

## **Transcript: VICTORIA**

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### **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. My husband just got hired, um, at a company that's offering your guys' insurance and, um, I'm trying to see if it makes sense for me to go on it based on my current, um, prescriptions and doctor's needs. Um, are you able to tell me a little bit about the behavioral health additions that you all offer? Sure. I, I can try to help answer some questions. Um, now the information I have is pretty general information, just because we're the administers, not the actual insurance company. Mm-hmm. Um, what's the name of the agency he's working through? Creative Circle. Okay. Um, so what I know specifically about the behavioral health benefit, that's just, like, talk therapy and counseling online. Got it. Okay. Online and over the phone. Okay, so it doesn't cover prescriptions or anything like that? No, unfortunately not. Okay. And th- is there a website I can check to see if my prescriptions are covered under the plan? Oh. Well, it depends on the medical plan that you guys are looking at. Um, and I'm not too sure if y- so you'll have to contact the, the carrier for prescriptions depending on the medical plan. But the only thing I'm not too sure about is if they're going to be able to pull up that information with you guys not having an active policy. Mm-hmm. Um, so if you go with any of the, uh, Insure Plus plans, the prescriptions are through PharmaVail. Okay. And then if you go with the Stay Healthy MUC TeleRx, technically under the Stay Healthy there's two different ways you get coverage for prescriptions. Okay. There's coverage through Elixir, which to my knowledge that's just gonna be, like, preventative medications. Okay. And then also under that plan there is the FreeRx, um, benefit, which is a prescription plan. Okay. Now FreeRx, to check the coverage for FreeRx, it's really simple. You go onto the website freerx.com. Okay. Um, once you go on that website, there's actually a tool that you can search to see if the medications are covered. Most of the medications through FreeRx are gonna be free. If it's not free, it would be discounted. Either way, it'll tell you that once you search the medication. Okay. Now I do want to let you know, though, only some medications through FreeRx are available for pharmacy pickup, which is typically the acute medications. Mm-hmm. Any chronic medications are only available for home delivery. Yeah. Okay. Um, but that's something it'll, it will also show you on the website. Okay. Great. Thank you so much for your help. I appreciate it. Yes ma'am. Did you need help with anything else? That's it. All right. You have a wonderful day. All right. You too. Bye-bye.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Hi. My husband just got hired, um, at a company that's offering your guys' insurance and, um, I'm trying to see if it makes sense for me to go on it based on my current, um, prescriptions and doctor's needs. Um, are you able to tell me a little bit about the behavioral health additions that you all offer?

Speaker speaker\_0: Sure. I, I can try to help answer some questions. Um, now the information I have is pretty general information, just because we're the administrators, not the actual insurance company.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, what's the name of the agency he's working through?

Speaker speaker\_1: Creative Circle.

Speaker speaker\_0: Okay. Um, so what I know specifically about the behavioral health benefit, that's just, like, talk therapy and counseling online.

Speaker speaker\_1: Got it. Okay.

Speaker speaker\_0: Online and over the phone.

Speaker speaker\_1: Okay, so it doesn't cover prescriptions or anything like that?

Speaker speaker\_0: No, unfortunately not.

Speaker speaker\_1: Okay. And th- is there a website I can check to see if my prescriptions are covered under the plan?

Speaker speaker\_0: Oh. Well, it depends on the medical plan that you guys are looking at. Um, and I'm not too sure if y- so you'll have to contact the, the carrier for prescriptions depending on the medical plan. But the only thing I'm not too sure about is if they're going to be able to pull up that information with you guys not having an active policy.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, so if you go with any of the, uh, Insure Plus plans, the prescriptions are through PharmaVail.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then if you go with the Stay Healthy MUC TeleRx, technically under the Stay Healthy there's two different ways you get coverage for prescriptions.

Speaker speaker\_1: Okay.

Speaker speaker\_0: There's coverage through Elixir, which to my knowledge that's just gonna be, like, preventative medications.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then also under that plan there is the FreeRx, um, benefit, which is a prescription plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now FreeRx, to check the coverage for FreeRx, it's really simple. You go onto the website [freerx.com](https://freerx.com).

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, once you go on that website, there's actually a tool that you can search to see if the medications are covered. Most of the medications through FreeRx are gonna be free. If it's not free, it would be discounted. Either way, it'll tell you that once you search the medication.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now I do want to let you know, though, only some medications through FreeRx are available for pharmacy pickup, which is typically the acute medications.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Any chronic medications are only available for home delivery.

Speaker speaker\_1: Yeah. Okay.

Speaker speaker\_0: Um, but that's something it'll, it will also show you on the website.

Speaker speaker\_1: Okay. Great. Thank you so much for your help. I appreciate it.

Speaker speaker\_0: Yes ma'am. Did you need help with anything else?

Speaker speaker\_1: That's it.

Speaker speaker\_0: All righty. You have a wonderful day.

Speaker speaker\_1: All right. You too. Bye-bye.