**Transcript: Pearl** 

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## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl ■Hudalla. Who am I speaking with? Oh, hi. Uh, my name is, uh, Alma Kondili. And how can I assist you? Okay, so, um, I'm calling to find out about the enrollment. I am with Oxford. Okay. What are the last four digits of your social? Um... Hold on. Uh, 6225. 6025? No, 6225. Okay. Hello? Yes. If you can verify your address and date of birth. Um, it's 110271, uh, 345 East 93rd Street, Apartment 23G, New York, NY 10128. And I have your phone number as 492-9281? Yeah. And I have your email address as alma.kondoli@gmail.com? Kondoli. Gmail.com, yeah. All good. Yeah. Mm-hmm. All righty. So I have here that you're enrolled in the Insure Plus Enhanced, dental, short-term disability, life insurance, and vision. Correct. And your coverage is currently active. Do you have any questions or want to make any changes? I do... Yeah, I, I do have a question. Um, there is, I mean this seems to be a minimal coverage, you know. Um, there is anything, uh, you know, if, if there is something extra, for example, um, I ended up going to, to, to get a medication and there was no coverage for medication, for example. There is anything a little extra that I can pay that provides more coverage? Um, so your medical plan does have some cov- some prescription coverage in- uh, included. Um, you could- But it seems to be barebone and this particular, uh, medication, it covered absolutely nothing. I had to pay out of pocket almost \$200 for three months. So that for me is just no coverage. Um, so if there is, uh, the, the real question here is if there is a better coverage with more money I'm willing to pay. I just need to know what that is and if it's not, I need to call back Oxford to, you know, identify if there is, uh, a completely different plan that I, I, I need to take. Okay. So Oxford does offer up for f 100 plan that has free Rx included and if your medication is on the list of covered medications, it's covered at 100%. And if not, they often offer a discount. Um, but that plan that includes the free Rx is \$16.11 a week. And that is for, just for medication or what, what does that cover? The 16- It's a preventative health plan that covers your immunizations, your annual physicals, some STD screenings, some cancer screenings, um, diabetes, blood pressure, all kinds of screenings. Um, and then it has- And I don't have that, correct? I don't have the card f 100? Correct. Okay. Can you add that please? I'm, I'm will- as I said, I'm willing to pay extra for better, more comprehensive coverage. So, um, okay. So that brings your weekly deductions up to \$53.13. That's fine. It will take one to two weeks for the staff you need to see this, to adjust those deductions. Once you see- Yeah, probably for, for January. Yeah. Yeah. Let's start on January. It's fine. Once you see the first deduction, the following Monday, your, that coverage will be active and then you'll be able to register on freerx.com and, um, see your digital cards. Okay. Is that information going to be emailed to me? Because last time it took almost two months to even get, you know, the, the card. So although it should have been, the communication was kind of broken. So is there a way that

somebody can just, when this is active, can somebody send me an, an email notification and how to enable it or how... It, it, it will be enabled, but how to access it because I really ha-You'll get- Okay. You should get a email from freeRx, I believe. Um, but as far as us sending you an email to let you know that the coverage is active, there's not a way to do that. You'll just have to check your pay stubs within the next two weeks to see if the deduction has changed. Okay. And then, uh, uh, so the real question is how do I access the card when that is... Because I'm going to need to provide that card probably to my, uh, pharmacy. So you would go to freeRx.com, click on Member Login and register there once your coverage is active. Rx.com? FreeRx.com. FreeRx.com. Mm-hmm. Okay. All right. Thank you so much. Appreciate your help today. Thank you so much for calling. Have a great day. Thank you. Bye. Bye.

## **Conversation Format**

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

Speaker speaker\_1: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl ■Hudalla. Who am I speaking with?

Speaker speaker\_2: Oh, hi. Uh, my name is, uh, Alma Kondili.

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_2: Okay, so, um, I'm calling to find out about the enrollment. I am with Oxford.

Speaker speaker 1: Okay. What are the last four digits of your social?

Speaker speaker\_2: Um... Hold on. Uh, 6225.

Speaker speaker\_1: 6025?

Speaker speaker\_2: No, 6225.

Speaker speaker\_1: Okay. Hello?

Speaker speaker\_2: Yes.

Speaker speaker 1: If you can verify your address and date of birth.

Speaker speaker\_2: Um, it's 110271, uh, 345 East 93rd Street, Apartment 23G, New York, NY 10128.

Speaker speaker\_1: And I have your phone number as 492-9281?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And I have your email address as alma.kondoli@gmail.com?

Speaker speaker\_2: Kondoli. Gmail.com, yeah. All good. Yeah. Mm-hmm.

Speaker speaker\_1: All righty. So I have here that you're enrolled in the Insure Plus Enhanced, dental, short-term disability, life insurance, and vision.

Speaker speaker\_2: Correct.

Speaker speaker\_1: And your coverage is currently active. Do you have any questions or want to make any changes?

Speaker speaker\_2: I do... Yeah, I, I do have a question. Um, there is, I mean this seems to be a minimal coverage, you know. Um, there is anything, uh, you know, if, if there is something extra, for example, um, I ended up going to, to, to get a medication and there was no coverage for medication, for example. There is anything a little extra that I can pay that provides more coverage?

Speaker speaker\_1: Um, so your medical plan does have some cov- some prescription coverage in- uh, included. Um, you could-

Speaker speaker\_2: But it seems to be barebone and this particular, uh, medication, it covered absolutely nothing. I had to pay out of pocket almost \$200 for three months. So that for me is just no coverage. Um, so if there is, uh, the, the real question here is if there is a better coverage with more money I'm willing to pay. I just need to know what that is and if it's not, I need to call back Oxford to, you know, identify if there is, uh, a completely different plan that I, I, I need to take.

Speaker speaker\_1: Okay. So Oxford does offer up for f100 plan that has free Rx included and if your medication is on the list of covered medications, it's covered at 100%. And if not, they often offer a discount. Um, but that plan that includes the free Rx is \$16.11 a week.

Speaker speaker\_2: And that is for, just for medication or what, what does that cover? The 16-

Speaker speaker\_1: It's a preventative health plan that covers your immunizations, your annual physicals, some STD screenings, some cancer screenings, um, diabetes, blood pressure, all kinds of screenings. Um, and then it has-

Speaker speaker\_2: And I don't have that, correct? I don't have the card f 100?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay. Can you add that please? I'm, I'm will- as I said, I'm willing to pay extra for better, more comprehensive coverage.

Speaker speaker\_1: So, um, okay. So that brings your weekly deductions up to \$53.13.

Speaker speaker 2: That's fine.

Speaker speaker\_1: It will take one to two weeks for the staff you need to see this, to adjust those deductions. Once you see-

Speaker speaker\_2: Yeah, probably for, for January. Yeah. Yeah. Let's start on January. It's fine.

Speaker speaker\_1: Once you see the first deduction, the following Monday, your, that coverage will be active and then you'll be able to register on freerx.com and, um, see your digital cards.

Speaker speaker\_2: Okay. Is that information going to be emailed to me? Because last time it took almost two months to even get, you know, the, the card. So although it should have been, the communication was kind of broken. So is there a way that somebody can just, when this is active, can somebody send me an, an email notification and how to enable it or how... It, it will be enabled, but how to access it because I really ha-

Speaker speaker\_1: You'll get-

Speaker speaker\_2: Okay.

Speaker speaker\_1: You should get a email from freeRx, I believe. Um, but as far as us sending you an email to let you know that the coverage is active, there's not a way to do that. You'll just have to check your pay stubs within the next two weeks to see if the deduction has changed.

Speaker speaker\_2: Okay. And then, uh, uh, so the real question is how do I access the card when that is... Because I'm going to need to provide that card probably to my, uh, pharmacy.

Speaker speaker\_1: So you would go to freeRx.com, click on Member Login and register there once your coverage is active.

Speaker speaker\_2: Rx.com?

Speaker speaker\_1: FreeRx.com.

Speaker speaker\_2: FreeRx.com.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay. All right. Thank you so much. Appreciate your help today.

Speaker speaker\_1: Thank you so much for calling. Have a great day.

Speaker speaker\_2: Thank you. Bye. Bye.