

## Transcript: VICTORIA

**Taylor-4695349000585216-4521890169667584**

### Full Transcript

Thank you for calling Benefits with Victoria. How can I help you? Oh, good afternoon, Victoria. How are you doing today? Good. How are you? Great. Thank you. Uh, my name's Antonio Rojas. I'm an employee of SST, and I was wondering, um, how... if, if they, um... the allowance of medication had changed as far as purchasing it. 'Cause on the other one we were on, we could only have a certain amount of medication, uh, amount of money for the medication per year or whatnot, and, uh, my medic- my diabetic meds, I can't seem to get them because they cost more than what was allowed. Okay. Um, I, I mean- So you will be- I know it's going to be. I'm sorry, go ahead. I know it's gonna be... I know it's gonna be different than what you had previously, um, because it's with different insurance carriers, um, but we're just your administrators so I, I wouldn't know the specifics of that. That's something you might... I might have to get you in touch with the actual insurance carrier for. Um, do you know if you're enrolled into coverage already? Yeah, I was enrolled over. That's what I understood on he- in the email. Okay. What's the last four of your Social? Um, 0502. Oh, okay. And then, if you'll verify your address and date of birth. 4809 Lavaca Drive, Corpus Christi, Texas 78411. Uh, date of birth, uh, 06/19/1974. Okay, it looks like I have a different, uh, address on file. I have 1103 Spanish Grant Road. Oh, okay. Well, maybe... You know what? I guess, again, it never got changed from the beginning. But I'm here now. I'm not over there in Goliad anymore. I'm in Corpus. Okay. Yeah. Gotcha. Let me change it. What is the most current mailing address for you? 4809 Lavaca Drive, L-A-V-A-C-A. Um, Corpus Christi, Texas 78411. And then, just to make sure, phone number is 361-541-7030? Yes, ma'am. And then email is gonna be A-R-O-J-A-S 77963 at gmail.com? Yes, ma'am. Okay. Give me one second. I wonder if the website for Benefits on a Card would, uh... in a Card or whatnot, would have that specifically? Uh, no, sir. That website is just to make changes to your enrollment 'cause... So what we do here at Benefits in a Card is we're, we're your benefits administrators. So we can answer general questions about coverage, and we can get you, you know, members enrolled or make changes to the enrollment if they're eligible. So that website is specifically just to make changes to your enrollment. It might tell- Mm-hmm. ... you the plans that you're enrolled into, but it's not gonna go in detail. So what I know for the prescriptions based off of the plan you're enrolled into, which is a VIP Classic, you have prescription coverage through PharmAvail. And I know that, um, there is a co-payment for the prescriptions. If it's a covered medication, the co-payment would either be \$10, \$20, or \$30. Now, as far as, like, what medications are covered or how m-... you know, how many of those medications you can get, that's something you'll then have to reach out to Pharmac-... directly for so they can go over that with you, and I can give you their phone number. Okay. What's the name of the place again? Pharm Refill? PharmAvail. So it's P-H-A-R-M-A-V-A-I-L. Okay. PharmAvail. Okay. And then, it looks like their phone number is 800-933-3734. Okay. Um, let me see. Um, what is the

coverage on the... Would, would you be able to tell me, uh, the... how much coverage is like for the vision? Um, so vision is gonna be through MetLife. Uh, there's a co-pay for your annual eye exam which is 20... or, um, sorry. The co-pay for your annual eye exam is \$10. Co-pay for lenses and frames is \$25, and then the insurance will pay \$130 towards the frame. Okay. That's good to know because I need an eye exam. Haven't had one in a couple years. Um, okay. Now, um, when do we get this, uh, card or how do we go about... The other card that it was on... that we had was no longer... it's no longer any good, right? You're gonna send me one? Yeah. So the... again, you... we just started administering coverage for your employer, so you're gonna have completely new ID cards 'cause it's through a different company now. Okay. Um, now your coverage just became active this Monday. Right. So what happens from here is ID cards and policy information are not even made until after coverage is active, so it should be coming to you soon. It typically takes about seven to 10 business days to get the ID card. Now, your vision and dental, these two ID cards are gonna be mailed to you, but the, uh, medical ID card is gonna be emailed to you from the insurance carrier. Okay. Do you know how much, um... I'm just asking because it's a different company. What is the coverage on the dental? So, what I know about dental is it's very, very basic. It's not going to cover any major dental work. Uh, some examples would be like crowns and orthodontists. Um, it... Oh. But it does however cover your preventative dental work at 100%. And then basic dental work like fillings and normal extractions at 80% once you meet the \$50 deductible. Okay. Mm-hmm. Okay. Good to know. Um... How much is it to add, um, a child or two on there? I don't even know what I'm paying now. Do you know? Do you have any way s- uh, do you know what I'm paying now? I don't even know what I'm paying now. Yes. So if... So what you're enrolled into you have vision, dental, VIP Classic, short-term dis- disability and term life for employee only. That comes out to a total of \$36.86 a week. Now, if you were to change everything to employee plus child, which I can do for the exception of the short-term disability, so like if you did the VIP Classic, dental, term life and vision for employee plus child and then the short-term disability for employee only, it would then increase to \$65.60 a week. And is there... I have two children. Would that, would they be covered, both of them for that amount? Yes. It doesn't matter how many children you add. That's the price for that... Well thank God I only have two. . Yes sir. Yeah. Okay, um, that's not a bad deal, uh, because, uh... Yeah. Okay, so once I make those changes... Okay, so are you wanting to... Well, yeah if you want to make the changes now we can do that but you have until, let's see... Looks like your employer... Give me one second actually. I thought I heard the 31st. I'm not sure if that's what was correct, whenever the... I got a call a while ago... Yeah, so technically- That's the only reason I called you. Gotcha. Yeah, so technically it is, uh... Technically the open enrollment ends on the 1st of June but we're closed on weekends so if you're wanting to do this over the phone you would have until the 30th of May to make any changes. Okay. But it'll be here, uh, within the next day or two. I got an- Okay. I don't know if their mother has all the insurance on them or what she has on them, but, um, yeah for 30 more dollars or whatever it is, that- that's not bad at all for two children. You can't... I can't afford that, you know. That's very affordable is what I'm trying to say. Gotcha. Yeah. Um, well yeah, I mean just give us a call back if you decide to make those changes and then what I can also do is just send you a copy of the benefits guide for your employer. I don't know if you have that and it pretty much goes over everything being offered, what they cover for each plan and then also the pricing for each coverage level. Yeah, I don't have that. They didn't give us anything. Uh, I haven't had it, I

haven't, um, not that I'm aware of. Uh, but if you don't mind, yeah could you email that to me or something? Sure, I can send that to your email. Mm-hmm. Uh, was there anything else you might need help with? Uh, no ma'am. I really appreciate your time and explaining all that. Um, I'm just, I'm just one of them guys that like I bought insurance, okay when I need it or use it, I don't look into the specifics. But I do, I think my children were saying, uh, they didn't have dental or something like that so that's why... Gotcha. I was asking also about that. Yeah. Mm-hmm. Okay, um, hope you have a great afternoon. Yes, sir. You as well and I just sent that to your email and, uh, just call us back if you need anything else. Thank you. Have a great day. You're welcome. All right. You too. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits with Victoria. How can I help you?

Speaker speaker\_1: Oh, good afternoon, Victoria. How are you doing today?

Speaker speaker\_0: Good. How are you?

Speaker speaker\_1: Great. Thank you. Uh, my name's Antonio Rojas. I'm an employee of SST, and I was wondering, um, how... if, if they, um... the allowance of medication had changed as far as purchasing it. 'Cause on the other one we were on, we could only have a certain amount of medication, uh, amount of money for the medication per year or whatnot, and, uh, my medic- my diabetic meds, I can't seem to get them because they cost more than what was allowed.

Speaker speaker\_0: Okay. Um, I, I mean-

Speaker speaker\_1: So you will be-

Speaker speaker\_0: I know it's going to be.

Speaker speaker\_1: I'm sorry, go ahead.

Speaker speaker\_0: I know it's gonna be... I know it's gonna be different than what you had previously, um, because it's with different insurance carriers, um, but we're just your administrators so I, I wouldn't know the specifics of that. That's something you might... I might have to get you in touch with the actual insurance carrier for. Um, do you know if you're enrolled into coverage already?

Speaker speaker\_1: Yeah, I was enrolled over. That's what I understood on he- in the email.

Speaker speaker\_0: Okay. What's the last four of your Social?

Speaker speaker\_1: Um, 0502.

Speaker speaker\_0: Oh, okay. And then, if you'll verify your address and date of birth.

Speaker speaker\_1: 4809 Lavaca Drive, Corpus Christi, Texas 78411. Uh, date of birth, uh, 06/19/1974.

Speaker speaker\_0: Okay, it looks like I have a different, uh, address on file. I have 1103 Spanish Grant Road.

Speaker speaker\_1: Oh, okay. Well, maybe... You know what? I guess, again, it never got changed from the beginning. But I'm here now. I'm not over there in Goliad anymore. I'm in Corpus.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Gotcha. Let me change it. What is the most current mailing address for you?

Speaker speaker\_1: 4809 Lavaca Drive, L-A-V-A-C-A. Um, Corpus Christi, Texas 78411.

Speaker speaker\_0: And then, just to make sure, phone number is 361-541-7030?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then email is gonna be A-R-O-J-A-S 77963 at gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Give me one second.

Speaker speaker\_1: I wonder if the website for Benefits on a Card would, uh... in a Card or whatnot, would have that specifically?

Speaker speaker\_0: Uh, no, sir. That website is just to make changes to your enrollment 'cause... So what we do here at Benefits in a Card is we're, we're your benefits administrators. So we can answer general questions about coverage, and we can get you, you know, members enrolled or make changes to the enrollment if they're eligible. So that website is specifically just to make changes to your enrollment. It might tell-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... you the plans that you're enrolled into, but it's not gonna go in detail. So what I know for the prescriptions based off of the plan you're enrolled into, which is a VIP Classic, you have prescription coverage through PharmAvail. And I know that, um, there is a co-payment for the prescriptions. If it's a covered medication, the co-payment would either be \$10, \$20, or \$30. Now, as far as, like, what medications are covered or how m-... you know, how many of those medications you can get, that's something you'll then have to reach out to Pharmac-... directly for so they can go over that with you, and I can give you their phone number.

Speaker speaker\_1: Okay. What's the name of the place again? Pharm Refill?

Speaker speaker\_0: PharmAvail. So it's P-H-A-R-M-A-V-A-I-L.

Speaker speaker\_1: Okay. PharmAvail. Okay.

Speaker speaker\_0: And then, it looks like their phone number is 800-933-3734.

Speaker speaker\_1: Okay. Um, let me see. Um, what is the coverage on the... Would, would you be able to tell me, uh, the... how much coverage is like for the vision?

Speaker speaker\_0: Um, so vision is gonna be through MetLife. Uh, there's a co-pay for your annual eye exam which is 20... or, um, sorry. The co-pay for your annual eye exam is \$10. Co-pay for lenses and frames is \$25, and then the insurance will pay \$130 towards the frame.

Speaker speaker\_1: Okay. That's good to know because I need an eye exam. Haven't had one in a couple years. Um, okay. Now, um, when do we get this, uh, card or how do we go about... The other card that it was on... that we had was no longer... it's no longer any good, right? You're gonna send me one?

Speaker speaker\_0: Yeah. So the... again, you... we just started administering coverage for your employer, so you're gonna have completely new ID cards 'cause it's through a different company now.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, now your coverage just became active this Monday.

Speaker speaker\_1: Right.

Speaker speaker\_0: So what happens from here is ID cards and policy information are not even made until after coverage is active, so it should be coming to you soon. It typically takes about seven to 10 business days to get the ID card. Now, your vision and dental, these two ID cards are gonna be mailed to you, but the, uh, medical ID card is gonna be emailed to you from the insurance carrier.

Speaker speaker\_1: Okay. Do you know how much, um... I'm just asking because it's a different company. What is the coverage on the dental?

Speaker speaker\_0: So, what I know about dental is it's very, very basic. It's not going to cover any major dental work. Uh, some examples would be like crowns and orthodontists. Um, it...

Speaker speaker\_1: Oh.

Speaker speaker\_0: But it does however cover your preventative dental work at 100%. And then basic dental work like fillings and normal extractions at 80% once you meet the \$50 deductible.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. Good to know. Um... How much is it to add, um, a child or two on there? I don't even know what I'm paying now. Do you know? Do you have any way s- uh, do you know what I'm paying now? I don't even know what I'm paying now.

Speaker speaker\_0: Yes. So if... So what you're enrolled into you have vision, dental, VIP Classic, short-term dis- disability and term life for employee only. That comes out to a total of

\$36.86 a week. Now, if you were to change everything to employee plus child, which I can do for the exception of the short-term disability, so like if you did the VIP Classic, dental, term life and vision for employee plus child and then the short-term disability for employee only, it would then increase to \$65.60 a week.

Speaker speaker\_1: And is there... I have two children. Would that, would they be covered, both of them for that amount?

Speaker speaker\_0: Yes. It doesn't matter how many children you add. That's the price for that...

Speaker speaker\_1: Well thank God I only have two.

Speaker speaker\_0: . Yes sir.

Speaker speaker\_1: Yeah. Okay, um, that's not a bad deal, uh, because, uh... Yeah. Okay, so once I make those changes...

Speaker speaker\_0: Okay, so are you wanting to... Well, yeah if you want to make the changes now we can do that but you have until, let's see... Looks like your employer... Give me one second actually.

Speaker speaker\_1: I thought I heard the 31st. I'm not sure if that's what was correct, whenever the... I got a call a while ago...

Speaker speaker\_0: Yeah, so technically-

Speaker speaker\_1: That's the only reason I called you.

Speaker speaker\_0: Gotcha. Yeah, so technically it is, uh... Technically the open enrollment ends on the 1st of June but we're closed on weekends so if you're wanting to do this over the phone you would have until the 30th of May to make any changes.

Speaker speaker\_1: Okay. But it'll be here, uh, within the next day or two. I got an-

Speaker speaker\_0: Okay.

Speaker speaker\_1: I don't know if their mother has all the insurance on them or what she has on them, but, um, yeah for 30 more dollars or whatever it is, that- that's not bad at all for two children. You can't... I can't afford that, you know. That's very affordable is what I'm trying to say.

Speaker speaker\_0: Gotcha.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, well yeah, I mean just give us a call back if you decide to make those changes and then what I can also do is just send you a copy of the benefits guide for your employer. I don't know if you have that and it pretty much goes over everything being offered, what they cover for each plan and then also the pricing for each coverage level.

Speaker speaker\_1: Yeah, I don't have that. They didn't give us anything. Uh, I haven't had it, I haven't, um, not that I'm aware of. Uh, but if you don't mind, yeah could you email that to me or something?

Speaker speaker\_0: Sure, I can send that to your email.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Uh, was there anything else you might need help with?

Speaker speaker\_1: Uh, no ma'am. I really appreciate your time and explaining all that. Um, I'm just, I'm just one of them guys that like I bought insurance, okay when I need it or use it, I don't look into the specifics. But I do, I think my children were saying, uh, they didn't have dental or something like that so that's why...

Speaker speaker\_0: Gotcha.

Speaker speaker\_1: I was asking also about that. Yeah. Mm-hmm. Okay, um, hope you have a great afternoon.

Speaker speaker\_0: Yes, sir. You as well and I just sent that to your email and, uh, just call us back if you need anything else.

Speaker speaker\_1: Thank you. Have a great day.

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: All right.

Speaker speaker\_0: You too.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Bye.