

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How may I assist you today? Uh, so I'm trying to log into my account, um, online and it says my account is disabled. Which accounts are on what website? Uh, Benefits in a Card. It says it's just disabled. Okay. And which accou- I mean, which website? Sorry, sir. Which website? Mm-hmm. Like the Benefits in a Card virtual website or the Benefits in a Card enrollment client website, is what I mean by that. Okay. It says virtualcare.benefitsinacard.com. Let's take a look and see if your coverage is effective. What staffing company do you work with? Oxford. What are the last four of your Social? 0021. And your last name, please? Uh, T-H-A-N-G. For security purposes, can you please verify your mailing address and date of birth? Uh, yep. 5 Foundry Lane, Canton, Massachusetts 02021. Date of birth is 02/06/95. Is this your best contact number then on 857-869-3894? Yep. We have your email then as lastname.periodfirstname@gmail.com? Yep. And you have already registered after we changed websites for the virtual care, correct? Um, sorry. Um, I believe so. I mean, I, I just enrolled like last month, so I would... I, I signed up this month basically. I made my account this month. Unless you guys changed websites this month then... I didn't, but... Okay, I'll have to send a ticket out to the front office to take a look into it because you are currently active for this week. So they'll have to see if there's some issue or glitch stopping you from being able to get into the account. Should be getting back to you within 24 to 48 hours. Okay. Um, I also have another question. So for my ID cards, I've talked to somebody at Benefits in a Card. I've called several times and they emailed me my ID cards like, um, the, the digital ones. So when I went to CVS, I gave them the, the information and they said that it doesn't cover anything. Um, so I'm kind of like confused. Which Benefit card did you give them? Um, so I actually gave them everything that I had, uh, that the lady emailed me. So it's the APL one, American Public Life. Um, I also have a Elixir one, um, yeah, the Elixir card. It says elixirsolutionsprs.com. I also gave that to them. Uh, they were trying that one and the American Public Life one, and they said that neither cards cover anything. So the Insure Plus one does cover prescriptions. I'm not sure what the pharmacy wasn't informing you of. The Insure Plus plan with APL has a prescription plan with the carrier Pharmabel Prescription. They work off a tier system of \$10, \$20 or \$30 for the generic prescriptions and give you a discount on non-generics. And then the Elixir one, that one will only cover your preventative prescriptions that are generic. Okay. However, with that preventative plan, the MEC PX, you do also have a FreeRx membership for the medications. As far as your specific issue, I will recommend speaking with Pharmabel Prescription to see if possibly the prescription itself that you were trying to get covered with the insurance is just simply not on the list of the medications that they covered. Okay. And then I will also recommend, if you haven't done it yet, to register for the FreeRx and use the search, the drug

search tool, to see if your prescriptions will be covered under the FreeRx instead. The only thing you have to keep in mind when you use your FreeRx is the following three things. It's a membership, it's not an insurance. So when you go to your pharmacist, you have to advise them to charge you with the FreeRx depending on their system. I know Walgreens, their system recognizes the FreeRx membership as if it was an FSA account. I'm not sure about the other pharmacies like CVS or Walmart or Publix. And then the other thing to keep in mind with it is, all of your acute medications will be available for you to pick up at the pharmacy. But anything that's chronic will have to be shipped to your home, otherwise the membership won't cover it. Um, the way for you to figure out whether or not it will be an acute or chronic medication, you can use that search drug tool and it will advise you how much it will be. For example, let's say if you were getting or looking into some antibiotic or painkiller, and depending on the issue, eye drops for pink eye, once you look at it, eye drops for pink eye, those I believe are in AQ. When you go into the drug search and you put the name as well as the strength of the medication of the eye drop, it will advise you retail service only or retail price only, something like that. And then it will inform you how much you will pay out of pocket, if you have to pay anything out of pocket. But if it is a home delivered, then it will say deliver only or home delivery, something along those lines. But with the drug search, you'll kind of be able to figure out whether or not it is something that you'll be able to get it shipped to you or you can pick it up. Um, and the third thing was, to get the access to that FreeRx membership, because I believe that might be one of your upcoming questions...You'll have to register and sign in to your account 'cause once you have access to your FreeRx profile, that will be where you can get your benefit cards from. The AQ one is just gonna be blue and the chronic one will be green. That one will also have the steps that you can provide to your doctor so that they can go ahead and submit prescriptions under the FreeRx membership for anything that has to be shipped to your home. Okay, understood. Are you sure for the FreeRx or not that you can remember at the moment? Um, so FreeRx I was able to sign up for. Um, so I'm actually signing up for Pharmaville now. Mm-hmm. Um, just, uh, seeing maybe, you know, like, um, I should probably do- be doing or using this one instead. Okay. But you were able to log in to an account with the FreeRx after you did a reg- reg- or your registration, correct? Sorry, could you repeat that again? Yeah, sorry, I got tongue-tied. Um, I was saying you were able to access your account after you finished that registration, right? Like the dashboard- Yeah. ... and everything like that? Yep. Okay, great. So we're checking. And then I just finished submitting your IT issue. It should take them roughly 24 to 48 hours for them to get back at me in regards to that, and then I should be giving you a call. In the event that I do not reach you, I'll try to leave you a voice message or send you an email. Okay, that sounds good. Um, and then the other thing is with your current issue, I would recommend if you want to know specifically whether or not those medications were covered, um, just so you'd be 100% sure, I would recommend speaking with Pharmaville prescriptions just in case. Okay, yeah. I'll, I will probably do that. Um, yeah, because when I went to CVS, it was really weird. They're like, "Yeah, you have insurance, but it doesn't cover anything." So it's kind of like, you know, why did I get insurance to begin with if it wasn't gonna cover anything? I understand. I do apologize for that inconvenience. Oh, not your fault. Um, but yeah, thank you for your help today. I will contact, um, Pharmaville just to make sure that the, the medicine that I'm looking for is covered. I understand. And was there anything else..... that we can assist you with today? Um, no, that would be it. All right, I look forward to getting back to you once IT

has looked into your issue and I hope you have a wonderful rest of your day today, Ben. Thank you, you as well. Thank you, bye. You're welcome, bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Francesca. How may I assist you today?

Speaker speaker_2: Uh, so I'm trying to log into my account, um, online and it says my account is disabled.

Speaker speaker_1: Which accounts are on what website?

Speaker speaker_2: Uh, Benefits in a Card. It says it's just disabled.

Speaker speaker_1: Okay. And which accou- I mean, which website? Sorry, sir.

Speaker speaker_2: Which website?

Speaker speaker_1: Mm-hmm. Like the Benefits in a Card virtual website or the Benefits in a Card enrollment client website, is what I mean by that.

Speaker speaker_2: Okay. It says virtualcare.benefitsinacard.com.

Speaker speaker_1: Let's take a look and see if your coverage is effective. What staffing company do you work with?

Speaker speaker_2: Oxford.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: 0021.

Speaker speaker_1: And your last name, please?

Speaker speaker_2: Uh, T-H-A-N-G.

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

Speaker speaker_2: Uh, yep. 5 Foundry Lane, Canton, Massachusetts 02021. Date of birth is 02/06/95.

Speaker speaker_1: Is this your best contact number then on 857-869-3894?

Speaker speaker_2: Yep.

Speaker speaker_1: We have your email then as lastname.periodfirstname@gmail.com?

Speaker speaker_2: Yep.

Speaker speaker_1: And you have already registered after we changed websites for the virtual care, correct?

Speaker speaker_2: Um, sorry. Um, I believe so. I mean, I, I just enrolled like last month, so I would... I, I signed up this month basically. I made my account this month. Unless you guys changed websites this month then... I didn't, but...

Speaker speaker_1: Okay, I'll have to send a ticket out to the front office to take a look into it because you are currently active for this week. So they'll have to see if there's some issue or glitch stopping you from being able to get into the account. Should be getting back to you within 24 to 48 hours.

Speaker speaker_2: Okay. Um, I also have another question. So for my ID cards, I've talked to somebody at Benefits in a Card. I've called several times and they emailed me my ID cards like, um, the, the digital ones. So when I went to CVS, I gave them the, the information and they said that it doesn't cover anything. Um, so I'm kind of like confused.

Speaker speaker_1: Which Benefit card did you give them?

Speaker speaker_2: Um, so I actually gave them everything that I had, uh, that the lady emailed me. So it's the APL one, American Public Life. Um, I also have a Elixir one, um, yeah, the Elixir card. It says elixirsolutionsprs.com. I also gave that to them. Uh, they were trying that one and the American Public Life one, and they said that neither cards cover anything.

Speaker speaker_1: So the Insure Plus one does cover prescriptions. I'm not sure what the pharmacy wasn't informing you of. The Insure Plus plan with APL has a prescription plan with the carrier Pharmabel Prescription. They work off a tier system of \$10, \$20 or \$30 for the generic prescriptions and give you a discount on non-generics. And then the Elixir one, that one will only cover your preventative prescriptions that are generic.

Speaker speaker_2: Okay.

Speaker speaker_1: However, with that preventative plan, the MECPX, you do also have a FreeRx membership for the medications. As far as your specific issue, I will recommend speaking with Pharmabel Prescription to see if possibly the prescription itself that you were trying to get covered with the insurance is just simply not on the list of the medications that they covered.

Speaker speaker_2: Okay.

Speaker speaker_1: And then I will also recommend, if you haven't done it yet, to register for the FreeRx and use the search, the drug search tool, to see if your prescriptions will be covered under the FreeRx instead. The only thing you have to keep in mind when you use your FreeRx is the following three things. It's a membership, it's not an insurance. So when you go to your pharmacist, you have to advise them to charge you with the FreeRx depending on their system. I know Walgreens, their system recognizes the FreeRx membership as if it was an FSA account. I'm not sure about the other pharmacies like CVS or Walmart or Publix. And then the other thing to keep in mind with it is, all of your acute medications will be available for you to pick up at the pharmacy. But anything that's chronic will have to be

shipped to your home, otherwise the membership won't cover it. Um, the way for you to figure out whether or not it will be an acute or chronic medication, you can use that search drug tool and it will advise you how much it will be. For example, let's say if you were getting or looking into some antibiotic or painkiller, and depending on the issue, eye drops for pink eye, once you look at it, eye drops for pink eye, those I believe are in AQ. When you go into the drug search and you put the name as well as the strength of the medication of the eye drop, it will advise you retail service only or retail price only, something like that. And then it will inform you how much you will pay out of pocket, if you have to pay anything out of pocket. But if it is a home delivered, then it will say deliver only or home delivery, something along those lines. But with the drug search, you'll kind of be able to figure out whether or not it is something that you'll be able to get it shipped to you or you can pick it up. Um, and the third thing was, to get the access to that FreeRx membership, because I believe that might be one of your upcoming questions...You'll have to register and sign in to your account 'cause once you have access to your FreeRx profile, that will be where you can get your benefit cards from. The AQ one is just gonna be blue and the chronic one will be green. That one will also have the steps that you can provide to your doctor so that they can go ahead and submit prescriptions under the FreeRx membership for anything that has to be shipped to your home.

Speaker speaker_2: Okay, understood.

Speaker speaker_1: Are you sure for the FreeRx or not that you can remember at the moment?

Speaker speaker_2: Um, so FreeRx I was able to sign up for. Um, so I'm actually signing up for Pharmaville now.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, just, uh, seeing maybe, you know, like, um, I should probably do- be doing or using this one instead.

Speaker speaker_1: Okay. But you were able to log in to an account with the FreeRx after you did a reg- reg- or your registration, correct?

Speaker speaker_2: Sorry, could you repeat that again?

Speaker speaker_1: Yeah, sorry, I got tongue-tied. Um, I was saying you were able to access your account after you finished that registration, right? Like the dashboard-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... and everything like that?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay, great. So we're checking. And then I just finished submitting your IT issue. It should take them roughly 24 to 48 hours for them to get back at me in regards to that, and then I should be giving you a call. In the event that I do not reach you, I'll try to leave you a voice message or send you an email.

Speaker speaker_2: Okay, that sounds good.

Speaker speaker_1: Um, and then the other thing is with your current issue, I would recommend if you want to know specifically whether or not those medications were covered, um, just so you'd be 100% sure, I would recommend speaking with Pharmaville prescriptions just in case.

Speaker speaker_2: Okay, yeah. I'll, I will probably do that. Um, yeah, because when I went to CVS, it was really weird. They're like, "Yeah, you have insurance, but it doesn't cover anything." So it's kind of like, you know, why did I get insurance to begin with if it wasn't gonna cover anything?

Speaker speaker_1: I understand. I do apologize for that inconvenience.

Speaker speaker_2: Oh, not your fault. Um, but yeah, thank you for your help today. I will contact, um, Pharmaville just to make sure that the, the medicine that I'm looking for is covered.

Speaker speaker_1: I understand. And was there anything else..... that we can assist you with today?

Speaker speaker_2: Um, no, that would be it.

Speaker speaker_1: All right, I look forward to getting back to you once IT has looked into your issue and I hope you have a wonderful rest of your day today, Ben.

Speaker speaker_2: Thank you, you as well. Thank you, bye.

Speaker speaker_1: You're welcome, bye-bye.