## Transcript: Franchesca Baez-5343540659830784-5355647501549568

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits ... Carmen. I'm Francesca. How can I assist you today? Yeah, I work at, uh, Wincor and I'm through Surge and I was, uh, supposed to get one of those medical cards, but I never ended up receiving it. Okay, let's take a look. What is the last four of your Social? 0363. And what is the last name? Walker. Please verify your mailing address and date of birth. Uh, my date of birth is 08/07/2003 and the mailing address is 79 Dempsey Avenue, Apartment 1. Can you provide city, state and zip code please? The city's Parkersburg, the state's West Virginia and the zip code is 26104. We have vessel number to reach you at 681-588-7223. Yep, that's it. And we have the email down as first name last name at vahoo.com? Yeah. It should be, uh, first name last name14@yahoo.com. All right. Let's see. So it shows here that on September 4th we did receive your benefit card back due to an insufficient address. Um, but that was due to the fact that we did not have your apartment number in the account. We did process that apartment number and re-mailed it out on September, but you still haven't gotten it? No. I, I was checking my mail and I never received it, no. Okay. So the best that I can do at this moment will be send you a digital version of the benefit card and put in the request for a new hard copy to be sent if you would like. Would you guys be able to, uh, send that to my dad's address because my mailbox is kind of messed up and that's probably why I didn't get it. Probably got put in another mailbox that's not mine, 'cause recently we just changed, like our mailbox and some of our mail is getting put in other mailboxes at the moment. So it's kind of fucked. Okay. So unfortunately the address that we have on file as your mailing address is where we're able to send that benefit card to. Oh, okay. So you, you can't send it to another address? No, sir. I apologize 'cause we're only an account administrator so our system doesn't have those features. Oh. Yeah, you're, you're fine. I was just wondering if that was, uh, an option. I understand. Um, do you want me to just send a digital copy for now then? Yeah. Send, uh, what? To my email? Yes, sir. The one that we verified and corrected, um, which will be first and last name14@yahoo.com. Yes. Yeah. That'll work. Okay. And like if I get to the doctor's, I just pull that up and they'll accept that? Yes, sir. Make sure that you are going to a in-network provider since your medical preventative care plan does require network. And then you just- What, what's a network pr- So a network requirement basically just means that there is a specific list of doctor's offices as well as specific doctors that the insurance works with. In the event that, let's say you go somewhere to get that physical done that's not through a doctor's office within network, that doctor visit for the physical wouldn't be covered. Oh, okay. And is there a way that I could, uh, like see what doctors I can go to and which ones I can't? Because they, they literally haven't told me anything about any of the insurance. I didn't even know I had it for the longest time because I never got the card sent. Kind of in the dark about everything. Of course. So the email I sent you is going to have the

information for the multi-plan network, where the network providers for that plan as well as their website is there. So you're able to go either on that website, um, as well as you're able to either call them to be able to get that list of the providers in your area. Um, and then in regards to being enrolled into the plan and not knowing what it covers, so basically with it being a preventative plan, it will cover only preventative services. Those will be services that basically you get done to make sure that your health is okay, um, like your yearly physical, your screenings for like blood pressure or iron deficiency, um, counseling for like a healthy diet or avoiding the UV exposures from the sun, those preventative immunizations for influenza shots, tetanus, varicella. And then the prescriptions will be the preventative generic prescriptions like statins and vitamins. It does, however, come with a free Rx membership for the medication as well as an urgent care package. Virtual only, though. Okay. Would, uh- Fee only. Go ahead. Uh, I was gonna ask about, like, would allergy medic- medication be, uh, covered or no? It depends on which allergy medication, but it will be covered through the free Rx medic- um, membership. Not through the insurance plan that you have. Oh, okay. I can send you an email with the links and the steps for the free Rx registration 'cause since your benefits became active a long time ago and we had the email wrong, I'm more than sh- 100% sure that you didn't get that registration email 'cause they send it out to the email. Since we have the wrong one, I don't think you got it. So I'm gonna send you another one that will have those steps as well as links for you. And then once you register into it, um, or even without registering, once you get into the website of the free Rx, you're able to go where it says Search and Locate, and then hit Drug Search, and you're able to put the specific name as well as the specific strength of your medication, and it will let you know whether or not it is covered, um, if it is a chronic or AQ medication since anything chronic has to be shipped to your home. But any AQ, you're able to pick up at a pharmacy. Um, now, if your allergy medication is one of those over-the-counters like, um... I think it was Allegra, I forgot what the name of the other one, was Certic, something like that. If it was one of the- Yeah. ... over-the-counter ones, they do have a couple of medications over the counter that would be covered. The only thing is that for any over-the-counter medication, they have a booklet once you're get into your account, that booklet will provide you pricing as well as which over-the-counter medications are available. But once you're able to do that, you'll call the phone number that's on the flyer to put in the request for the shipment. Um, if I'm not mistaken, I think there's a specific amount that your order has to come up to. Okay. For the delivery to be fe- free, otherwise they'll charge you a \$10 fee for delivery, I believe it is. Okay. And then the other thing I wanted to mention was keep in mind that since your plan is preventative, it's not going to cover what they call hospital indemnity, which is, like, those services when you go to the doctor's office, emergency room, ER, and stuff like that. Okay. Okay, so I pulled up the information. So you have to have your order come up to at least 25 dollars for- All right. ... the delivery to be free. Um, if you do not get up to the 25 dollars, their delivery fee is actually not \$10, it's \$5.99 for the standard ship fee that will be added into it. But if you have a prescription, let's say, whether it is an eye drop or an inhaler that your doctor prescribes you and you're gonna use it through the free Rx to get it, if it has to be delivered home, you can give them a call while they process it or prior to them processing it and let them know to add that over-the-counter order with that prescription that's being delivered to your home. That way that the shipping fee won't be there, and it will be a free delivery since they're already sending you a prescription from your doctor's office. Okay. All right. . And then

if you run into any issues while using your benefits or have any doubts, you can always give us a call back. We're gonna be open 8:00 AM to 8:00 PM Monday through Fridays Eastern Time. No, really, it sounds good. All right. And then if you'd like, you can check your email. You should have gotten two emails in total from our office. Um, their email going to be from ncoa@benefitsinocard. Yeah, I got both of 'em. All right, Mr. Walker. Was there anything else aside from that that we can assist you with today? No, that was all. I hope you have a wonderful rest of your day, and thank you for calling Benefits in Our Cart today. Thank you. You too. Thank you. Bye-bye. Bye. Hello.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits ... Carmen. I'm Francesca. How can I assist you today?

Speaker speaker\_2: Yeah, I work at, uh, Wincor and I'm through Surge and I was, uh, supposed to get one of those medical cards, but I never ended up receiving it.

Speaker speaker\_1: Okay, let's take a look. What is the last four of your Social?

Speaker speaker\_2: 0363.

Speaker speaker\_1: And what is the last name?

Speaker speaker\_2: Walker.

Speaker speaker\_1: Please verify your mailing address and date of birth.

Speaker speaker\_2: Uh, my date of birth is 08/07/2003 and the mailing address is 79 Dempsey Avenue, Apartment 1.

Speaker speaker\_1: Can you provide city, state and zip code please?

Speaker speaker\_2: The city's Parkersburg, the state's West Virginia and the zip code is 26104.

Speaker speaker\_1: We have vessel number to reach you at 681-588-7223.

Speaker speaker\_2: Yep, that's it.

Speaker speaker\_1: And we have the email down as first name last name at yahoo.com?

Speaker speaker\_2: Yeah. It should be, uh, first name last name14@yahoo.com.

Speaker speaker\_1: All right. Let's see. So it shows here that on September 4th we did receive your benefit card back due to an insufficient address. Um, but that was due to the fact that we did not have your apartment number in the account. We did process that apartment number and re-mailed it out on September, but you still haven't gotten it?

Speaker speaker\_2: No. I, I was checking my mail and I never received it, no.

Speaker speaker\_1: Okay. So the best that I can do at this moment will be send you a digital version of the benefit card and put in the request for a new hard copy to be sent if you would like.

Speaker speaker\_2: Would you guys be able to, uh, send that to my dad's address because my mailbox is kind of messed up and that's probably why I didn't get it. Probably got put in another mailbox that's not mine, 'cause recently we just changed, like our mailbox and some of our mail is getting put in other mailboxes at the moment. So it's kind of fucked.

Speaker speaker\_1: Okay. So unfortunately the address that we have on file as your mailing address is where we're able to send that benefit card to.

Speaker speaker\_2: Oh, okay. So you, you can't send it to another address?

Speaker speaker\_1: No, sir. I apologize 'cause we're only an account administrator so our system doesn't have those features.

Speaker speaker\_2: Oh. Yeah, you're, you're fine. I was just wondering if that was, uh, an option.

Speaker speaker\_1: I understand. Um, do you want me to just send a digital copy for now then?

Speaker speaker\_2: Yeah. Send, uh, what? To my email?

Speaker speaker\_1: Yes, sir. The one that we verified and corrected, um, which will be first and last name14@yahoo.com.

Speaker speaker\_2: Yes. Yeah. That'll work.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And like if I get to the doctor's, I just pull that up and they'll accept that?

Speaker speaker\_1: Yes, sir. Make sure that you are going to a in-network provider since your medical preventative care plan does require network. And then you just-

Speaker speaker\_2: What, what's a network pr-

Speaker speaker\_1: So a network requirement basically just means that there is a specific list of doctor's offices as well as specific doctors that the insurance works with. In the event that, let's say you go somewhere to get that physical done that's not through a doctor's office within network, that doctor visit for the physical wouldn't be covered.

Speaker speaker\_2: Oh, okay. And is there a way that I could, uh, like see what doctors I can go to and which ones I can't? Because they, they literally haven't told me anything about any of the insurance. I didn't even know I had it for the longest time because I never got the card sent. Kind of in the dark about everything.

Speaker speaker\_1: Of course. So the email I sent you is going to have the information for the multi-plan network, where the network providers for that plan as well as their website is there. So you're able to go either on that website, um, as well as you're able to either call them to be

able to get that list of the providers in your area. Um, and then in regards to being enrolled into the plan and not knowing what it covers, so basically with it being a preventative plan, it will cover only preventative services. Those will be services that basically you get done to make sure that your health is okay, um, like your yearly physical, your screenings for like blood pressure or iron deficiency, um, counseling for like a healthy diet or avoiding the UV exposures from the sun, those preventative immunizations for influenza shots, tetanus, varicella. And then the prescriptions will be the preventative generic prescriptions like statins and vitamins. It does, however, come with a free Rx membership for the medication as well as an urgent care package. Virtual only, though.

Speaker speaker\_3: Okay. Would, uh-

Speaker speaker\_1: Fee only. Go ahead.

Speaker speaker\_3: Uh, I was gonna ask about, like, would allergy medic- medication be, uh, covered or no?

Speaker speaker\_1: It depends on which allergy medication, but it will be covered through the free Rx medic- um, membership. Not through the insurance plan that you have.

Speaker speaker\_3: Oh, okay.

Speaker speaker\_1: I can send you an email with the links and the steps for the free Rx registration 'cause since your benefits became active a long time ago and we had the email wrong, I'm more than sh- 100% sure that you didn't get that registration email 'cause they send it out to the email. Since we have the wrong one, I don't think you got it. So I'm gonna send you another one that will have those steps as well as links for you. And then once you register into it, um, or even without registering, once you get into the website of the free Rx, you're able to go where it says Search and Locate, and then hit Drug Search, and you're able to put the specific name as well as the specific strength of your medication, and it will let you know whether or not it is covered, um, if it is a chronic or AQ medication since anything chronic has to be shipped to your home. But any AQ, you're able to pick up at a pharmacy. Um, now, if your allergy medication is one of those over-the-counters like, um... I think it was Allegra, I forgot what the name of the other one, was Certic, something like that. If it was one of the-

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... over-the-counter ones, they do have a couple of medications over the counter that would be covered. The only thing is that for any over-the-counter medication, they have a booklet once you're get into your account, that booklet will provide you pricing as well as which over-the-counter medications are available. But once you're able to do that, you'll call the phone number that's on the flyer to put in the request for the shipment. Um, if I'm not mistaken, I think there's a specific amount that your order has to come up to.

Speaker speaker\_3: Okay.

Speaker speaker\_1: For the delivery to be fe- free, otherwise they'll charge you a \$10 fee for delivery, I believe it is.

Speaker speaker\_3: Okay.

Speaker speaker\_1: And then the other thing I wanted to mention was keep in mind that since your plan is preventative, it's not going to cover what they call hospital indemnity, which is, like, those services when you go to the doctor's office, emergency room, ER, and stuff like that.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay, so I pulled up the information. So you have to have your order come up to at least 25 dollars for-

Speaker speaker\_3: All right.

Speaker speaker\_1: ... the delivery to be free. Um, if you do not get up to the 25 dollars, their delivery fee is actually not \$10, it's \$5.99 for the standard ship fee that will be added into it. But if you have a prescription, let's say, whether it is an eye drop or an inhaler that your doctor prescribes you and you're gonna use it through the free Rx to get it, if it has to be delivered home, you can give them a call while they process it or prior to them processing it and let them know to add that over-the-counter order with that prescription that's being delivered to your home. That way that the shipping fee won't be there, and it will be a free delivery since they're already sending you a prescription from your doctor's office.

Speaker speaker\_3: Okay.

Speaker speaker\_1: All right.

Speaker speaker\_3: .

Speaker speaker\_1: And then if you run into any issues while using your benefits or have any doubts, you can always give us a call back. We're gonna be open 8:00 AM to 8:00 PM Monday through Fridays Eastern Time.

Speaker speaker\_3: No, really, it sounds good.

Speaker speaker\_1: All right. And then if you'd like, you can check your email. You should have gotten two emails in total from our office. Um, their email going to be from ncoa@benefitsinocard.

Speaker speaker\_3: Yeah, I got both of 'em.

Speaker speaker\_1: All right, Mr. Walker. Was there anything else aside from that that we can assist you with today?

Speaker speaker 3: No, that was all.

Speaker speaker\_1: I hope you have a wonderful rest of your day, and thank you for calling Benefits in Our Cart today.

Speaker speaker\_3: Thank you. You too.

Speaker speaker\_1: Thank you. Bye-bye.

Speaker speaker\_3: Bye. Hello.