

## 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? Hi. Um, good evening. So, I'm a, um, I'm r- an employee of Creative Circle. I'm like one of their independent contractors. Um- Mm-hmm. ... and I signed up for health insurance. Um, I gave them my first name and last name. I just have a really dumb question that I can't seem to find this anywhere online. So, I actually need the last four of your Social. Oh, sure. 1450. And then, to verify that I'm in the correct account, what's your first and last name? First name is Keith. Last name is spelled T-R-O-Y. Troy. Okay. For security purposes, I would need you to verify your address and date of birth. Sure. Address is 559 West Court, Apartment A2. It's in Bensalem, B-E-N-S-A-L-A-M, Pennsylvania, 19020. Okay. And date of birth is 4-3-70. Okay, thank you. And then I have 43... Um, I'm sorry. 914-643-8774 is your phone number? That's right. And then I have your first name, last name, the number 10 at gmail.com. That's correct. Okay. What was your question? So, I signed up for the benefits. I enrolled. Um, and I, I got... I, I'm enrolled in the Ensure+ Enhance? Mm-hmm. Do you know if I'm, if I'm approved yet? 'Cause my dumb question's gonna be, do we aca- do we actually get like cards mailed to us or something? Like- So- Plastic... Go ahead, sorry. With that... With, with the Ensure+ Enhance card, they normally don't send that card out. So, if you do wanna physical card, I do have to pr- request it and you should receive it within seven to 10 business days, not including, um, weekends. So, I can go ahead and request it if you want it requested, and I can check right now to see is it available to send to you- Okay. ... via email so I can go ahead and send it as well. Oh, yes. That would be great 'cause if I can download and keep it in my wallet or on my phone in the event of like, I guess, a flu or strep throat. I just need to have that card. Yeah. Yeah, I can go ahead and send it right now. And did you want me to go ahead and request it? The physical one? Yes. Yes, please. Okay. And then did you ever get your registration steps for your FreeRx? Um, I have not. I'm not gonna lie to you. I'm so confused, like the amount of links they've sent me to. They sent me to Benefit in a Card. I mean- Yeah, that's, uh, that's technically if you wanted to do it over the phone. But the number here... When I get on Creative Circle's website, this is the number I called, like 800-49-74856. Yeah, that's right. But then I got... But then I... So, so then it said virtualcare.benefitsinacard.com. So, I have an account with that. Hmm. Then there's mybiad.com. Mm-hmm. Through Creative Circle. Then, I click on Member Login there and it takes me to something called LumenX Information Network. I don't even remember signing up for that. Yeah, that must be something through their agency. I know Benefits in a Card email is ours. Um, the other ones, I'm not so sure about. That might be more something about Creative Circle. Um, but for your FreeRx, I can go ahead and send you your registration ta- steps 'cause you did enroll into the, um, membership of \$5.99. That FreeRx account gives you access to over 800 of the top 90% generic drugs prescribeds in the US. Correct. So, technically, you have to register. Um, so

you just register as just regular like creating a password, putting your email. That's really it and- Where... So, did you- I'm, I'm gonna send you that link to your email. Oh. And then it tells you what to like, how to register. But it's really easy, if I'm honest. It's like creating a subscription. All right. But through the link, you're gonna do it through the link since you already have the link. You're already paying for this. Um, so I'm gonna go ahead and send you that and I'm gonna also send you your card. Yeah. Um, while I do that, can I put you in a brief hold just so that I'm sure- Absolutely. ... that you did receive it? Yeah. You're the best. Thank you. Okay. I'll be right back. No problem. Take your time. Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received those two emails? Um, and I also went ahead and put in a card request for your Insure Plus Enhance plan. So I- Um, so I got an email. I got the first one that says... A, a link ph- subject was called FreeRx Registration Info. Apparently, I already signed up for this. I'm not remembering this. Okay. Then you just have to sign in then. And then, um, the second one, I just sent, like, just now, which is your card. Oh, sick. Yeah. And then I also- Is it the same card? ... put in the information for... Yes, sir. That's the card you're gonna get by email to you. And then I went ahead and requested the physical one. Okay. So you said it takes seven to 10 business days? Yes. All right. As long as I have the member ID number, 'cause this is the most important thing in case I get sick or something. Yeah. It's on the card. It should be the policy number. Ah. That's it. It's gonna say policy number 02603216. That's the policy number. All right. Let me see if I can log into my account, please. Just bear with me for a second. Okay. Just give me five seconds. I promise you I'll be no more than five seconds. Okay. Yes, I'm in. Oh, banging. Oh, nice. I'm gonna save it here and I'll save the password on my computer. Um, what was the policy number you said? Um, it says that it's 02603216. Oh man, I got like... So I logged into that one, the FreeRx one, and it says that your ID is 339516. Then I got a... two separate cards. One's called Acute Medication Bill and it's called Chronic Medications. Yeah. Like- But that's for your, um, prescription benefits. The... I believe the acute one is, like, your generic and then the chronic- Got it. ... is the one that you would get mailed. Mm-hmm. Yeah. Look, you're not confusing. It's not you. It's just, like, this stuff is confusing. Yeah. No. It's okay. I know it's a lot of information. I know, um, the one that I sent to you is, like, if you wanna get, like, cheaper medication. Sometimes they have- Yeah. ... like, very good deals there. That one's for your FreeRx. And then your Insure Plus Enhance, um, your... in the card that I sent, that one- Yep. ... you can take to the doctor if you were to go to the doctor visit to see, hospital visit to injure, the urgent care, emergency room, or even some surgery. And then in that same card, there's a pharmacy information regarding Pharmaville. Okay. I think I got the right account number. I got the, I got the ID card, which is the most important thing, so I need to have it on me. Yes, sir. Um, yeah. All right. I'm gonna go to my Google Drive 'cause I'm gonna be traveling to New York tomorrow and in case something happens, I need to, uh- Okay. All right. I got everything saved here. Okay. So, um, I'm covered. I think this was a... this answers all the questions I had. I was just getting confused with all this crap. Mm-hmm. And then I was gonna tell you that for your Insure Plus Enhance- Yeah. ... you're not really required to stay within the network as lon- Okay. You can go out of the network as long as they, the provider takes that insurance. Which plan is that? As long as they accept it. Oh. Um, you have the Insure Plus Enhance. You have the plan, um, that doesn't require you to stay within the network. As long as they accept it, you can use it out of the network. And if you ever want to stay within the network or find a list of providers, you would contact the multi-plan number, which is the

number that's on the email that I sent as well. Amazing. This has been perfect, Stephanie. This is great. Is there a place where I can go online to say good things about your help? Um, probably like- Where do I... but- ... probably on Google, maybe. I'm not really sure. For my phone number specifically. Um, probably in the reviews. If you put benefits in the card. Google review? I'm gonna do it right- Under... Yeah. Aw, thank you. I really appreciate it. No, I've been very nice to people. Thank you. And I've just been fine. I appreciate it, Barry. No problem. All right. Well, I hope you have a very good trip and I hope you have a great weekend. All right. Thank you, Dara. I appreciate the help. You have a nice day. Okay, man. You too.

## 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: Hi. Um, good evening. So, I'm a, um, I'm r- an employee of Creative Circle. I'm like one of their independent contractors. Um-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... and I signed up for health insurance. Um, I gave them my first name and last name. I just have a really dumb question that I can't seem to find this anywhere online.

Speaker speaker\_0: So, I actually need the last four of your Social.

Speaker speaker\_1: Oh, sure. 1450.

Speaker speaker\_0: And then, to verify that I'm in the correct account, what's your first and last name?

Speaker speaker\_1: First name is Keith. Last name is spelled T-R-O-Y.

Speaker speaker\_0: Troy. Okay. For security purposes, I would need you to verify your address and date of birth.

Speaker speaker\_1: Sure. Address is 559 West Court, Apartment A2. It's in Bensalem, B-E-N-S-A-L-A-M, Pennsylvania, 19020.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And date of birth is 4-3-70.

Speaker speaker\_0: Okay, thank you. And then I have 43... Um, I'm sorry. 914-643-8774 is your phone number?

Speaker speaker\_1: That's right.

Speaker speaker\_0: And then I have your first name, last name, the number 10 at gmail.com.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Okay. What was your question?

Speaker speaker\_1: So, I signed up for the benefits. I enrolled. Um, and I, I got... I, I'm enrolled in the Ensure+ Enhance?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Do you know if I'm, if I'm approved yet? 'Cause my dumb question's gonna be, do we aca- do we actually get like cards mailed to us or something? Like-

Speaker speaker\_0: So-

Speaker speaker\_1: Plastic... Go ahead, sorry.

Speaker speaker\_0: With that... With, with the Ensure+ Enhance card, they normally don't send that card out. So, if you do wanna physical card, I do have to pre-request it and you should receive it within seven to 10 business days, not including, um, weekends. So, I can go ahead and request it if you want it requested, and I can check right now to see is it available to send to you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... via email so I can go ahead and send it as well.

Speaker speaker\_1: Oh, yes. That would be great 'cause if I can download and keep it in my wallet or on my phone in the event of like, I guess, a flu or strep throat. I just need to have that card.

Speaker speaker\_0: Yeah. Yeah, I can go ahead and send it right now. And did you want me to go ahead and request it?

Speaker speaker\_1: The physical one?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Yes, please.

Speaker speaker\_0: Okay. And then did you ever get your registration steps for your FreeRx?

Speaker speaker\_1: Um, I have not. I'm not gonna lie to you. I'm so confused, like the amount of links they've sent me to. They sent me to Benefit in a Card. I mean-

Speaker speaker\_0: Yeah, that's, uh, that's technically if you wanted to do it over the phone.

Speaker speaker\_1: But the number here... When I get on Creative Circle's website, this is the number I called, like 800-49-74856.

Speaker speaker\_0: Yeah, that's right.

Speaker speaker\_1: But then I got... But then I... So, so then it said [virtualcare.benefitsinacard.com](http://virtualcare.benefitsinacard.com). So, I have an account with that.

Speaker speaker\_0: Hmm.

Speaker speaker\_1: Then there's mybiad.com.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Through Creative Circle. Then, I click on Member Login there and it takes me to something called LumenX Information Network. I don't even remember signing up for that.

Speaker speaker\_0: Yeah, that must be something through their agency. I know Benefits in a Card email is ours. Um, the other ones, I'm not so sure about. That might be more something about Creative Circle. Um, but for your FreeRx, I can go ahead and send you your registration ta- steps 'cause you did enroll into the, um, membership of \$5.99. That FreeRx account gives you access to over 800 of the top 90% generic drugs prescribeds in the US.

Speaker speaker\_1: Correct.

Speaker speaker\_0: So, technically, you have to register. Um, so you just register as just regular like creating a password, putting your email. That's really it and-

Speaker speaker\_1: Where... So, did you-

Speaker speaker\_0: I'm, I'm gonna send you that link to your email.

Speaker speaker\_1: Oh.

Speaker speaker\_0: And then it tells you what to like, how to register. But it's really easy, if I'm honest. It's like creating a subscription.

Speaker speaker\_1: All right.

Speaker speaker\_0: But through the link, you're gonna do it through the link since you already have the link. You're already paying for this. Um, so I'm gonna go ahead and send you that and I'm gonna also send you your card.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, while I do that, can I put you in a brief hold just so that I'm sure-

Speaker speaker\_1: Absolutely.

Speaker speaker\_0: ... that you did receive it?

Speaker speaker\_1: Yeah. You're the best. Thank you.

Speaker speaker\_0: Okay. I'll be right back.

Speaker speaker\_1: No problem. Take your time.

Speaker speaker\_2: Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received those two emails? Um, and I also went ahead and put in a card request for your Insure Plus Enhance plan. So I-

Speaker speaker\_3: Um, so I got an email. I got the first one that says... A, a link ph- subject was called FreeRx Registration Info. Apparently, I already signed up for this. I'm not remembering this.

Speaker speaker\_2: Okay. Then you just have to sign in then. And then, um, the second one, I just sent, like, just now, which is your card.

Speaker speaker\_3: Oh, sick. Yeah.

Speaker speaker\_2: And then I also-

Speaker speaker\_3: Is it the same card?

Speaker speaker\_2: ... put in the information for... Yes, sir. That's the card you're gonna get by email to you. And then I went ahead and requested the physical one.

Speaker speaker\_3: Okay. So you said it takes seven to 10 business days?

Speaker speaker\_2: Yes.

Speaker speaker\_3: All right. As long as I have the member ID number, 'cause this is the most important thing in case I get sick or something.

Speaker speaker\_2: Yeah. It's on the card. It should be the policy number.

Speaker speaker\_3: Ah. That's it.

Speaker speaker\_2: It's gonna say policy number 02603216. That's the policy number.

Speaker speaker\_3: All right. Let me see if I can log into my account, please. Just bear with me for a second.

Speaker speaker\_2: Okay.

Speaker speaker\_3: Just give me five seconds. I promise you I'll be no more than five seconds.

Speaker speaker\_2: Okay.

Speaker speaker\_3: Yes, I'm in. Oh, banging. Oh, nice. I'm gonna save it here and I'll save the password on my computer. Um, what was the policy number you said?

Speaker speaker\_2: Um, it says that it's 02603216.

Speaker speaker\_3: Oh man, I got like... So I logged into that one, the FreeRx one, and it says that your ID is 339516. Then I got a... two separate cards. One's called Acute Medication Bill and it's called Chronic Medications.

Speaker speaker\_2: Yeah.

Speaker speaker\_3: Like-

Speaker speaker\_2: But that's for your, um, prescription benefits. The... I believe the acute one is, like, your generic and then the chronic-

Speaker speaker\_3: Got it.

Speaker speaker\_2: ... is the one that you would get mailed. Mm-hmm.

Speaker speaker\_3: Yeah. Look, you're not confusing. It's not you. It's just, like, this stuff is confusing.

Speaker speaker\_2: Yeah. No. It's okay. I know it's a lot of information. I know, um, the one that I sent to you is, like, if you wanna get, like, cheaper medication. Sometimes they have-

Speaker speaker\_3: Yeah.

Speaker speaker\_2: ... like, very good deals there. That one's for your FreeRx. And then your Insure Plus Enhance, um, your... in the card that I sent, that one-

Speaker speaker\_3: Yep.

Speaker speaker\_2: ... you can take to the doctor if you were to go to the doctor visit to see, hospital visit to injure, the urgent care, emergency room, or even some surgery. And then in that same card, there's a pharmacy information regarding Pharmaville.

Speaker speaker\_3: Okay. I think I got the right account number. I got the, I got the ID card, which is the most important thing, so I need to have it on me.

Speaker speaker\_2: Yes, sir.

Speaker speaker\_3: Um, yeah. All right. I'm gonna go to my Google Drive 'cause I'm gonna be traveling to New York tomorrow and in case something happens, I need to, uh-

Speaker speaker\_2: Okay.

Speaker speaker\_3: All right. I got everything saved here. Okay. So, um, I'm covered. I think this was a... this answers all the questions I had. I was just getting confused with all this crap.

Speaker speaker\_2: Mm-hmm. And then I was gonna tell you that for your Insure Plus Enhance-

Speaker speaker\_3: Yeah.

Speaker speaker\_2: ... you're not really required to stay within the network as lon-

Speaker speaker\_3: Okay.

Speaker speaker\_2: You can go out of the network as long as they, the provider takes that insurance.

Speaker speaker\_3: Which plan is that?

Speaker speaker\_2: As long as they accept it.

Speaker speaker\_3: Oh.

Speaker speaker\_2: Um, you have the Insure Plus Enhance. You have the plan, um, that doesn't require you to stay within the network. As long as they accept it, you can use it out of

the network. And if you ever want to stay within the network or find a list of providers, you would contact the multi-plan number, which is the number that's on the email that I sent as well.

Speaker speaker\_3: Amazing. This has been perfect, Stephanie. This is great. Is there a place where I can go online to say good things about your help?

Speaker speaker\_2: Um, probably like-

Speaker speaker\_3: Where do I... but-

Speaker speaker\_2: ... probably on Google, maybe. I'm not really sure.

Speaker speaker\_3: For my phone number specifically.

Speaker speaker\_2: Um, probably in the reviews. If you put benefits in the card.

Speaker speaker\_3: Google review? I'm gonna do it right-

Speaker speaker\_2: Under... Yeah. Aw, thank you. I really appreciate it.

Speaker speaker\_3: No, I've been very nice to people.

Speaker speaker\_2: Thank you.

Speaker speaker\_3: And I've just been fine.

Speaker speaker\_2: I appreciate it, Barry.

Speaker speaker\_3: No problem.

Speaker speaker\_2: All right. Well, I hope you have a very good trip and I hope you have a great weekend.

Speaker speaker\_3: All right. Thank you, Dara. I appreciate the help.

Speaker speaker\_2: You have a nice day.

Speaker speaker\_3: Okay, man. You too.