

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. Thank you for calling Benefits on a Card. My name is Pearl. Who do I have the pleasure to speak to you? Hi, Pearl. It's Kristen from 1Again. I talked to you a little bit ago. Yeah, how can I assist you? Um, I'm curious, um, where do I go to find out what the plans cover? Do I need to call each time I want to see a different doctor? Because I know previously I've looked and I couldn't find where to find anything. Um, so do I need- So once we receive your... No, once you receive your ID card, then each card will have a number next, um... a number that says, "Find a provider." And once you call there- Okay. ... and give your information, they'll give you a list of providers in your area. Um, on the cards there are also websites you can go to if you'd rather look at it, um, but that- Okay. ... you... Uh, all that will be on the card when you receive it. Okay, and, and so with me changing, uh, coverage, um, then you guys will send me new cards? Correct. I- is that how that will work? Mm-hmm. Okay. Um, 'cause yeah, I... it's, it's been kind of puzzling. I, I've been with Doherty since, um, March last year, but I've only recently started using the insurance and it seems I have to call for everything and I'm not liking that. I've been independent, but I want to be able to go online and, and look up, you know, they'll cover this, this, and this, um. 'Cause I know what I have now is the APL and, and they don't share anything either, but you guys are basically just the ones that handle getting the program set up correctly. Is, is, is that how I'm understanding it? Yep. We do the enrollment, cancellations, changes, things like that. Um, I can send you a copy of the benefit guide that will show you the plans that are offered, um, what they cover, how much they cover for each service, and things like that. Does your information, um, is it more than what Doherty would have given me? Um, they have benefit guides. I'm not sure if they gave you one, um, but it would be what they have as well. Okay. Yeah, it's a 24-page. It's, it's kind of very brief of what each plan covers, um, but it doesn't really give you all the information. And, and I guess that's what I'm looking for is... to see what everything is and... Because I, I also noticed too then once I did decide on insurance last time, that I still didn't get any further information from anyone. And, and so that's very frustrating too. It's like... How am I supposed to know what, what to do with this? Um, well, I can give you, um, APL's number that they handle the dental and medical portion, um- Okay. ... and they'll be able to give you more specific, in-depth answers. If that's what you'd like. So APL... Even if I switch to the MECH-Enhanced, APL will still be handling that? They will handle the medical portion and then- Okay. ... 90 Degree Benefits takes care of the preventative health portion. Okay. Okay. 90 Degree Health. Don't... Let me scroll to the bottom. I don't think I see anything on that. I don't see anything on 90 Degree Health. Um, nine... Yeah, it's 90 Degree Benefits and they just take care of your preventative health. Okay. And so I would receive a separate card for that as well? Correct. You'll receive your dental, vision, and preventive health card in the mail, and then your

medical will go to your email. Okay. Um, and then what is this Elixir? So EI- um, Elixir is prescription coverage. Okay. And is that... Because I know I've been to the pharmacy already and they haven't covered anything, um, that I've been prescribed. Mm-hmm. And so is this simply... Is that through the mail then or is that... Um, let me take a look here. Um, no, you, you can go into any participating pharmacy. Um, it may just be that that medication wasn't covered. I can give you a website or they have a website in that guide that you can go to to see if your medications are covered. Oh, okay. Um, do I need a... Is there supposed to be a separate card for that then? Not for the, um, Elixir. That will... You would present your preventative health card, um, for that service. Which, which, which would be my APL card? No, it would be the, the 90 Degree Benefit card. Okay, 'cause, um, that I have never received anything for, so I think that's probably my problem. I haven't received anything, um. And I've asked, uh, Doherty staffing and, and they tell me they know nothing about any of this. That I have to contact all of you guys separately, so, um... Yeah, um- The people- ... Authority wouldn't be able to give you... Wouldn't be able to see your cards or your... Anything like that. Um, let's see. You said Krista. I don't believe I go- went into your account. Let me go ahead and, and go into your account and see if the address is correct. Um- Okay. ... and then if need be I can always send you copies of your, your preventative health card. Okay. Um, what are the last four digits of your Social? Five, six, seven, one. And if you can confirm your address and date of birth. Uh, 2019 Winchester Way, North Mankato, Minnesota, 56003. And my birthday is 9/1/1973. Okay. Now, your phone number is 507-469-2900? That's correct. And I have your email address as krista.the.helper@gmail.com? Correct. Okay. So-you... Let's see. Hold on. That was... That's your next enrollment currently. So you actually have FreeRx. Um, you don't have the Elixir. That's... The Elixir is through the MEC teleRx plan or the MEC Enhanced plan. Um- Okay. So you currently don't have that coverage. Um, you have PharmAvail through your medical plan with your APL card. Okay. You have PharmAvail which they, um, cover prescriptions on the \$10, \$20 and \$30 level. Okay. But you actually have a FreeRx. If you go to freerx.com, in the top right corner where it says Member Log In- Uh-huh. ... register as a new user and, um, put in your information. And then with that, you can show that at the pharmacy, and they have a wider range of prescription coverage to where if your, um, medication is on their list of covered medications, it's covered at 100%. And if not, sometimes they offer a discount. Um... Oh. Okay. So I just want to make sure- Well- ... it's out here. And your ID will be in that. Once you register, your ID for FreeRx will be in that website. Okay. Um, well, and because I was thinking of switching to the MEC Enhanced. Mm-hmm. Um, I guess is why I was... I think is what's making my confusion even more. Yes. So you won't receive a card for the, for the MEC, um, preventive health that has the Elixir in it until you actually enroll in it. Yep. Okay. All right. Hm. Hmm, hmm-hmm. I'm still trying to... Well, and on the, on the description... Let me get to the page. It's not a day to be doing this for me, but- ... but I gotta get it done. Um, I noticed on... So, uh, on the brief description on the pamphlet that I have here online, it says that for, like, the MEC teleRx is not considered a major or a comprehensive health insurance. And then under the MEC Enhanced, it says does not constitute comprehensive health insurance. But then it doesn't say that with the insurance that I currently have with the BIC, um, VIP. So I'm kind of confused on that too. Is the VIP considered, uh, comprehensive health insurance whereas the MEC Enhanced isn't? Um, I... That one you have me stumped. I am not sure. Um, I can get you over to APL and you can ask them. They'll be able to clarify more about that, but I'm- Okay. ... I'm, I'm not sure on

that one. I don't want to give you false information. Yeah. Okay. Well, yeah. And, and that's the thing too. I was like, I'm not sure who to call for any of this. I'm like, well, I'll start with Benefits and a card and, and go from there. Um, but so APL would be the ones that would really need to explain the difference 'cause they- Correct. ... they cover all the, all the plans that we're being offered. They, they cover all the medical plans and dental. Okay. There's only that preventive health plan that goes through 90 Degree Benefits. Okay. Yeah. 90 Degree Benefit. Okay, now. Okay. Well, I will leave you be and I'll give them a call and- Hopefully they can, uh... They'll be as nice as you are and, and be able to explain it for me, so- All right. ... I appreciate your help and trying to help me understand all this confusing stuff, so... No worries. I hope you have a great day. You too. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good afternoon. Thank you for calling Benefits on a Card. My name is Pearl. Who do I have the pleasure to speak to you?

Speaker speaker_2: Hi, Pearl. It's Kristen from 1Again. I talked to you a little bit ago.

Speaker speaker_1: Yeah, how can I assist you?

Speaker speaker_2: Um, I'm curious, um, where do I go to find out what the plans cover? Do I need to call each time I want to see a different doctor? Because I know previously I've looked and I couldn't find where to find anything. Um, so do I need-

Speaker speaker_1: So once we receive your... No, once you receive your ID card, then each card will have a number next, um... a number that says, "Find a provider." And once you call there-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and give your information, they'll give you a list of providers in your area. Um, on the cards there are also websites you can go to if you'd rather look at it, um, but that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you... Uh, all that will be on the card when you receive it.

Speaker speaker_2: Okay, and, and so with me changing, uh, coverage, um, then you guys will send me new cards?

Speaker speaker_1: Correct.

Speaker speaker_2: I- is that how that will work?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Um, 'cause yeah, I... it's, it's been kind of puzzling. I, I've been with Doherty since, um, March last year, but I've only recently started using the insurance and it seems I have to call for everything and I'm not liking that. I've been independent, but I want to be able to go online and, and look up, you know, they'll cover this, this, and this, um. 'Cause I know what I have now is the APL and, and they don't share anything either, but you guys are basically just the ones that handle getting the program set up correctly. Is, is, is that how I'm understanding it?

Speaker speaker_1: Yep. We do the enrollment, cancellations, changes, things like that. Um, I can send you a copy of the benefit guide that will show you the plans that are offered, um, what they cover, how much they cover for each service, and things like that.

Speaker speaker_2: Does your information, um, is it more than what Doherty would have given me?

Speaker speaker_1: Um, they have benefit guides. I'm not sure if they gave you one, um, but it would be what they have as well.

Speaker speaker_2: Okay. Yeah, it's a 24-page. It's, it's kind of very brief of what each plan covers, um, but it doesn't really give you all the information. And, and I guess that's what I'm looking for is... to see what everything is and... Because I, I also noticed too then once I did decide on insurance last time, that I still didn't get any further information from anyone. And, and so that's very frustrating too. It's like... How am I supposed to know what, what to do with this?

Speaker speaker_1: Um, well, I can give you, um, APL's number that they handle the dental and medical portion, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and they'll be able to give you more specific, in-depth answers. If that's what you'd like.

Speaker speaker_2: So APL... Even if I switch to the MECH-Enhanced, APL will still be handling that?

Speaker speaker_1: They will handle the medical portion and then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 90 Degree Benefits takes care of the preventative health portion.

Speaker speaker_2: Okay. Okay. 90 Degree Health. Don't... Let me scroll to the bottom. I don't think I see anything on that. I don't see anything on 90 Degree Health.

Speaker speaker_1: Um, nine... Yeah, it's 90 Degree Benefits and they just take care of your preventative health.

Speaker speaker_2: Okay. And so I would receive a separate card for that as well?

Speaker speaker_1: Correct. You'll receive your dental, vision, and preventive health card in the mail, and then your medical will go to your email.

Speaker speaker_2: Okay. Um, and then what is this Elixir?

Speaker speaker_1: So El- um, Elixir is prescription coverage.

Speaker speaker_2: Okay. And is that... Because I know I've been to the pharmacy already and they haven't covered anything, um, that I've been prescribed.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And so is this simply... Is that through the mail then or is that...

Speaker speaker_1: Um, let me take a look here. Um, no, you, you can go into any participating pharmacy. Um, it may just be that that medication wasn't covered. I can give you a website or they have a website in that guide that you can go to to see if your medications are covered.

Speaker speaker_2: Oh, okay. Um, do I need a... Is there supposed to be a separate card for that then?

Speaker speaker_1: Not for the, um, Elixir. That will... You would present your preventative health card, um, for that service.

Speaker speaker_2: Which, which, which would be my APL card?

Speaker speaker_1: No, it would be the, the 90 Degree Benefit card.

Speaker speaker_2: Okay, 'cause, um, that I have never received anything for, so I think that's probably my problem. I haven't received anything, um. And I've asked, uh, Doherty staffing and, and they tell me they know nothing about any of this. That I have to contact all of you guys separately, so, um...

Speaker speaker_1: Yeah, um-

Speaker speaker_2: The people-

Speaker speaker_1: ... Authority wouldn't be able to give you... Wouldn't be able to see your cards or your... Anything like that. Um, let's see. You said Krista. I don't believe I go- went into your account. Let me go ahead and, and go into your account and see if the address is correct. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and then if need be I can always send you copies of your, your preventative health card.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, what are the last four digits of your Social?

Speaker speaker_2: Five, six, seven, one.

Speaker speaker_1: And if you can confirm your address and date of birth.

Speaker speaker_2: Uh, 2019 Winchester Way, North Mankato, Minnesota, 56003. And my birthday is 9/1/1973.

Speaker speaker_1: Okay. Now, your phone number is 507-469-2900?

Speaker speaker_2: That's correct.

Speaker speaker_1: And I have your email address as krista.the.helper@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. So-you... Let's see. Hold on. That was... That's your next enrollment currently. So you actually have FreeRx. Um, you don't have the Elixir. That's... The Elixir is through the MEC teleRx plan or the MEC Enhanced plan. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: So you currently don't have that coverage. Um, you have PharmAvail through your medical plan with your APL card.

Speaker speaker_2: Okay.

Speaker speaker_1: You have PharmAvail which they, um, cover prescriptions on the \$10, \$20 and \$30 level.

Speaker speaker_2: Okay.

Speaker speaker_1: But you actually have a FreeRx. If you go to freerx.com, in the top right corner where it says Member Log In-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... register as a new user and, um, put in your information. And then with that, you can show that at the pharmacy, and they have a wider range of prescription coverage to where if your, um, medication is on their list of covered medications, it's covered at 100%. And if not, sometimes they offer a discount. Um...

Speaker speaker_2: Oh. Okay.

Speaker speaker_1: So I just want to make sure-

Speaker speaker_2: Well-

Speaker speaker_1: ... it's out here. And your ID will be in that. Once you register, your ID for FreeRx will be in that website.

Speaker speaker_2: Okay. Um, well, and because I was thinking of switching to the MEC Enhanced.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, I guess is why I was... I think is what's making my confusion even more.

Speaker speaker_1: Yes. So you won't receive a card for the, for the MEC, um, preventive health that has the Elixir in it until you actually enroll in it.

Speaker speaker_2: Yep. Okay. All right. Hm. Hmm, hmm-hmm. I'm still trying to... Well, and on the, on the description... Let me get to the page. It's not a day to be doing this for me, but... but I gotta get it done. Um, I noticed on... So, uh, on the brief description on the pamphlet that I have here online, it says that for, like, the MEC teleRx is not considered a major or a comprehensive health insurance. And then under the MEC Enhanced, it says does not constitute comprehensive health insurance. But then it doesn't say that with the insurance that I currently have with the BIC, um, VIP. So I'm kind of confused on that too. Is the VIP considered, uh, comprehensive health insurance whereas the MEC Enhanced isn't?

Speaker speaker_1: Um, I... That one you have me stumped. I am not sure. Um, I can get you over to APL and you can ask them. They'll be able to clarify more about that, but I'm-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I'm, I'm not sure on that one. I don't want to give you false information.

Speaker speaker_2: Yeah. Okay. Well, yeah. And, and that's the thing too. I was like, I'm not sure who to call for any of this. I'm like, well, I'll start with Benefits and a card and, and go from there. Um, but so APL would be the ones that would really need to explain the difference 'cause they-

Speaker speaker_1: Correct.

Speaker speaker_2: ... they cover all the, all the plans that we're being offered.

Speaker speaker_1: They, they cover all the medical plans and dental.

Speaker speaker_2: Okay.

Speaker speaker_1: There's only that preventive health plan that goes through 90 Degree Benefits.

Speaker speaker_2: Okay. Yeah. 90 Degree Benefit. Okay, now. Okay. Well, I will leave you be and I'll give them a call and- Hopefully they can, uh... They'll be as nice as you are and, and be able to explain it for me, so-

Speaker speaker_1: All right.

Speaker speaker_2: ... I appreciate your help and trying to help me understand all this confusing stuff, so...

Speaker speaker_1: No worries. I hope you have a great day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Bye-bye.