DTC. I, I literally, I, I, like their website and everything is just DTC. Social Work Force Management? Okay, thank you. Okay. And then what are the last four of your Social? 5774. First and last name, please. Caser, C-A-S-E-R, Johnson. For security purposes, I do need you to verify your address and date of birth. 15700 East Colossal Cave Road, uh, 92893. I have 520-300-0225 as your phone number. Yep. Okay, thank you. All right. So, let's see. Okay, yeah, so you have the MEC-... and the VIP Plus. So, you have two carriers when it comes to the pharmacy. Um, one through Alexar and the other one through Pharmacoville. So, you would actually have to reach out to them two to see how much it would be covered for. Um, I wouldn't have that information, but I can definitely provide you the contact numbers for both of them. Oh, so I have two different insurances- Yes. ... I could use for pharmacy? Yeah. So, it's possible I used one that it wasn't for it? Or is it worse? Um, it could be possible, but, but I wouldn't be able to tell you. Is it, if it is or isn't? Um, you would actually have to reach out. Who would be able to let you know is the actual pharmacy. Because through your MEC, which is your preventative plan, the one that covers like a physical, some vaccines and asking cancer screening, it's through Med Impact, and with the VIP Plus with virtual package, that one, it's through Pharmacoville. So, I would reach out to both of them. And then I have that number, too, if you need it. Yeah, I'm ready for that. Could you give me those? So, for your MEC Tele RS, which is your preventative plan, it's gonna be 800... Is that Med Impact or Pharmacoville, sorry? Med Impact for your MEC. Okay. Uh, go ahead. It's gonna be 800- Okay. ...771- There you go. ...4648. Okay. And then with your VIP Plus, it's through Pharmacoville, and that one is 800-933-3734. So, the, the insurance card sent to me, I just used the card that had the Rx on it, um. Yeah. So, that's going to say Alexar, and I believe that's because that was the carrier before. But it's actually Med Impact now. And then your Free RS comes with the MEC, which that Free RS is the membership that gives the access to the top 90% generic drugs prescribed in the US. So, you have that membership as well. Okay. Um, that was the MEC, was the better one? So, the MEC health- Or the 90% one? The MEC is the one that only

covers like your preventative visits, and I believe that one's only for preventative prescription benefits. Um, and the VIP is your actual hospital indemnity plan. So, that's the one- Okay. ...that covers like doctor visits, sick, urgent care, hospitalization if injured. So, you have, um, like two carriers when it comes to your plans, two different ones. The MEC through Med Impact and then your VIP through Pharmacoville. And then with your MEC Tele RS, it comes with that me- free membership. Well, not free, but that membership with, um, Free RS that gives you access to like cheaper generic medications, and some of them being free. But like I said, I don't have the list of those free medications. That would be something that you would have to actually search on the search bar or, uh, the Free RS. But when it comes to the actual, like, pharmacy, you would have to contact them. Whenever you have a question regarding if something, like a prescription, is covered or not, who you actually reach out to are those two carriers. So, I would always reach out to both of them, just to see who gives you a better, like, benefit. So, I, I was only sent- I don't- ... one card via my healthcare, and I used that, and I got like no coverage. Which one? So the 90, you used the MEC. So the VIP+, let me see one where you began. Did you, did you ever request your card? So for the VIP+, normally they don't mail that card out. Your VIP+ is the card that covers like your urgent care, doctor visits, the sick. That's something that you have to request whenever you become active, and then they mail it out. So if you didn't request it... Just let me see if you did. You didn't. Um, so since you didn't request it, you never got it. Did you ever get it electronically? I called, uh, membership with a card like, uh, like two weeks ago or a week ago, and asked them to email me my insurance cards or card or... I was... I would think that would be the request. Did you want to check to see... Um, did you want to check to see if you have that one? Because your VIP+ is going to say, um, American Public Life on it. It's going to say APL. Okay. Uh, yeah, I could go check that. And then your dental. They should send me... Mm-hmm. I think I got actually four pictures now that I'm looking at it. A dental, a vision, something, and then the card I use that had RX on it. Let me check the third. I wasn't expecting- And then- ... to have two different ones. Your VIP+ which is the one that covers a flat fee towards your actual doctor visit, the sick, urgent care, emergency room, all of that, that's going to say APL on it. APL and then your dental is going to say Carrington. And it also says APL, but it says Carrington so that's a good difference. And then vision just says vision. Okay. And then the MEC is going to say like 90 degrees and then Alextar I believe. I think it still says that on the card, but it's really Medimpact. And what, what, what was it maybe said on the card for Medimpact prior? Um, the Medimpact, it, it, I believe it still says for some reason on the cards Alextar instead of Medimpact. Alextar. But it's really Medimpact, the name of the carrier when it comes to the prescription benefits through your MEC and for your VIP like I said, it's Pharmaville. And if you want me to go ahead and request your medical card to be sent out to you, I can go ahead and do that so that you can have a physical one. Because like I said- Oh, yes. ... that's something we have to request. If you could have whatever I'm signed up for sent out, if... I don't know if I have to request more than just that or, or what the deal is really. Uh, could you please? That'd be great. Okay. And then you did register for your free RX, right? Did you, did you do that? I have no idea what that means. Oh, you probably didn't. So because your MEC comes with your free RX membership. Like did you ever register? Because you do have the... of course you have it because you pay for it, but did you ever... I'm gonna just send it to you just in case you didn't register. So you're gonna get, um, you're gonna get one email and that's to register for your free RX. I went

ahead and emailed that to you. Um, do you mind confirming that you received it? Yeah, one sec. Yeah, I received that just now. Okay, so I would make sure to register, um, and then with your free RX, you do get a virtual card once you register and stuff. That one you only get virtually. So that one's for benefits when it comes to your generic prescriptions and then you have your two benefits as well when it comes to your prescriptions with your two plans, which is Pharmaville and Medimpact. And then you should be getting your med- So I have three different ones I could use for... Prescriptions. So free RX is separate from Medimpact? Yes. Free RX is only, it's a membership. Oh, lord. Free RX is a membership that gives you access to like cheaper generic medications and some of them being even free. Um, that's one benefit right there. It comes with your free RX. So since you selected the MEC TeleRx, the TeleRx part stands for that membership of the free Rx. So you have with the MEC, you have prescription benefit through Medimpact and with free Rx because they offer that membership. Then with your VIP+ you have prescription benefits through Pharmaville. So I used the Rx number or the card, uh, from the email that was sent to me that had this number that I called on it. Mm-hmm. Which one would that be? So I can try the other two. Um, so it looks like you said that you called this number, right? With the Medimpact? Uh... Because it sounds like you used your, um, your preventative, so I would honestly try to call Pharmaville because it sounds like you didn't call them and you said that you didn't really have anything covered with the MEC, right? So I would honestly call Pharmaville and ask because I can't tell you if something is covered in or not since I don't have that information. But you would have to call Pharmaville and ask is that prescription is something that they would cover or not. And if so, how much? Are you able to email me all of the plan card info so I can just go back into Walmart and try all of them? Is that a thing? Like to email all your cards to you? Yeah. So, like- Yeah. ... all three of those FreeRx? 'Cause I don't- Yes. ... have to actually sign up for FreeRx if I'm paying- No. ... for it, right? No. You just have to register, 'cause you don't want to pay for something and not be registered, 'cause you would just pay for membership. So you're telling me I'm paying for it and I'm not active? You're active for it, but if you're not registered then you kind of aren't. So I would register. I would, uh, register with the steps that you... That I just sent to your email. Well, h- how was I not... I mean, uh... Well, I'm not- I'm not... I'm sorry, I'm not directing any of this at you, I know. Mm-hmm. Uh, but, like, I- I never received an email about this. I... So they were just going to, like... I was gonna be paying for this the whole time until I figured out that I had something out there that...? 'Cause I'll tell you, signing up for these benefits was really kind of confusing, too. I had to call and ask which would get me the Best Rx plan. Mm-hmm. And they did not let me know I was getting three different ones. But I guess- Yeah, so, um, I'm not sure- ... hopefully somewhere in there I have a good one. ... how you were explained things. But I know when I usually tell them about the, like, MEC, I tell them it comes with the FreeRx membership, um, and that they do have to register once they become active. Now, out of those three, if you were looking for someone that has, like, complex medications, are you in the know enough- Ooh. ... to be able to say, like, "I would go with one, two, or three?" Ooh, I wouldn't really be, since, like, we're just really... In other words, we're like the middleman. We're just the ones who enroll you and give you, like, the basic information. We don't have a list of the medicines or prescriptions that PharmaVille and MedImpact covers. That's why we typically have to direct you to them, 'cause they're the ones who would actually give you, like, the right information. 'Cause I can't tell- Hmm. ... you, like, "Yeah, this one what covers so-and-so." Like, for example, dia- uh, insulin. Like, I sh... I

wouldn't know if the MEC or the VIP covers that. Who actually would- Gotcha. ... confirm that is Pharma, like, the actual pharmacy. They would tell you, "Well, yeah, that's something that we cover, and if so, it's this amount." We don't have that information, unfortunately. And, like I said, the FreeRx, um, it's really just a membership that gives you access to some free generic medication, and some of them with a discount. And that, you can just search it up in the search bar and it'll tell you. But... Okay. With PharmaVille and MedImpact, you do have to reach out to them directly. 'Cause it sounds, by the looks of it, you use your MEC, which is the one for your preventative prescription benefits. 'Cause the MEC's only a preventative plan. It doesn't cover no doctor visits, sick, urgent care, emergency room, neither surgeries. And let me open the guide. Let me see if it offers... So prescriptions. I don't know if, if that's considered a non-generic. I'm not sure if that, uh, that's something that they would cover. So I'm not sure if the prescription that you got is non-generic, that's why. But that would be something to actually ask them directly and they would confirm. But, like I said, you do have the VIP plan, so you also have prescription benefits through the PharmaVille. And for them, for the generic medication, it tells me on the guide that you can pay up to \$30, \$20, or \$10. And for the non-generics, they offer you a discount. Okay. Uh, last question then. Mm-hmm. So there are five entities I'm dealing with. Me- uh, benefits with a card, that's you guys, the middlemen. Mm-hmm. Right? Mm-hmm. Uh, PharmaVille through VIP Plus. Mm-hmm. MedImpact separately, MEC separately, and FreeRx separately. Yes. So your, um, MedImpact is through your Stay Healthy plan, and also your FreeRx. So, you kind of are. So through your VIP plan, it's gonna be PharmaVille. For your Stay Healthy plan, it comes with a membership of FreeRx, so that's a service that's included. And when it comes to the prescription benefit, it's through MedImpact. So I would say your MedImpact and your FreeRx, even though it's two separate things, it's for the same plan. The MEC TeleRx is included with the MEC. Okay. And then the VIP- Uh, I appreciate your help, I think- ... is PharmaVille. Mm-hmm. Did you want me to send you- I think I got enough info from here. ... your card, though, real quick before I let you go? Uh, that- that would be great, yeah. Whatever you can, and then whatever other registrations I may need. Okay. Um, can I put you on a brief hold just so that I'm sure that you did receive it? And then- Yeah. ... you have behavioral health too, so I'ma send you that email as well, 'cause you gotta register for that also. That's a sixth entity I'm dealing with? Yeah, behavioral health is something- Holy smokes. ... you gotta register for. So, you're gonna get... Okay, I already sent you one email for your FreeRx to register. I'ma send you another one for your behavioral health. That's just to register though. And then, um, I'ma send you your cards so, in total, three emails. Three separate emails. And then on the cards- And which cards would be included- ... they actually... Um, it's actually gonna tell you... Whenever I send you your cards, it's gonna tell you what pharmacy is for what, and then what to call for what. So it makes it very simple once I send you the... I know that seems like a lot of information right now, but once I send it to you, it- it becomes a little bit more clear. So if you want, let me send that to you first, and then I can tell you which card is for what. And then you'll see it. Okay. 'Cause it tells you, like, on the card what pharmacy is for what as well. When you say what pharmacy is for what, the pharmacy's where I'm using these, like, benefits, like Pharmaville and MedImpact- Well, your- ... where I'm- Yeah. Well, your carrier for your... Um, 'cause for your Stay Healthy, like I said, it's MedImpact. For your VIP Plus, it's Pharmaville. I wouldn't have considered those pharmacies. Is- is that the terminology for it? 'Cause a pharmacy is just where they're actually supplying the meds. I thought, so I- I guess I

was confused when you were saying that. You- you consider those- Yes, that's what I mean. ... a pharmacy too? Yea- I, I do, 'cause- Okay. ... that's your prescription- Okay. ... benefits, yeah. Mm-hmm. But I'ma go ahead and email you that information, and then I'll get you to confirm just so that I'm sure that you did receive it. Okay. Thank you. Okay. I'll be right back. Okay. I went ahead and emailed that to you. Do you mind confirming that you received those emails? Yeah, one sec. Okay. So I got an email with a few cards. It looked like APL cards. Mm-hmm. And then, uh, a different h- uh, what was it? Uh, a sign-up for FreeRx you had already sent, I got that. And I think I saw- Mm-hmm. ... the behavioral health sign-up. Okay. So those are your three cards. The preventative is with your vision, the dental says Carrington, and then the medical one that I'm requesting for you to get is the one that says APL. Carrington was which one? Den- did they- It was den- ... send, or vision? Dental. Dental. And, I'm sorry, one more time, what was the vision? Vision is with your- The APL? Um, no, vision is actually with your preventative card. So it's gonna say Focus... Give me one second. It's gonna say Focus Workforce Management, and then it's gonna say Pharmacy MedImpact under the... MedImpact one says FreeRx.com. Medical, and then under it says Vision Coverage Employee. And then your pr- carrier for vision is MetLife, which is gonna- It's gonna say it on the card as well. You might have to, like, maybe zoom outta that one 'cause I have sent it in the past to people who say they don't see it, and then I think they do something and end up seeing the full image. I don't know if you might have to, like, zoom out or, like, scroll down or something. Okay. Uh, thank you very much for helping me out. This is very confusing, um, but I think I got enough. I'll see if there's any other Rx numbers on those cards you sent that I can go try. Mm-hmm. Other than that, I'll just go home and call, call these people up, see, see what the deal is and, and separately- Okay. ... get that FreeRx going. Okay. That's fine. And then, like I said, for each of your plans, it actually tells you what pharmacy is for who. Um, 'cause I'm looking at your preventative card, and it says Pharmacy MedImpact, and then it says FreeRx.com. So it'll actually tell you on the cards. Yeah, that's a little bit of the problem though, I don't know which one is supposed to cover what. So, if MedImpact- Yeah, that's the only thing... ... has FreeRx, it says, yeah. I'll just- Honestly, I would, I would probably call MedImpact first because like I said, MedImpact, it actually tells you on the benefit guide, for generic you can pay up to \$10, \$20, \$30 and for the non-generic, it offers you a discount. And when it comes to, um, MedImpact, it only tells me pre-prescription coverage through... and then it says MedImpact. And that's it. It doesn't really specifically specify for generic and non-generic, but the Pharmaville one does. What was the 10, 20, 30? That was Pharmaville? That's, um, the amount that you could probably pay, let me see how they, they say it. No, no but which, which pharmacy was that? That was the Pharmaville? The VIP Plus? Yeah, Pharmaville. Mm-hmm. It says, "You can pay a set dollar amount of \$30, \$20 or \$10 for generic medications," and for the non-generic it says that they offer you a discount. And that's through Pharmaville when it comes to your VIP. I don't know if you got a chance to see it, the cards you sent me, are there multiple, like different Rx membership numbers on there? Or do I need to call these individual pharmacies and get, like my card mailed to me too? No. So for your FreeRx, that one's only virtual. So, once you register you're going to get your virtual cards through the app. That one, they don't mail it. And then the only cards that you actually do receive is your dental, vision, and your, um preventative. And soon you would get your VIP 'cause I'ma go ahead and request it. But did you send me a picture of the VIP one or is that only through the app? Yes. So that one is the

one that's going to say APL on it. Let me... 'Cause I'm looking at your cards right now. That one is going to say American Public Life. It says- Okay. ... policy number and then it says 02609009. That one says APL on the left-hand side. That's your medical card. And that has Pharmaville's number on it 'cause I'm looking at it right now. Okay. Uh, I got enough to work with. I'll, I'll give this all a shot and, uh, I got a bit to work through and I'll just call back if I have more questions. Hello? Hello? Hello? Uh, I don't hear you anymore. It's just... Feels like the line went dead. My phone kind of messes up sometimes, not usually in the middle of a call, but, uh, I can't hear you anymore, but I think I'm good. Thank you so much for your help, if you can hear me. Uh, have a good day. Bye.

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, um, I just applied my insurance to pick up a prescription, and it basically covered nothing, and I, I was confused, uh, 'cause I signed up for the best Rx plan I could.

Speaker speaker_0: Okay. So, I need to get in your file. I do have to let you know that I wouldn't be able to tell you how much of what a prescription is covered with. You would actually have to reach out to the pharmacy that you have the benefit with. So, I just have to get in your file to see what plans you have. Um, what staffing agency is it through?

Speaker speaker_1: Uh, DTC Jobs.

Speaker speaker_0: What's the name?

Speaker speaker_1: Uh, DTC Jobs.com. I mean, that's the...

Speaker speaker_0: Is that, is that, uh, is that the staffing agency?

Speaker speaker_1: Yeah.

Speaker speaker_0: Or the name, though? I don't have nobody under DTC, so they might go by a different name. Are you sure that's the name? Let me see.

Speaker speaker_1: Yeah. I, I called before, and, and then they took that. I don't...

Speaker speaker_0: DTC.

Speaker speaker_1: I, I literally, I, I, like their website and everything is just DTC.

Speaker speaker_0: Social Work Force Management? Okay, thank you. Okay. And then what are the last four of your Social?

Speaker speaker_1: 5774.

Speaker speaker_0: First and last name, please.

Speaker speaker_1: Caser, C-A-S-E-R, Johnson.

Speaker speaker_0: For security purposes, I do need you to verify your address and date of birth.

Speaker speaker_1: 15700 East Colossal Cave Road, uh, 92893.

Speaker speaker_0: I have 520-300-0225 as your phone number.

Speaker speaker_1: Yep.

Speaker speaker_0: Okay, thank you. All right. So, let's see. Okay, yeah, so you have the MEC-... and the VIP Plus. So, you have two carriers when it comes to the pharmacy. Um, one through Alexar and the other one through Pharmacoville. So, you would actually have to reach out to them two to see how much it would be covered for. Um, I wouldn't have that information, but I can definitely provide you the contact numbers for both of them.

Speaker speaker_1: Oh, so I have two different insurances-

Speaker speaker_0: Yes.

Speaker speaker_1: ... I could use for pharmacy?

Speaker speaker_0: Yeah.

Speaker speaker_1: So, it's possible I used one that it wasn't for it? Or is it worse?

Speaker speaker_0: Um, it could be possible, but, but I wouldn't be able to tell you. Is it, if it is or isn't? Um, you would actually have to reach out. Who would be able to let you know is the actual pharmacy. Because through your MEC, which is your preventative plan, the one that covers like a physical, some vaccines and asking cancer screening, it's through Med Impact, and with the VIP Plus with virtual package, that one, it's through Pharmacoville. So, I would reach out to both of them. And then I have that number, too, if you need it.

Speaker speaker_1: Yeah, I'm ready for that. Could you give me those?

Speaker speaker_0: So, for your MEC Tele RS, which is your preventative plan, it's gonna be 800...

Speaker speaker_1: Is that Med Impact or Pharmacoville, sorry?

Speaker speaker_0: Med Impact for your MEC.

Speaker speaker_1: Okay. Uh, go ahead.

Speaker speaker_0: It's gonna be 800-

Speaker speaker_1: Okay.

Speaker speaker_0: ...771-

Speaker speaker_1: There you go.

Speaker speaker_0: ...4648.

Speaker speaker_1: Okay.

Speaker speaker_0: And then with your VIP Plus, it's through Pharmacoville, and that one is 800-933-3734.

Speaker speaker_1: So, the, the insurance card sent to me, I just used the card that had the Rx on it, um.

Speaker speaker_0: Yeah. So, that's going to say Alexar, and I believe that's because that was the carrier before. But it's actually Med Impact now. And then your Free RS comes with the MEC, which that Free RS is the membership that gives the access to the top 90% generic drugs prescribed in the US. So, you have that membership as well.

Speaker speaker_1: Okay. Um, that was the MEC, was the better one?

Speaker speaker_0: So, the MEC health-

Speaker speaker_1: Or the 90% one?

Speaker speaker_0: The MEC is the one that only covers like your preventative visits, and I believe that one's only for preventative prescription benefits. Um, and the VIP is your actual hospital indemnity plan. So, that's the one-

Speaker speaker_1: Okay.

Speaker speaker_0: ...that covers like doctor visits, sick, urgent care, hospitalization if injured. So, you have, um, like two carriers when it comes to your plans, two different ones. The MEC through Med Impact and then your VIP through Pharmacoville. And then with your MEC Tele RS, it comes with that me- free membership. Well, not free, but that membership with, um, Free RS that gives you access to like cheaper generic medications, and some of them being free. But like I said, I don't have the list of those free medications. That would be something that you would have to actually search on the search bar or, uh, the Free RS. But when it comes to the actual, like, pharmacy, you would have to contact them. Whenever you have a question regarding if something, like a prescription, is covered or not, who you actually reach out to are those two carriers. So, I would always reach out to both of them, just to see who gives you a better, like, benefit.

Speaker speaker_1: So, I, I was only sent-

Speaker speaker_0: I don't-

Speaker speaker_1: ... one card via my healthcare, and I used that, and I got like no coverage.

Speaker speaker_0: Which one? So the 90, you used the MEC. So the VIP+, let me see one where you began. Did you, did you ever request your card? So for the VIP+, normally they don't mail that card out. Your VIP+ is the card that covers like your urgent care, doctor visits, the sick. That's something that you have to request whenever you become active, and then they mail it out. So if you didn't request it... Just let me see if you did. You didn't. Um, so since you didn't request it, you never got it. Did you ever get it electronically?

Speaker speaker_1: I called, uh, membership with a card like, uh, like two weeks ago or a week ago, and asked them to email me my insurance cards or card or... I was... I would think that would be the request.

Speaker speaker_0: Did you want to check to see... Um, did you want to check to see if you have that one? Because your VIP+ is going to say, um, American Public Life on it. It's going to say APL.

Speaker speaker_1: Okay. Uh, yeah, I could go check that.

Speaker speaker_0: And then your dental.

Speaker speaker_1: They should send me...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I think I got actually four pictures now that I'm looking at it. A dental, a vision, something, and then the card I use that had RX on it. Let me check the third. I wasn't expecting-

Speaker speaker_0: And then-

Speaker speaker_1: ... to have two different ones.

Speaker speaker_0: Your VIP+ which is the one that covers a flat fee towards your actual doctor visit, the sick, urgent care, emergency room, all of that, that's going to say APL on it. APL and then your dental is going to say Carrington. And it also says APL, but it says Carrington so that's a good difference. And then vision just says vision.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the MEC is going to say like 90 degrees and then Alextar I believe. I think it still says that on the card, but it's really Medimpact.

Speaker speaker_1: And what, what, what was it maybe said on the card for Medimpact prior?

Speaker speaker_0: Um, the Medimpact, it, it, I believe it still says for some reason on the cards Alextar instead of Medimpact.

Speaker speaker_1: Alextar.

Speaker speaker_0: But it's really Medimpact, the name of the carrier when it comes to the prescription benefits through your MEC and for your VIP like I said, it's Pharmaville. And if you want me to go ahead and request your medical card to be sent out to you, I can go ahead and do that so that you can have a physical one. Because like I said-

Speaker speaker_1: Oh, yes.

Speaker speaker_0: ... that's something we have to request.

Speaker speaker_1: If you could have whatever I'm signed up for sent out, if... I don't know if I have to request more than just that or, or what the deal is really. Uh, could you please? That'd

be great.

Speaker speaker_0: Okay. And then you did register for your free RX, right? Did you, did you do that?

Speaker speaker_1: I have no idea what that means.

Speaker speaker_0: Oh, you probably didn't. So because your MEC comes with your free RX membership. Like did you ever register? Because you do have the... of course you have it because you pay for it, but did you ever... I'm gonna just send it to you just in case you didn't register. So you're gonna get, um, you're gonna get one email and that's to register for your free RX. I went ahead and emailed that to you. Um, do you mind confirming that you received it?

Speaker speaker_1: Yeah, one sec. Yeah, I received that just now.

Speaker speaker_0: Okay, so I would make sure to register, um, and then with your free RX, you do get a virtual card once you register and stuff. That one you only get virtually. So that one's for benefits when it comes to your generic prescriptions and then you have your two benefits as well when it comes to your prescriptions with your two plans, which is Pharmaville and Medimpact. And then you should be getting your med-

Speaker speaker_1: So I have three different ones I could use for...

Speaker speaker_0: Prescriptions.

Speaker speaker_1: So free RX is separate from Medimpact?

Speaker speaker_0: Yes. Free RX is only, it's a membership.

Speaker speaker_1: Oh, lord.

Speaker speaker_0: Free RX is a membership that gives you access to like cheaper generic medications and some of them being even free. Um, that's one benefit right there. It comes with your free RX. So since you selected the MEC TeleRx, the TeleRx part stands for that membership of the free Rx. So you have with the MEC, you have prescription benefit through Medimpact and with free Rx because they offer that membership. Then with your VIP+ you have prescription benefits through Pharmaville.

Speaker speaker_1: So I used the Rx number or the card, uh, from the email that was sent to me that had this number that I called on it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Which one would that be? So I can try the other two.

Speaker speaker_0: Um, so it looks like you said that you called this number, right? With the Medimpact?

Speaker speaker_1: Uh...

Speaker speaker_0: Because it sounds like you used your, um, your preventative, so I would honestly try to call Pharmaville because it sounds like you didn't call them and you said that you didn't really have anything covered with the MEC, right? So I would honestly call Pharmaville and ask because I can't tell you if something is covered in or not since I don't have that information. But you would have to call Pharmaville and ask is that prescription is something that they would cover or not. And if so, how much?

Speaker speaker_1: Are you able to email me all of the plan card info so I can just go back into Walmart and try all of them? Is that a thing?

Speaker speaker_0: Like to email all your cards to you?

Speaker speaker_1: Yeah. So, like-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... all three of those FreeRx? 'Cause I don't-

Speaker speaker_0: Yes.

Speaker speaker_1: ... have to actually sign up for FreeRx if I'm paying-

Speaker speaker_0: No.

Speaker speaker_1: ... for it, right?

Speaker speaker_0: No. You just have to register, 'cause you don't want to pay for something and not be registered, 'cause you would just pay for membership.

Speaker speaker_1: So you're telling me I'm paying for it and I'm not active?

Speaker speaker_0: You're active for it, but if you're not registered then you kind of aren't. So I would register. I would, uh, register with the steps that you... That I just sent to your email.

Speaker speaker_1: Well, h- how was I not... I mean, uh... Well, I'm not- I'm not... I'm sorry, I'm not directing any of this at you, I know.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, but, like, I- I never received an email about this. I... So they were just going to, like... I was gonna be paying for this the whole time until I figured out that I had something out there that...? 'Cause I'll tell you, signing up for these benefits was really kind of confusing, too. I had to call and ask which would get me the Best Rx plan.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And they did not let me know I was getting three different ones. But I guess-

Speaker speaker_0: Yeah, so, um, I'm not sure-

Speaker speaker_1: ... hopefully somewhere in there I have a good one.

Speaker speaker_0: ... how you were explained things. But I know when I usually tell them about the, like, MEC, I tell them it comes with the FreeRx membership, um, and that they do have to register once they become active.

Speaker speaker_1: Now, out of those three, if you were looking for someone that has, like, complex medications, are you in the know enough-

Speaker speaker_0: Ooh.

Speaker speaker_1: ... to be able to say, like, "I would go with one, two, or three?"

Speaker speaker_0: Ooh, I wouldn't really be, since, like, we're just really... In other words, we're like the middleman. We're just the ones who enroll you and give you, like, the basic information. We don't have a list of the medicines or prescriptions that PharmaVille and MedImpact covers. That's why we typically have to direct you to them, 'cause they're the ones who would actually give you, like, the right information. 'Cause I can't tell-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... you, like, "Yeah, this one what covers so-and-so." Like, for example, dia- uh, insulin. Like, I sh-... I wouldn't know if the MEC or the VIP covers that. Who actually would-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... confirm that is Pharma, like, the actual pharmacy. They would tell you, "Well, yeah, that's something that we cover, and if so, it's this amount." We don't have that information, unfortunately. And, like I said, the FreeRx, um, it's really just a membership that gives you access to some free generic medication, and some of them with a discount. And that, you can just search it up in the search bar and it'll tell you. But...

Speaker speaker_1: Okay.

Speaker speaker_0: With PharmaVille and MedImpact, you do have to reach out to them directly. 'Cause it sounds, by the looks of it, you use your MEC, which is the one for your preventative prescription benefits. 'Cause the MEC's only a preventative plan. It doesn't cover no doctor visits, sick, urgent care, emergency room, neither surgeries. And let me open the guide. Let me see if it offers... So prescriptions. I don't know if, if that's considered a non-generic. I'm not sure if that, uh, that's something that they would cover. So I'm not sure if the prescription that you got is non-generic, that's why. But that would be something to actually ask them directly and they would confirm. But, like I said, you do have the VIP plan, so you also have prescription benefits through the PharmaVille. And for them, for the generic medication, it tells me on the guide that you can pay up to \$30, \$20, or \$10. And for the non-generics, they offer you a discount.

Speaker speaker_1: Okay. Uh, last question then.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So there are five entities I'm dealing with. Me- uh, benefits with a card, that's you guys, the middlemen.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Right?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, PharmaVille through VIP Plus.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: MedImpact separately, MEC separately, and FreeRx separately.

Speaker speaker_0: Yes. So your, um, MedImpact is through your Stay Healthy plan, and also your FreeRx. So, you kind of are. So through your VIP plan, it's gonna be PharmaVille. For your Stay Healthy plan, it comes with a membership of FreeRx, so that's a service that's included. And when it comes to the prescription benefit, it's through MedImpact. So I would say your MedImpact and your FreeRx, even though it's two separate things, it's for the same plan. The MEC TeleRx is included with the MEC.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the VIP-

Speaker speaker_1: Uh, I appreciate your help, I think-

Speaker speaker_0: ... is PharmaVille. Mm-hmm. Did you want me to send you-

Speaker speaker_1: I think I got enough info from here.

Speaker speaker_0: ... your card, though, real quick before I let you go?

Speaker speaker_1: Uh, that- that would be great, yeah. Whatever you can, and then whatever other registrations I may need.

Speaker speaker_0: Okay. Um, can I put you on a brief hold just so that I'm sure that you did receive it? And then-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you have behavioral health too, so I'ma send you that email as well, 'cause you gotta register for that also.

Speaker speaker_1: That's a sixth entity I'm dealing with?

Speaker speaker_0: Yeah, behavioral health is something-

Speaker speaker_1: Holy smokes.

Speaker speaker_0: ... you gotta register for. So, you're gonna get... Okay, I already sent you one email for your FreeRx to register. I'ma send you another one for your behavioral health. That's just to register though. And then, um, I'ma send you your cards so, in total, three emails. Three separate emails. And then on the cards-

Speaker speaker_1: And which cards would be included-

Speaker speaker_0: ... they actually... Um, it's actually gonna tell you... Whenever I send you your cards, it's gonna tell you what pharmacy is for what, and then what to call for what. So it makes it very simple once I send you the... I know that seems like a lot of information right now, but once I send it to you, it- it becomes a little bit more clear. So if you want, let me send that to you first, and then I can tell you which card is for what. And then you'll see it.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause it tells you, like, on the card what pharmacy is for what as well.

Speaker speaker_1: When you say what pharmacy is for what, the pharmacy's where I'm using these, like, benefits, like Pharmaville and MedImpact-

Speaker speaker_0: Well, your-

Speaker speaker_1: ... where I'm-

Speaker speaker_0: Yeah. Well, your carrier for your... Um, 'cause for your Stay Healthy, like I said, it's MedImpact. For your VIP Plus, it's Pharmaville.

Speaker speaker_1: I wouldn't have considered those pharmacies. Is- is that the terminology for it? 'Cause a pharmacy is just where they're actually supplying the meds. I thought, so I- I guess I was confused when you were saying that. You- you consider those-

Speaker speaker_0: Yes, that's what I mean.

Speaker speaker_1: ... a pharmacy too?

Speaker speaker_0: Yea- I, I do, 'cause-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that's your prescription-

Speaker speaker_1: Okay.

Speaker speaker_0: ... benefits, yeah. Mm-hmm. But I'ma go ahead and email you that information, and then I'll get you to confirm just so that I'm sure that you did receive it.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Okay. I'll be right back. Okay. I went ahead and emailed that to you. Do you mind confirming that you received those emails?

Speaker speaker_1: Yeah, one sec. Okay. So I got an email with a few cards. It looked like APL cards.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then, uh, a different h- uh, what was it? Uh, a sign-up for FreeRx you had already sent, I got that. And I think I saw-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... the behavioral health sign-up.

Speaker speaker_0: Okay. So those are your three cards. The preventative is with your vision, the dental says Carrington, and then the medical one that I'm requesting for you to get is the one that says APL.

Speaker speaker_1: Carrington was which one? Den- did they-

Speaker speaker_0: It was den-

Speaker speaker_1: ... send, or vision?

Speaker speaker_0: Dental. Dental.

Speaker speaker_1: And, I'm sorry, one more time, what was the vision?

Speaker speaker_0: Vision is with your-

Speaker speaker_1: The APL?

Speaker speaker_0: Um, no, vision is actually with your preventative card. So it's gonna say Focus... Give me one second. It's gonna say Focus Workforce Management, and then it's gonna say Pharmacy MedImpact under the... MedImpact one says FreeRx.com. Medical, and then under it says Vision Coverage Employee. And then your pr- carrier for vision is MetLife, which is gonna- It's gonna say it on the card as well. You might have to, like, maybe zoom outta that one 'cause I have sent it in the past to people who say they don't see it, and then I think they do something and end up seeing the full image. I don't know if you might have to, like, zoom out or, like, scroll down or something.

Speaker speaker_1: Okay. Uh, thank you very much for helping me out. This is very confusing, um, but I think I got enough. I'll see if there's any other Rx numbers on those cards you sent that I can go try.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Other than that, I'll just go home and call, call these people up, see, see what the deal is and, and separately-

Speaker speaker_0: Okay.

Speaker speaker_1: ... get that FreeRx going.

Speaker speaker_0: Okay. That's fine. And then, like I said, for each of your plans, it actually tells you what pharmacy is for who. Um, 'cause I'm looking at your preventative card, and it says Pharmacy MedImpact, and then it says FreeRx.com. So it'll actually tell you on the cards.

Speaker speaker_1: Yeah, that's a little bit of the problem though, I don't know which one is supposed to cover what. So, if MedImpact-

Speaker speaker_0: Yeah, that's the only thing...

Speaker speaker_1: ... has FreeRx, it says, yeah. I'll just-

Speaker speaker_0: Honestly, I would, I would probably call MedImpact first because like I said, MedImpact, it actually tells you on the benefit guide, for generic you can pay up to \$10, \$20, \$30 and for the non-generic, it offers you a discount. And when it comes to, um, MedImpact, it only tells me pre- prescription coverage through... and then it says MedImpact. And that's it. It doesn't really specifically specify for generic and non-generic, but the Pharmaville one does.

Speaker speaker_1: What was the 10, 20, 30? That was Pharmaville?

Speaker speaker_0: That's, um, the amount that you could probably pay, let me see how they, they say it.

Speaker speaker_1: No, no but which, which pharmacy was that? That was the Pharmaville? The VIP Plus?

Speaker speaker_0: Yeah, Pharmaville. Mm-hmm. It says, "You can pay a set dollar amount of \$30, \$20 or \$10 for generic medications," and for the non-generic it says that they offer you a discount. And that's through Pharmaville when it comes to your VIP.

Speaker speaker_1: I don't know if you got a chance to see it, the cards you sent me, are there multiple, like different Rx membership numbers on there? Or do I need to call these individual pharmacies and get, like my card mailed to me too?

Speaker speaker_0: No. So for your FreeRx, that one's only virtual. So, once you register you're going to get your virtual cards through the app. That one, they don't mail it. And then the only cards that you actually do receive is your dental, vision, and your, um preventative. And soon you would get your VIP 'cause I'ma go ahead and request it.

Speaker speaker_1: But did you send me a picture of the VIP one or is that only through the app?

Speaker speaker_0: Yes. So that one is the one that's going to say APL on it. Let me... 'Cause I'm looking at your cards right now. That one is going to say American Public Life. It says-

Speaker speaker_1: Okay.

Speaker speaker_0: ... policy number and then it says 02609009. That one says APL on the left-hand side. That's your medical card. And that has Pharmaville's number on it 'cause I'm looking at it right now.

Speaker speaker_1: Okay. Uh, I got enough to work with. I'll, I'll give this all a shot and, uh, I got a bit to work through and I'll just call back if I have more questions. Hello? Hello? Hello? Uh, I don't hear you anymore. It's just... Feels like the line went dead. My phone kind of messes up sometimes, not usually in the middle of a call, but, uh, I can't hear you anymore, but I think I'm good. Thank you so much for your help, if you can hear me. Uh, have a good day. Bye.