

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Ludelo is who you're speaking with. Um, this is Christy Myers. I'm sorry? And how can I assist you? Um, I'm an agency employee with Hamilton/Riker in Corinth, Mississippi. Um, I was given this number to try to get some temporary benefits. Okay, so, um, you said you're with Hamilton/Riker? Mm-hmm. And what are the last four digits of your Social? Uh, 7739. All right. And if you can verify your address and date of birth for me? Uh, 4 County Road 508, Corinth, Mississippi 38834. My date of birth is 10/9/1980. Okay. And I have your phone number as 662-872-2596. That's correct. Can I have your email address as christymyers1980@gmail.com? Mm-hmm. Right, and do you know what you wanted to enroll in today? Um, no. Um, I, I didn't get information. They didn't email it to me, so if you could just kind of tell me. Um, health insurance really. Um, I don't know how- Yep, so that's what we do on the health, health insurance. Um, they offer medical, dental, vision, short-term disability, FreeRx, FreeRx virtual primary care, um, t- term life, critical illness, group accident, behavioral and mental health, ID expert. So, it really just depends. They're all separate plans, but it just depends on what you're wanting. Okay. I'd- I'm... really just want health insurance and the FreeRx information. Okay. So for... would this coverage be for just yourself? Um, yes. Do they do payroll deducts? It is gonna be, um... 'Cause that's ... going to be from your payroll. That's the only way that they- Okay. ... um. Yes, okay. It'll be just, it'll be just me, yes. Okay, FreeRx for just yourself is \$5.99 a week. And then as far as medical, there are three plans that you can choose from. The VIP plans don't have s- uh, copays or deductibles, but they only cover each service up to a certain dollar amount. Mm-hmm. The VIP Standard is \$16.80 a week and the Classic is \$18.57 a week. And the difference between those two is that dollar amount that they cover. And then there's also- Okay. ... the MEC Enhanced. This plan does have copays, but once you pay those copays, the rest of the bill is covered by the insurance carrier. And that plan is \$42.68 a week. Okay. Okay, so I'm probably gonna need that one. Is the MEC Enhanced- Mm-hmm. Would you suggest adding FreeRx? Um, yes. Is there... The prescription, so is there any prescription coverage on this m- medical plan? Or the prescription is totally different? Um, there is some prescription coverage for the, with the medical plan. Um, just the FreeRx has a wider range of coverage. Okay. I'm not sure if I need that or not, um, but I'm just gonna go ahead and do it. Hopefully, i- my employer, I'll be able to get that soon, so. Well, if you don't need... If you, you say you have it for a couple weeks and realize that you don't use the FreeRx as much as you thought, you can cancel that at any time. Okay. Okay, so your weekly deductions are going to be of \$48.68, 67 cents. It does take one to two weeks for the staff in the MEC to start making those deductions. Once they do, the following Monday you become active and the end of that week, you'll re- receive your preventive health card in the mail and then your medical portion will go to your email. Okay. Yep. And then once you do become

active, uh, y- so you, uh, you would... I would wait at least until Tuesday 'cause it is 24 hours for you to be in the FreeRx system. Um- Mm-hmm. So, I would just wait until Tuesday and you'll re-register on freerx.com. You'll go to Member Login instead of Join Now, you'll go to Member Login and New Registration and register there. And then you'll be able to see your ID card on that website. Okay. Well, I'll get an email with this information. Yes. Okay. Sweet. Do you have any questions? That's it. That was super easy. All right. And thank you so much for calling here. Have a great day. Okay, you too. Bye-bye.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Ludelo is who you're speaking with.

Speaker speaker_1: Um, this is Christy Myers. I'm sorry?

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Um, I'm an agency employee with Hamilton/Riker in Corinth, Mississippi. Um, I was given this number to try to get some temporary benefits.

Speaker speaker_0: Okay, so, um, you said you're with Hamilton/Riker?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And what are the last four digits of your Social?

Speaker speaker_1: Uh, 7739.

Speaker speaker_0: All right. And if you can verify your address and date of birth for me?

Speaker speaker_1: Uh, 4 County Road 508, Corinth, Mississippi 38834. My date of birth is 10/9/1980.

Speaker speaker_0: Okay. And I have your phone number as 662-872-2596.

Speaker speaker_1: That's correct.

Speaker speaker_0: Can I have your email address as christymyers1980@gmail.com?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Right, and do you know what you wanted to enroll in today?

Speaker speaker_1: Um, no. Um, I, I didn't get information. They didn't email it to me, so if you could just kind of tell me. Um, health insurance really. Um, I don't know how-

Speaker speaker_0: Yep, so that's what we do on the health, health insurance. Um, they offer medical, dental, vision, short-term disability, FreeRx, FreeRx virtual primary care, um, t- term life, critical illness, group accident, behavioral and mental health, ID expert. So, it really just depends. They're all separate plans, but it just depends on what you're wanting.

Speaker speaker_1: Okay. I'd- I'm... really just want health insurance and the FreeRx information.

Speaker speaker_0: Okay. So for... would this coverage be for just yourself?

Speaker speaker_1: Um, yes. Do they do payroll deducts?

Speaker speaker_0: It is gonna be, um... 'Cause that's ... going to be from your payroll. That's the only way that they-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um.

Speaker speaker_1: Yes, okay. It'll be just, it'll be just me, yes.

Speaker speaker_0: Okay, FreeRx for just yourself is \$5.99 a week. And then as far as medical, there are three plans that you can choose from. The VIP plans don't have s- uh, copays or deductibles, but they only cover each service up to a certain dollar amount.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The VIP Standard is \$16.80 a week and the Classic is \$18.57 a week. And the difference between those two is that dollar amount that they cover. And then there's also-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the MEC Enhanced. This plan does have copays, but once you pay those copays, the rest of the bill is covered by the insurance carrier. And that plan is \$42.68 a week.

Speaker speaker_1: Okay. Okay, so I'm probably gonna need that one.

Speaker speaker_0: Is the MEC Enhanced-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Would you suggest adding FreeRx?

Speaker speaker_1: Um, yes. Is there... The prescription, so is there any prescription coverage on this m- medical plan? Or the prescription is totally different?

Speaker speaker_0: Um, there is some prescription coverage for the, with the medical plan. Um, just the FreeRx has a wider range of coverage.

Speaker speaker_1: Okay. I'm not sure if I need that or not, um, but I'm just gonna go ahead and do it. Hopefully, i- my employer, I'll be able to get that soon, so.

Speaker speaker_0: Well, if you don't need... If you, you say you have it for a couple weeks and realize that you don't use the FreeRx as much as you thought, you can cancel that at any time.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, so your weekly deductions are going to be of \$48.68, 67 cents. It does take one to two weeks for the staff in the MEC to start making those deductions. Once they do, the following Monday you become active and the end of that week, you'll re- receive your preventive health card in the mail and then your medical portion will go to your email.

Speaker speaker_1: Okay.

Speaker speaker_0: Yep. And then once you do become active, uh, y- so you, uh, you would... I would wait at least until Tuesday 'cause it is 24 hours for you to be in the FreeRx system. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, I would just wait until Tuesday and you'll re-register on freerx.com. You'll go to Member Login instead of Join Now, you'll go to Member Login and New Registration and register there. And then you'll be able to see your ID card on that website.

Speaker speaker_1: Okay. Well, I'll get an email with this information.

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Sweet.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: That's it. That was super easy.

Speaker speaker_0: All right. And thank you so much for calling here. Have a great day.

Speaker speaker_1: Okay, you too. Bye-bye.