

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card, this is Pamela speaking, how may I help you? Uh, yes, Pamela, uh, my name is Steven Lopez. I have a question about my current benefits and also about, uh, enrollment. Would you be able to ans-, uh, help me? Yes. Who do you work for? Oxford Global Resources. Okay. May I have the last four digits of your Social so I can pull up your file? Yes, 5169. 51... 65? No, 5169. Oh, sorry about that... Oxford. You said, um, Lopez, your last name? Y- yeah, last name Lopez. Mr. Lopez? Yeah. For security reasons- Yes. ... just to make sure we are in the correct file, can we verify your complete address and date of birth? Yes, uh, 2042 T Street, Bryan, Texas 77807. Date of birth, May 23rd, 1963. Mm-hmm. Okay, um, thank you for the information. Um, I have the telephone number 979-253-1241 and your email is sono.stevenlopez@gmail.com. Correct. All right. Let's see. And what would you like to know about your benefits? Yes. I haven't activated using my benefit yet because I, I'm not sure what I'm getting . So I have this thing called a MultiPlan, and a MultiPlan- Mr. Lopez? Yes. Can you hear me? I'm sorry, I kind of lost you there. Okay. Let me, let me, let, let me, uh, start over. Uh, are you able to hear me okay? Yes, sir. Okay. So, I got a question first about what I'm getting on my benefits, because I haven't used any of it yet, mainly because I don't know what I'm getting. So, I have the, what they call a MultiPlan. So as far as the, the, quote, "medical portion" of it, I understand that my benefit is not a full medical insurance, but as far as this BIC benefit is concerned, what, what do I get as, as far as coverage? Is it like doctor visits or... Can, just give me some high level, like overview of what I'm getting? Okay. So you have two medical plans, so you kind of combine them. One is for your preventive care plan, which is your- Uh-huh. ... preventive care. Called the Stay Healthy Plan. The Insure Plus- Okay. ... which is your hospital indemnity. Now, MultiPlan is not the name of your, uh, carrier or the plans. It's just where you find- Oh, I see. ... your providers within your network. Oh, I see. Okay, I got those confused. Yeah. Okay. So the Stay Healthy Plan, you should have two different cards for your benefits. The one that will say 90-degree, that's for your preventive care. The plan- Oh, okay. The way that plan, the way that plan works is that, um, you have to pay for the actual visit to the doctor, and your procedures, preventive procedure will be covered 100% from the insurance, or by the insurance. Now, your hospital indemnity, uh, let me pull up the benefit guide so I can give you, like, a good example of how it works. Uh, okay, so you have the Insure Plus Basic... Insure Plus Basic, okay. So let's say, um, you go to your doctor's visit. The insurance is going to cover \$75 towards that visit. Anything above that amount will be your responsibility. Say if you're going- But if- ... to do your physical- Okay, so- ... with your preventive care. So, uh, uh, so, the Stay, the Stay Healthy, I, I got to the part where you say you, you pay for actual visit. Yeah, that's what I was getting to. So- So- ... it's the same- ... with the other card- Okay. ... with the other portion of your other benefits that you

have, which is the Insure Plus, the \$75, you could use it towards that visit. Okay. You- So I can use, I can use the other one, which is called Insure Plus, to pay for that visit? To pay for that visit, yes, but it only covers \$75. The stay- \$75, okay. Yeah. The stay is \$100, the insurance is going to cover 75, and the other 25 will be your responsibility. Okay. So do I, um, do I pay it first and then get reimbursed, or how does that work? No. You, um, you... I don't know if the doctor would let you know that you have to pay the difference ahead. Mm-hmm. Or they will submit the claim, wait for the insurance to- Oh, bill me? Okay. ... get their portion and then bill you. That will be completely up to the doctor. Oh, okay. But when I, um, so when I go, let's say I go to a, a doctor's visit for just a routine checkup, for my health checkup.... whatever the rate are, what- what- whatever the doctor's rate is, uh, let me backtrack. The... I would have to do that within the network, correct? Yes, sir. Okay, so network, so I go to a network and what, w- uh, it'll, it'll be whatever rate that is. I will show them my card- Mm-hmm. ... for proof of insurance and they will process me and so on. Yes. And then, uh, the, in this example here, if it's \$100, they will just process my insurance which will, which will actually pay through my Insure Plus \$75, but then I'll get a \$25 remaining balance which they will probably bill me. Y- yes. In this example. Okay. Mm-hmm. The Stay, the Stay Healthy plan, I, I don't, I didn't know or I didn't know to request or have a, an add- an, uh, a card for that one. I have the one that says multiplan on it. So, well, that should be then the Stay Healthy plan should say 90 degree multiplan and it- Oh, here it is. I think, okay, here it is. Okay, so that's the one you have. Okay. Stay Healthy, because here I see a 90 degree- Okay. Because the Insure Plus, the actual carry they do not send physical. They will send it to you email. I don't know- Oh. ... if, okay. It's an email? Yeah. And I have to download something? Yeah, you could download it or I could request a physical one to be sent out to you. That will take seven to 10 days to arrive, but meanwhile, I could send you a digital one through you email. Oh yeah, can you do both please, because I am- Sure. ... I might have lost that email. I think I'm gonna get you the digital and request the physical one. Now- Yeah. ... um, I'm gonna also email you the benefit guide. Oh, super. They are... Not everything is listed there, but I will give you a better understanding on what the insurance is going to be covering, since, most of these- Oh, super. ... are not like major. Also there's a page, um, with links that will, uh, give you also more information what's covered under your preventive care. Okay. If this is your family, like for your spouse, the mammogram, pap smear. For the kids- Mm-hmm. ... immunization, you will be able to see all that there. Okay, super. I have a question, Mr. Lopez. Uh, did you receive your dental card? Uh, let me see. I think I requested it, but I don't think I have a physical one on me. Oh, here it is. I'm going to send it. Oh, okay. I was going to say I was going to send you one. Let me, uh, I- let me know if this is the correct one. It has APL on it. Is that the dental card? That's the same. Carrington? Yes, sir. Okay. So I do have that card, and, uh, I have a question for that one, too. I think- Mm-hmm. ... we're done with this, this... For the dental, what do I actually get with this dental coverage? Okay. Is it cleaning? So your dental coverage, your basic cleaning, checkups, X-ray, that will be covered 100%. And then, um, once every six months, then your dental basic work like fillings, extractions, will be covered, um, 80% after you pay the deductible for the family once a year, \$150. And, um, they do not cover major services or orthodontia. They will not cover crowns, root canals, dentures. None of those major. Okay. And the max that they will cover for family member, it will be \$500 a year. Okay. So per year, and so for just basic cleaning, I think you mentioned already- Mm-hmm. ... that will be covered for it. Okay. Yeah, 100%. And then I, I would have- Mm-hmm. Mm-hmm.

Oh, go ahead. It, yes, it's, it's covered 100% once every six months. Okay. So, and I would go to the Carrington website to find out their dental network? Is that how that works? Yes. Okay. I think it's up there somewhere. Find a doctor through you or in your area. Okay. Uh, uh, let me see here. I don't think it's on this card here. Is there, uh, is this the- If it's not there, I could, um, let's see. On the email that I'm going to send you- Uh-huh. ... with the ID card, you will find a phone number and what's, and for Carrington. Oh, okay. Okay. I would have to call Carrington to have them send me their link? Um, they... You will have to call them and they will tell you what is around the area. Oh, I see. You can also go to, um, American Public Life, um, website. You will be able- Okay. ... to find more information there as well. Oh, let me see here. Here it is. ampublic.com. If I'm looking at the dental card- Mm-hmm. ... that's the website where I can look at it? Mm-hmm. Okay. I can look at myself, public.com. Okay, super. Then lastly, is, uh, I got notice from Oxford that this, we're in enrollment period, so I do want to make a change which is really, uh, more of an addition to the benefits that I want to add. Okay. Which is, which is the vision care for the family. Okay. We'll go add that one. And so for the vision, uh, I don't think I have my benefits guide in front of me, but what, what does that actually cover?... but you're not enrolled in vision at this time, though. You're correct, but when I- when I do next year. Oh, okay, you want to know what... Okay, I- I get it. Yeah, not- not- So it will be... You will have a \$10 copay for the eye exam once a year. Mm-hmm. \$25 copay for the fitting and lenses. Uh-huh. Okay. And then the insurance gonna give you a \$130 allowance for each member of the family that you could use towards the glasses or the frames. Okay, so- so the 130 can be used for contacts or glasses? Um, I'm not sure about contact. Let me check the guide if it said anything about it. But- The... Is the... Is it only... I- I'm just curious to know if it's only the exam it covers or does it also cover contacts and/or glasses prescriptions? Okay. So, all I see here for contact is that you don't have a copay for the lens fitting, um, but it doesn't say anything about if you could use the allowance towards the contact. Oh. But it only says frame allowance 30... \$130, but maybe- Mm-hmm. Let's see if there's anything- Oh, okay. And is- is- is there like a network or a website that I go to to find out the network providers on this one? I- I will have that information as well on the email. Oh, okay. Super. Mm-hmm. And would you mind telling me what the... my d- weekly deduction is for the family for just- just for the, um, vision that- that will be added? Oh, sure. That I will go ahead and add it now. Future for vision. So, it's \$7.62. And... One second, because I do not want... The system is so slow today. So, now we're gonna have the vision, short, insurance plus, basic, dental, live, free Rx. Returned to 70. So, it will be \$90.42. \$90.42 just for the vision? For everything. Oh, I see. Because the vision is only \$7.42. Oh, I see. Vision's \$7. Okay, okay, but on a- on a- for each p- each paycheck, which means for it's weekly, it's \$90.42? Mm-hmm. For the- for all of my BIC and dental plans? You're covered. Yes. Okay, super. Also, um, let me, uh, see if you'll... I- if you are aware that your State Healthy Plan, the- the card that you already have? Uh-huh. You know that card you have a prescription plan for FreeRx. Oh, let me see. Is- is that the one that says Elixir or FreeRx.com? No, it's f... No, it's freerx.com. You have- FreeRx.com. Yeah. In order for you to be able to use those benefits, you have to register online. I also going to send you an email with the instruction on how to register. Oh, great. Thanks so much. Um, that... That, you don't have to pay extra for your medication if you get it through FreeRx. Okay, great. That's very helpful. There's a process that you gotta follow and instructions online. Okay, great. Okay? And for- I didn't even know I had that. Yes, it- it- um, let me see. I think they added after you got it enrolled. Let me see. Yes, they did add it afterwards. Yeah, but,

um, it is- it is a good plan because you could get all your medication b- because Elixir, they give you, um, like your preventive care medication. Uh-huh. They fill it out for 30 days. Oh, good. But with Elixir, you could get all your medications through them. Okay. When you go online if you're already taking some type of medication, you could- you could look it up there. Mm-hmm. Okay, is that- is that a mail service prescription? You could also pick it up at the store. Oh, okay. There's some of them that they are allowed to send it to the mail, through the mail. Mm-hmm. But there's others that you have to pick it up. It all depends on the medication. Okay, super. Okay, great. So both emails are coming from info@benefitsinacard. Check your spam and junk mail. It might go there. Okay. Okay, and if you have- There it is. ... any other questions or concerns, just give us a call. No, I think you answered a lot of my questions there. So greatly I- I think I'm speaking to Pamela, correct? Yes. Yeah, I have a sister-in-law named Pamela. Yes, oh, that's nice. So, beautiful name. Okay. Thank you. So, that's it. Thank you very... Thank you very much for this, and, uh, I think I'm gonna start using it before the year ends. Yeah. That- that will... It- it is, um, um... I do use FreeRx as well, and, um, I mean, when it comes to the physicians, very good, and then the rest of your plans every, um... The only one that is not gonna be active for now is the- The- ... vision. Okay, so- It starts at the beginning of the year. So- so when- when will be the effective date for the vision to take place? Um, okay our system is showing the 6th, but that will depend on how Oxford process the information. Mm-hmm. I see. As soon as we get the deduction, um, paying the div- vision, the following month their benefits will be active. Okay, so it's like second week of January maybe, something like that? Y- yeah, most likely, yes. Yeah. If you want to give us a call on the 6th of January- Oh, okay. ... just to confirm that they are active, you could do that. Oh, okay. Super. Mm-hmm. Great. And if- I think you answered all my questions. This has been very helpful. All right. Thank you very- I'm glad I did. ... uh- Okay. Thank you for giving- I appreciate it. ... me this opportunity to speak. Have a great rest of the day yourself, sir. Okay, bye-bye. Okay. 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 and a Card, this is Pamela speaking, how may I help you?

Speaker speaker_2: Uh, yes, Pamela, uh, my name is Steven Lopez. I have a question about my current benefits and also about, uh, enrollment. Would you be able to ans-, uh, help me?

Speaker speaker_1: Yes. Who do you work for?

Speaker speaker_2: Oxford Global Resources.

Speaker speaker_1: Okay. May I have the last four digits of your Social so I can pull up your file?

Speaker speaker_2: Yes, 5169.

Speaker speaker_1: 51... 65?

Speaker speaker_2: No, 5169.

Speaker speaker_1: Oh, sorry about that... Oxford. You said, um, Lopez, your last name?

Speaker speaker_2: Y- yeah, last name Lopez.

Speaker speaker_1: Mr. Lopez?

Speaker speaker_2: Yeah.

Speaker speaker_1: For security reasons-

Speaker speaker_2: Yes.

Speaker speaker_1: ... just to make sure we are in the correct file, can we verify your complete address and date of birth?

Speaker speaker_2: Yes, uh, 2042 T Street, Bryan, Texas 77807. Date of birth, May 23rd, 1963.

Speaker speaker_1: Mm-hmm. Okay, um, thank you for the information. Um, I have the telephone number 979-253-1241 and your email is sono.stevenlopez@gmail.com.

Speaker speaker_2: Correct.

Speaker speaker_1: All right. Let's see. And what would you like to know about your benefits?

Speaker speaker_2: Yes. I haven't activated using my benefit yet because I, I'm not sure what I'm getting . So I have this thing called a MultiPlan, and a MultiPlan-

Speaker speaker_1: Mr. Lopez?

Speaker speaker_2: Yes.

Speaker speaker_1: Can you hear me? I'm sorry, I kind of lost you there.

Speaker speaker_2: Okay. Let me, let me, let, let me, uh, start over. Uh, are you able to hear me okay?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. So, I got a question first about what I'm getting on my benefits, because I haven't used any of it yet, mainly because I don't know what I'm getting. So, I have the, what they call a MultiPlan. So as far as the, the, quote, "medical portion" of it, I understand that my benefit is not a full medical insurance, but as far as this BIC benefit is concerned, what, what do I get as, as far as coverage? Is it like doctor visits or... Can, just give me some high level, like overview of what I'm getting?

Speaker speaker_1: Okay. So you have two medical plans, so you kind of combine them. One is for your preventive care plan, which is your-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... preventive care. Called the Stay Healthy Plan. The Insure Plus-

Speaker speaker_2: Okay.

Speaker speaker_1: ... which is your hospital indemnity. Now, MultiPlan is not the name of your, uh, carrier or the plans. It's just where you find-

Speaker speaker_2: Oh, I see.

Speaker speaker_1: ... your providers within your network.

Speaker speaker_2: Oh, I see. Okay, I got those confused. Yeah.

Speaker speaker_1: Okay. So the Stay Healthy Plan, you should have two different cards for your benefits. The one that will say 90-degree, that's for your preventive care. The plan-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: The way that plan, the way that plan works is that, um, you have to pay for the actual visit to the doctor, and your procedures, preventive procedure will be covered 100% from the insurance, or by the insurance. Now, your hospital indemnity, uh, let me pull up the benefit guide so I can give you, like, a good example of how it works. Uh, okay, so you have the Insure Plus Basic... Insure Plus Basic, okay. So let's say, um, you go to your doctor's visit. The insurance is going to cover \$75 towards that visit. Anything above that amount will be your responsibility. Say if you're going-

Speaker speaker_2: But if-

Speaker speaker_1: ... to do your physical-

Speaker speaker_2: Okay, so-

Speaker speaker_1: ... with your preventive care.

Speaker speaker_2: So, uh, uh, so, the Stay, the Stay Healthy, I, I got to the part where you say you, you pay for actual visit.

Speaker speaker_1: Yeah, that's what I was getting to.

Speaker speaker_2: So-

Speaker speaker_1: So-

Speaker speaker_2: ... it's the same-

Speaker speaker_1: ... with the other card-

Speaker speaker_2: Okay.

Speaker speaker_1: ... with the other portion of your other benefits that you have, which is the Insure Plus, the \$75, you could use it towards that visit.

Speaker speaker_2: Okay.

Speaker speaker_1: You-

Speaker speaker_2: So I can use, I can use the other one, which is called Insure Plus, to pay for that visit?

Speaker speaker_1: To pay for that visit, yes, but it only covers \$75. The stay-

Speaker speaker_2: \$75, okay.

Speaker speaker_1: Yeah. The stay is \$100, the insurance is going to cover 75, and the other 25 will be your responsibility.

Speaker speaker_2: Okay. So do I, um, do I pay it first and then get reimbursed, or how does that work?

Speaker speaker_1: No. You, um, you... I don't know if the doctor would let you know that you have to pay the difference ahead.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Or they will submit the claim, wait for the insurance to-

Speaker speaker_2: Oh, bill me? Okay.

Speaker speaker_1: ... get their portion and then bill you. That will be completely up to the doctor.

Speaker speaker_2: Oh, okay. But when I, um, so when I go, let's say I go to a, a doctor's visit for just a routine checkup, for my health checkup.... whatever the rate are, what- what- whatever the doctor's rate is, uh, let me backtrack. The... I would have to do that within the network, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay, so network, so I go to a network and what, w- uh, it'll, it'll be whatever rate that is. I will show them my card-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... for proof of insurance and they will process me and so on.

Speaker speaker_1: Yes.

Speaker speaker_2: And then, uh, the, in this example here, if it's \$100, they will just process my insurance which will, which will actually pay through my Insure Plus \$75, but then I'll get a \$25 remaining balance which they will probably bill me.

Speaker speaker_1: Y- yes.

Speaker speaker_2: In this example. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: The Stay, the Stay Healthy plan, I, I don't, I didn't know or I didn't know to request or have a, an add- an, uh, a card for that one. I have the one that says multiplan on it.

Speaker speaker_1: So, well, that should be then the Stay Healthy plan should say 90 degree multiplan and it-

Speaker speaker_2: Oh, here it is. I think, okay, here it is.

Speaker speaker_1: Okay, so that's the one you have.

Speaker speaker_2: Okay. Stay Healthy, because here I see a 90 degree-

Speaker speaker_1: Okay. Because the Insure Plus, the actual carry they do not send physical. They will send it to you email. I don't know-

Speaker speaker_2: Oh.

Speaker speaker_1: ... if, okay.

Speaker speaker_2: It's an email?

Speaker speaker_1: Yeah.

Speaker speaker_2: And I have to download something?

Speaker speaker_1: Yeah, you could download it or I could request a physical one to be sent out to you. That will take seven to 10 days to arrive, but meanwhile, I could send you a digital one through you email.

Speaker speaker_2: Oh yeah, can you do both please, because I am-

Speaker speaker_1: Sure.

Speaker speaker_2: ... I might have lost that email.

Speaker speaker_1: I think I'm gonna get you the digital and request the physical one. Now-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... um, I'm gonna also email you the benefit guide.

Speaker speaker_2: Oh, super.

Speaker speaker_1: They are... Not everything is listed there, but I will give you a better understanding on what the insurance is going to be covering, since, most of these-

Speaker speaker_2: Oh, super.

Speaker speaker_1: ... are not like major. Also there's a page, um, with links that will, uh, give you also more information what's covered under your preventive care.

Speaker speaker_2: Okay.

Speaker speaker_1: If this is your family, like for your spouse, the mammogram, pap smear. For the kids-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... immunization, you will be able to see all that there.

Speaker speaker_2: Okay, super.

Speaker speaker_1: I have a question, Mr. Lopez. Uh, did you receive your dental card?

Speaker speaker_2: Uh, let me see. I think I requested it, but I don't think I have a physical one on me. Oh, here it is.

Speaker speaker_1: I'm going to send it. Oh, okay. I was going to say I was going to send you one.

Speaker speaker_2: Let me, uh, I- let me know if this is the correct one. It has APL on it. Is that the dental card?

Speaker speaker_1: That's the same.

Speaker speaker_2: Carrington?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. So I do have that card, and, uh, I have a question for that one, too. I think-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... we're done with this, this... For the dental, what do I actually get with this dental coverage?

Speaker speaker_1: Okay.

Speaker speaker_2: Is it cleaning?

Speaker speaker_1: So your dental coverage, your basic cleaning, checkups, X-ray, that will be covered 100%. And then, um, once every six months, then your dental basic work like fillings, extractions, will be covered, um, 80% after you pay the deductible for the family once a year, \$150. And, um, they do not cover major services or orthodontia. They will not cover crowns, root canals, dentures. None of those major.

Speaker speaker_2: Okay.

Speaker speaker_1: And the max that they will cover for family member, it will be \$500 a year.

Speaker speaker_2: Okay. So per year, and so for just basic cleaning, I think you mentioned already-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... that will be covered for it. Okay.

Speaker speaker_1: Yeah, 100%.

Speaker speaker_2: And then I, I would have- Mm-hmm.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Oh, go ahead.

Speaker speaker_1: It, yes, it's, it's covered 100% once every six months.

Speaker speaker_2: Okay. So, and I would go to the Carrington website to find out their dental network? Is that how that works?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. I think it's up there somewhere.

Speaker speaker_1: Find a doctor through you or in your area.

Speaker speaker_2: Okay. Uh, uh, let me see here. I don't think it's on this card here. Is there, uh, is this the-

Speaker speaker_1: If it's not there, I could, um, let's see. On the email that I'm going to send you-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... with the ID card, you will find a phone number and what's, and for Carrington.

Speaker speaker_2: Oh, okay. Okay. I would have to call Carrington to have them send me their link?

Speaker speaker_1: Um, they... You will have to call them and they will tell you what is around the area.

Speaker speaker_2: Oh, I see.

Speaker speaker_1: You can also go to, um, American Public Life, um, website. You will be able-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to find more information there as well.

Speaker speaker_2: Oh, let me see here. Here it is. ampublic.com. If I'm looking at the dental card-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... that's the website where I can look at it?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. I can look at myself, public.com. Okay, super. Then lastly, is, uh, I got notice from Oxford that this, we're in enrollment period, so I do want to make a change which is really, uh, more of an addition to the benefits that I want to add.

Speaker speaker_1: Okay.

Speaker speaker_2: Which is, which is the vision care for the family.

Speaker speaker_1: Okay. We'll go add that one.

Speaker speaker_2: And so for the vision, uh, I don't think I have my benefits guide in front of me, but what, what does that actually cover?

Speaker speaker_1: ... but you're not enrolled in vision at this time, though.

Speaker speaker_2: You're correct, but when I- when I do next year.

Speaker speaker_1: Oh, okay, you want to know what... Okay, I- I get it.

Speaker speaker_2: Yeah, not- not-

Speaker speaker_1: So it will be... You will have a \$10 copay for the eye exam once a year.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: \$25 copay for the fitting and lenses.

Speaker speaker_2: Uh-huh. Okay.

Speaker speaker_1: And then the insurance gonna give you a \$130 allowance for each member of the family that you could use towards the glasses or the frames.

Speaker speaker_2: Okay, so- so the 130 can be used for contacts or glasses?

Speaker speaker_1: Um, I'm not sure about contact. Let me check the guide if it said anything about it. But-

Speaker speaker_2: The... Is the... Is it only... I- I'm just curious to know if it's only the exam it covers or does it also cover contacts and/or glasses prescriptions?

Speaker speaker_1: Okay. So, all I see here for contact is that you don't have a copay for the lens fitting, um, but it doesn't say anything about if you could use the allowance towards the contact.

Speaker speaker_2: Oh.

Speaker speaker_1: But it only says frame allowance 30... \$130, but maybe-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Let's see if there's anything-

Speaker speaker_2: Oh, okay. And is- is- is there like a network or a website that I go to to find out the network providers on this one?

Speaker speaker_1: I- I will have that information as well on the email.

Speaker speaker_2: Oh, okay. Super.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And would you mind telling me what the... my d- weekly deduction is for the family for just- just for the, um, vision that- that will be added?

Speaker speaker_1: Oh, sure. That I will go ahead and add it now. Future for vision. So, it's \$7.62. And... One second, because I do not want... The system is so slow today. So, now we're gonna have the vision, short, insurance plus, basic, dental, live, free Rx. Returned to 70. So, it will be \$90.42.

Speaker speaker_2: \$90.42 just for the vision?

Speaker speaker_1: For everything.

Speaker speaker_2: Oh, I see.

Speaker speaker_1: Because the vision is only \$7.42.

Speaker speaker_2: Oh, I see. Vision's \$7. Okay, okay, but on a- on a- for each p- each paycheck, which means for it's weekly, it's \$90.42?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: For the- for all of my BIC and dental plans?

Speaker speaker_1: You're covered. Yes.

Speaker speaker_2: Okay, super.

Speaker speaker_1: Also, um, let me, uh, see if you'll... I- if you are aware that your State Healthy Plan, the- the card that you already have?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: You know that card you have a prescription plan for FreeRx.

Speaker speaker_2: Oh, let me see. Is- is that the one that says Elixir or FreeRx.com?

Speaker speaker_1: No, it's f... No, it's freerx.com. You have-

Speaker speaker_2: FreeRx.com.

Speaker speaker_1: Yeah. In order for you to be able to use those benefits, you have to register online. I also going to send you an email with the instruction on how to register.

Speaker speaker_2: Oh, great. Thanks so much.

Speaker speaker_1: Um, that... That, you don't have to pay extra for your medication if you get it through FreeRx.

Speaker speaker_2: Okay, great. That's very helpful.

Speaker speaker_1: There's a process that you gotta follow and instructions online.

Speaker speaker_2: Okay, great.

Speaker speaker_1: Okay? And for-

Speaker speaker_2: I didn't even know I had that.

Speaker speaker_1: Yes, it- it- um, let me see. I think they added after you got it enrolled. Let me see. Yes, they did add it afterwards. Yeah, but, um, it is- it is a good plan because you could get all your medication b- because Elixir, they give you, um, like your preventive care medication.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: They fill it out for 30 days.

Speaker speaker_2: Oh, good.

Speaker speaker_1: But with Elixir, you could get all your medications through them.

Speaker speaker_2: Okay.

Speaker speaker_1: When you go online if you're already taking some type of medication, you could- you could look it up there.

Speaker speaker_2: Mm-hmm. Okay, is that- is that a mail service prescription?

Speaker speaker_1: You could also pick it up at the store.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: There's some of them that they are allowed to send it to the mail, through the mail.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But there's others that you have to pick it up. It all depends on the medication.

Speaker speaker_2: Okay, super. Okay, great.

Speaker speaker_1: So both emails are coming from info@benefitsinacard. Check your spam and junk mail. It might go there.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, and if you have-

Speaker speaker_2: There it is.

Speaker speaker_1: ... any other questions or concerns, just give us a call.

Speaker speaker_2: No, I think you answered a lot of my questions there. So greatly I- I think I'm speaking to Pamela, correct?

Speaker speaker_1: Yes.

Speaker speaker_2: Yeah, I have a sister-in-law named Pamela .

Speaker speaker_1: Yes, oh, that's nice.

Speaker speaker_2: So, beautiful name. Okay.

Speaker speaker_1: Thank you.

Speaker speaker_2: So, that's it. Thank you very... Thank you very much for this, and, uh, I think I'm gonna start using it before the year ends.

Speaker speaker_1: Yeah. That- that will... It- it is, um, um... I do use FreeRx as well, and, um, I mean, when it comes to the physicians, very good, and then the rest of your plans every, um... The only one that is not gonna be active for now is the-

Speaker speaker_2: The-

Speaker speaker_1: ... vision.

Speaker speaker_2: Okay, so-

Speaker speaker_1: It starts at the beginning of the year.

Speaker speaker_2: So- so when- when will be the effective date for the vision to take place?

Speaker speaker_1: Um, okay our system is showing the 6th, but that will depend on how Oxford process the information.

Speaker speaker_2: Mm-hmm. I see.

Speaker speaker_1: As soon as we get the deduction, um, paying the div- vision, the following month their benefits will be active.

Speaker speaker_2: Okay, so it's like second week of January maybe, something like that?

Speaker speaker_1: Y- yeah, most likely, yes.

Speaker speaker_2: Yeah.

Speaker speaker_1: If you want to give us a call on the 6th of January-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... just to confirm that they are active, you could do that.

Speaker speaker_2: Oh, okay. Super.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Great.

Speaker speaker_1: And if-

Speaker speaker_2: I think you answered all my questions. This has been very helpful.

Speaker speaker_1: All right.

Speaker speaker_2: Thank you very-

Speaker speaker_1: I'm glad I did.

Speaker speaker_2: ... uh-

Speaker speaker_1: Okay.

Speaker speaker_2: Thank you for giving-

Speaker speaker_1: I appreciate it.

Speaker speaker_2: ... me this opportunity to speak. Have a great rest of the day yourself, sir.
Okay, bye-bye.

Speaker speaker_1: Okay.

Speaker speaker_2: Bye-bye.