

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi, Malcolm. Um, I work with, uh, American Staff Corp and I got a text message that it's open enrollment time and to go over my benefits with you and make sure I understand what those are and so on, if I've done the right thing here. Okay. What's the last four of your social? Uh, 4778. First name? Nichole. N-I-C-H-O-L-E. Last name? Rushton. R-U-S-H-T-O-N. And for security purposes, can you verify your address and date of birth for me? I sure can, hon. It's 19104 East 450 Road, Claremore, Oklahoma, 74017. And date of birth? March 9th, 1981. Good. So yeah, your phone number are 918-861-8816? Yes, sir. And your email is n.rushton00@gmail.com? Yes, sir. Yes, sir. Thank you. Right, so y- were you wanting to add some coverage? You gonna make some changes? Uh, I was really just trying to get an idea of what, what I have, what I, what I could have, what, what that looks financially. I, I... The only thing I ever got was this little card in the mail and the next I was getting messages that it's time to update and I never really even got a chance to know what I started with, if that makes sense. Yes, ma'am. So the plan that they have you enrolled into is the MEC TeleRx Plan. That plan is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also includes access to FreeRx. FreeRx is a prescription base. Mm-hmm. It gives you access to 800, over 800 acute and chronic medications. And it also gives you access to a virtual primary care. Marvelous, so like Teladoc? Uh, it's not like those. This is a sep-... It's a separate company in itself. But I mean, it's the same kinda thing. A virtual, a virtual doctor visit. Yes, ma'am. Well, virtual urgent. Virtual urgent care. That's what it is. Got you. So that's the plan that you have now, but they do offer you... So they offer you medical, dental, short-term disability, life insurance, vision, critical illness, group accident, and then they offer you a MEC Enhanced Plan which combines the plan that you have now with, uh, one of the VIP Medical Plans. And what would that change things financially? Can you tell me? So it depends on what you get enrolled into 'cause everything has a different price. Right. If I did that last one with the VIP Medical Plan- Depends. ... or whatnot. Combination with the MVP and, uh, preventative care? Right. I mean, would that be overkill or is that something worth thinking about? It'd be \$43.83. I would be... I wouldn't be able to make any recommendations unfortunately. What I can do is send you a benefits guide so you can look at those if you wanna look at that versus me- Oh. ... just me talking over the phone. Okay. Um, will I still have time to... I've got until the 31st. Is that correct? Uh, the 21st. Yes, ma'am. Oh, 21st. Okay. Um, so I really only have a couple of more days. Yes, ma'am. Um- Well, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Can you email me those benefits or, or do I- Yes, ma'am. Do I have to wait and m- I can email them to you. Okay. Oh, beautiful. Send them right now. I thought you were... I'm

sorry. I don't feel good today. My brain's not on full running speed so I thought you were gonna try and like mail, mail it. And I was like, "I won't get it in time." No, ma'am. No, ma'am, I understand. Yeah, I just sent it to your email. So I appreciate you. Um- No problem. So did you wanna look over that and then give us a call back? Yes. Um, in the meantime, if I needed to, um, see a doctor or a virtual doctor, the plan I currently have as of right now will let that happen, correct? So you got virtual urgent care, but they... I'm not sure what they'll be able to do with the urgent care, with the first as far as being seen. Um, have you c- have you claimed your FreeRx account yet? Uh, no. Right. So what you're gonna... So you have to go to freerx.com and then you're gonna hit Member Registration and then you're gonna hit New User Registration and then you're gonna type in your first name, your last name, your email, and your Social Security and then they'll send you a link to your email. They'll also give you an option to do it mobile. I would recommend using the mobile version because it's quicker. With the email, sometimes it does get lost in like your spam folder or sometimes it's blocked. But once you go to that website- Okay. ... register, register your account and in 24 hours you should be... Have access to your FreeRx and be able to use it fully. Excellent. Okay. Um, I guess I... Okay. All right. It sounds like- Go ahead. ... if it's not urgent care for obviously I've got bronchitis or a cold or something like, I just go to like the, the MinuteClinic Urgent Care whatever around here? Is that how this insurance works? Or like I, I guess I'm not fully understanding what I should do- Well, I wouldn't- ... with the doctor. I'm not... I wouldn't be able to tell you because we're not the carrier. We're just the plan administrator. If you wanted more detailed information- Gotcha. ... I can give you your carrier's phone number and you can reach out to them. Gotcha. Okay. Let me... Sorry, this traffic place hasn't really been very good. I understand. Let's see. I'm getting to my notepad. Sorry. That's fine. All right, I'm ready with that, with that number. So your carrier's going to be 90 Degree Benefit. Okay. Their phone number is 1-800-833-4296. And you're gonna hit option one to speak with a representative. Excellent. Thank you very much, hon. Also, if you wanted to find doctors in your area to take your insurance, you wanna go to multiplan.com. That website- Mm-hmm. ... will send you a doctor in the area to take your insurance. Marvelous. Thank you, hon. No problem, Ms. Rushton. Was there anything else I could help you with today? No, well, sir, sorry, that'll do it for now. All right. Well, if there's nothing else, thanks for calling Benefits in the Car. I hope you feel better and have a great rest of your week. Thank you. You too. Thank you.

## Conversation Format

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

Speaker speaker\_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_2: Hi, Malcolm. Um, I work with, uh, American Staff Corp and I got a text message that it's open enrollment time and to go over my benefits with you and make sure I understand what those are and so on, if I've done the right thing here.

Speaker speaker\_1: Okay. What's the last four of your social?

Speaker speaker\_2: Uh, 4778.

Speaker speaker\_1: First name?

Speaker speaker\_2: Nichole. N-I-C-H-O-L-E.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Rushton. R-U-S-H-T-O-N.

Speaker speaker\_1: And for security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: I sure can, hon. It's 19104 East 450 Road, Claremore, Oklahoma, 74017.

Speaker speaker\_1: And date of birth?

Speaker speaker\_2: March 9th, 1981.

Speaker speaker\_1: Good. So yeah, your phone number are 918-861-8816?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: And your email is n.rushton00@gmail.com?

Speaker speaker\_2: Yes, sir. Yes, sir.

Speaker speaker\_1: Thank you. Right, so y- were you wanting to add some coverage? You gonna make some changes?

Speaker speaker\_2: Uh, I was really just trying to get an idea of what, what I have, what I, what I could have, what, what that looks financially. I, I... The only thing I ever got was this little card in the mail and the next I was getting messages that it's time to update and I never really even got a chance to know what I started with, if that makes sense.

Speaker speaker\_1: Yes, ma'am. So the plan that they have you enrolled into is the MEC TeleRx Plan. That plan is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also includes access to FreeRx. FreeRx is a prescription base.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It gives you access to 800, over 800 acute and chronic medications. And it also gives you access to a virtual primary care.

Speaker speaker\_2: Marvelous, so like Teladoc?

Speaker speaker\_1: Uh, it's not like those. This is a sep-... It's a separate company in itself.

Speaker speaker\_2: But I mean, it's the same kinda thing. A virtual, a virtual doctor visit.

Speaker speaker\_1: Yes, ma'am. Well, virtual urgent.

Speaker speaker\_2: Virtual urgent care. That's what it is. Got you.

Speaker speaker\_1: So that's the plan that you have now, but they do offer you... So they offer you medical, dental, short-term disability, life insurance, vision, critical illness, group accident, and then they offer you a MEC Enhanced Plan which combines the plan that you have now with, uh, one of the VIP Medical Plans.

Speaker speaker\_2: And what would that change things financially? Can you tell me?

Speaker speaker\_1: So it depends on what you get enrolled into 'cause everything has a different price.

Speaker speaker\_2: Right. If I did that last one with the VIP Medical Plan-

Speaker speaker\_1: Depends.

Speaker speaker\_2: ... or whatnot.

Speaker speaker\_1: Combination with the MVP and, uh, preventative care?

Speaker speaker\_2: Right. I mean, would that be overkill or is that something worth thinking about?

Speaker speaker\_1: It'd be \$43.83. I would be... I wouldn't be able to make any recommendations unfortunately. What I can do is send you a benefits guide so you can look at those if you wanna look at that versus me-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... just me talking over the phone.

Speaker speaker\_2: Okay. Um, will I still have time to... I've got until the 31st. Is that correct?

Speaker speaker\_1: Uh, the 21st. Yes, ma'am.

Speaker speaker\_2: Oh, 21st. Okay. Um, so I really only have a couple of more days.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Um-

Speaker speaker\_1: Well, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker\_2: Can you email me those benefits or, or do I-

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Do I have to wait and m-

Speaker speaker\_1: I can email them to you.

Speaker speaker\_2: Okay. Oh, beautiful.

Speaker speaker\_1: Send them right now.

Speaker speaker\_2: I thought you were... I'm sorry. I don't feel good today. My brain's not on full running speed so I thought you were gonna try and like mail, mail it. And I was like, "I won't get it in time."

Speaker speaker\_1: No, ma'am. No, ma'am, I understand. Yeah, I just sent it to your email.

Speaker speaker\_2: So I appreciate you. Um-

Speaker speaker\_1: No problem. So did you wanna look over that and then give us a call back?

Speaker speaker\_2: Yes. Um, in the meantime, if I needed to, um, see a doctor or a virtual doctor, the plan I currently have as of right now will let that happen, correct?

Speaker speaker\_1: So you got virtual urgent care, but they... I'm not sure what they'll be able to do with the urgent care, with the first as far as being seen. Um, have you c- have you claimed your FreeRx account yet?

Speaker speaker\_2: Uh, no.

Speaker speaker\_1: Right. So what you're gonna... So you have to go to freerx.com and then you're gonna hit Member Registration and then you're gonna hit New User Registration and then you're gonna type in your first name, your last name, your email, and your Social Security and then they'll send you a link to your email. They'll also give you an option to do it mobile. I would recommend using the mobile version because it's quicker. With the email, sometimes it does get lost in like your spam folder or sometimes it's blocked. But once you go to that website-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... register, register your account and in 24 hours you should be... Have access to your FreeRx and be able to use it fully.

Speaker speaker\_2: Excellent. Okay. Um, I guess I... Okay.

Speaker speaker\_1: All right.

Speaker speaker\_3: It sounds like-

Speaker speaker\_1: Go ahead.

Speaker speaker\_3: ... if it's not urgent care for obviously I've got bronchitis or a cold or something like, I just go to like the, the MinuteClinic Urgent Care whatever around here? Is that how this insurance works? Or like I, I guess I'm not fully understanding what I should do-

Speaker speaker\_1: Well, I wouldn't-

Speaker speaker\_3: ... with the doctor.

Speaker speaker\_1: I'm not... I wouldn't be able to tell you because we're not the carrier. We're just the plan administrator. If you wanted more detailed information-

Speaker speaker\_3: Gotcha.

Speaker speaker\_1: ... I can give you your carrier's phone number and you can reach out to them.

Speaker speaker\_2: Gotcha. Okay. Let me... Sorry, this traffic place hasn't really been very good.

Speaker speaker\_1: I understand.

Speaker speaker\_2: Let's see. I'm getting to my notepad. Sorry.

Speaker speaker\_1: That's fine.

Speaker speaker\_2: All right, I'm ready with that, with that number.

Speaker speaker\_1: So your carrier's going to be 90 Degree Benefit.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Their phone number is 1-800-833-4296. And you're gonna hit option one to speak with a representative.

Speaker speaker\_2: Excellent. Thank you very much, hon.

Speaker speaker\_1: Also, if you wanted to find doctors in your area to take your insurance, you wanna go to [multiplan.com](http://multiplan.com). That website-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... will send you a doctor in the area to take your insurance.

Speaker speaker\_2: Marvelous. Thank you, hon.

Speaker speaker\_1: No problem, Ms. Rushton. Was there anything else I could help you with today?

Speaker speaker\_2: No, well, sir, sorry, that'll do it for now.

Speaker speaker\_1: All right. Well, if there's nothing else, thanks for calling Benefits in the Car. I hope you feel better and have a great rest of your week.

Speaker speaker\_2: Thank you. You too.

Speaker speaker\_1: Thank you.