

## **Transcript: VICTORIA**

**Taylor-5390147242639360-4988541158244352**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Cart. This is Victoria. How can I help you? Hi, Victoria. Um, I was calling to get some more information on, uh... I just recently signed up for this, and I was just trying to get more information on, like, what was provided and what I actually signed up for, if possible. Okay. Uh, what's the name of the agency you work for? Um, Time Staffing. Let me see. Yeah, Time Staffing. Okay. Um, and the last four of your Social? 9-6-1-1. And your first and last name? First name is Alexa Paige. Last name is Foster. Okay. Okay, so your first name is Alexa Page? Yes. Okay. For some reason, we put Paige as the middle name. Oh, no. Give me one second. Let me fix that. Okay. And, um, do you mind verifying your address and date of birth? Um, my address is 112 Princeton Avenue, Elyria, Ohio 44025. And date of birth is 12-27-1995. Okay. And just to make sure, last name is Foster, right? Yes. Okay. We have that spelled incorrectly. Let me fix that as well. Uh, phone number is 216-467-5105? Yes. And then email is alexapaigefoster@yahoo.com? Correct. All right. So, I see that you're pending for enrollment on, on a couple different things, the free RX, uh, benefit, the behavioral health and the VIP standard medical plan. Um, so the free RX benefit is like a prescription, um, subscription, I guess you can say. But if it's one of the covered medications, it would be free. Um, and then behavioral health is like online counseling and therapy. Um, I believe that is with Walmart Virtual Healthcare. And then the VIP standard medical plan is a hospital indemnity plan, so it provides coverage for things like if you were to be admitted to the hospital, um, if you have to go to, like, emergency room, urgent care or physician's office. Uh, there's no deductible or copay associated with the plan, but since it's not, like, a major medical plan, basically how it works is the insurance will pay a set dollar amount towards the different benefits and you would pay the remainder of the bill. Okay. Yep. Um, so as of right now, your enrollment's still pending. I know once you enroll, it can take up to two weeks for that to be processed through payroll. Um, the coverage would start the following Monday of your first payroll deduction. And then, once the coverage is active, that's when all your policy information and ID cards are being made, so it typically takes about seven to ten business days to get those. Okay, first week after. That's true. Okay. Um, so I guess my question is, um, so I, I see a therapist and a psychiatrist. I wanted to make sure that that would be covered in it. Um, and you said it's online, but it's only online through, did you say Walgreens or Walmart? Yeah, so for the behavioral health benefit, that is specifically for, like, um, online counseling and, uh, therapy. There's no, like... I, I don't believe it covers psychiatry, unfortunately. Um, but that is with Walmart Health Virtual Care. So, you would have to use one of their, um, you know, therapists. Now, under your medical plan, I am not too sure if there's coverage for that or not, 'cause we're just your benefits administrators. I know that there's coverage for a physician's office, but I don't know if that would cover psychiatry or not. So, I

would... What I would do is I would try to reach out to the insurance carrier directly to verify that. Um, and I can give you some phone numbers to call. Since you don't currently have an active policy, it would be, uh, one of two ladies that works over at APL that might be able to answer that for you. You said it's called APL? Yeah. APL for short, but it's American Public Life. Okay. So, uh, the first number is gonna be for Dilicia. And her phone number is 601-936-3290. Okay. Um, if she doesn't answer, you can try reaching out to Sandra. And her phone number is 601-936-3287. So, I can give them a call just, like, for more information on, on the actual plan that I signed up for? Yeah. They, they would be able to go into more specifics with you, since they're the actual... They're with the insurance carrier. The information I have is just what's on the benefits guide, and unfortunately, it doesn't specify if there's coverage for, like, psychiatry or anything like that. Okay. And then do you know if, um... What their hours are? Is it, like, Monday through Friday, 8:00 to... I, I don't know what their hours are. Um, I... Just based off of previous experience, I, I think they do close early, so I would try to give them a call as, as soon as you can. Okay. I'll give them a call now, then. All right. Uh, was there anything else that maybe you have questions on? No, that was it. Thank you so much. You're welcome. You have a wonderful day. You too. Bye. Thank you. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits on a Cart. This is Victoria. How can I help you?

Speaker speaker\_2: Hi, Victoria. Um, I was calling to get some more information on, uh... I just recently signed up for this, and I was just trying to get more information on, like, what was provided and what I actually signed up for, if possible.

Speaker speaker\_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker\_2: Um, Time Staffing.

Speaker speaker\_3: Let me see.

Speaker speaker\_2: Yeah, Time Staffing.

Speaker speaker\_3: Okay. Um, and the last four of your Social?

Speaker speaker\_2: 9-6-1-1.

Speaker speaker\_3: And your first and last name?

Speaker speaker\_2: First name is Alexa Paige. Last name is Foster.

Speaker speaker\_3: Okay. Okay, so your first name is Alexa Page?

Speaker speaker\_2: Yes.

Speaker speaker\_3: Okay. For some reason, we put Paige as the middle name.

Speaker speaker\_2: Oh, no.

Speaker speaker\_3: Give me one second. Let me fix that.

Speaker speaker\_2: Okay.

Speaker speaker\_3: And, um, do you mind verifying your address and date of birth?

Speaker speaker\_2: Um, my address is 112 Princeton Avenue, Elyria, Ohio 44025. And date of birth is 12-27-1995.

Speaker speaker\_3: Okay. And just to make sure, last name is Foster, right?

Speaker speaker\_2: Yes.

Speaker speaker\_3: Okay. We have that spelled incorrectly. Let me fix that as well. Uh, phone number is 216-467-5105?

Speaker speaker\_2: Yes.

Speaker speaker\_3: And then email is alexapaigefoster@yahoo.com?

Speaker speaker\_2: Correct.

Speaker speaker\_3: All right. So, I see that you're pending for enrollment on, on a couple different things, the free RX, uh, benefit, the behavioral health and the VIP standard medical plan. Um, so the free RX benefit is like a prescription, um, subscription, I guess you can say. But if it's one of the covered medications, it would be free. Um, and then behavioral health is like online counseling and therapy. Um, I believe that is with Walmart Virtual Healthcare. And then the VIP standard medical plan is a hospital indemnity plan, so it provides coverage for things like if you were to be admitted to the hospital, um, if you have to go to, like, emergency room, urgent care or physician's office. Uh, there's no deductible or copay associated with the plan, but since it's not, like, a major medical plan, basically how it works is the insurance will pay a set dollar amount towards the different benefits and you would pay the remainder of the bill.

Speaker speaker\_2: Okay.

Speaker speaker\_3: Yep. Um, so as of right now, your enrollment's still pending. I know once you enroll, it can take up to two weeks for that to be processed through payroll. Um, the coverage would start the following Monday of your first payroll deduction. And then, once the coverage is active, that's when all your policy information and ID cards are being made, so it typically takes about seven to ten business days to get those.

Speaker speaker\_2: Okay, first week after. That's true. Okay. Um, so I guess my question is, um, so I, I see a therapist and a psychiatrist. I wanted to make sure that that would be covered in it. Um, and you said it's online, but it's only online through, did you say Walgreens or Walmart?

Speaker speaker\_3: Yeah, so for the behavioral health benefit, that is specifically for, like, um, online counseling and, uh, therapy. There's no, like... I, I don't believe it covers psychiatry,

unfortunately. Um, but that is with Walmart Health Virtual Care. So, you would have to use one of their, um, you know, therapists. Now, under your medical plan, I am not too sure if there's coverage for that or not, 'cause we're just your benefits administrators. I know that there's coverage for a physician's office, but I don't know if that would cover psychiatry or not. So, I would... What I would do is I would try to reach out to the insurance carrier directly to verify that. Um, and I can give you some phone numbers to call. Since you don't currently have an active policy, it would be, uh, one of two ladies that works over at APL that might be able to answer that for you.

Speaker speaker\_2: You said it's called APL?

Speaker speaker\_3: Yeah. APL for short, but it's American Public Life.

Speaker speaker\_2: Okay.

Speaker speaker\_3: So, uh, the first number is gonna be for Dilicia. And her phone number is 601-936-3290.

Speaker speaker\_2: Okay.

Speaker speaker\_3: Um, if she doesn't answer, you can try reaching out to Sandra. And her phone number is 601-936-3287.

Speaker speaker\_2: So, I can give them a call just, like, for more information on, on the actual plan that I signed up for?

Speaker speaker\_3: Yeah. They, they would be able to go into more specifics with you, since they're the actual... They're with the insurance carrier. The information I have is just what's on the benefits guide, and unfortunately, it doesn't specify if there's coverage for, like, psychiatry or anything like that.

Speaker speaker\_2: Okay. And then do you know if, um... What their hours are? Is it, like, Monday through Friday, 8:00 to...

Speaker speaker\_3: I, I don't know what their hours are. Um, I... Just based off of previous experience, I, I think they do close early, so I would try to give them a call as, as soon as you can.

Speaker speaker\_2: Okay. I'll give them a call now, then.

Speaker speaker\_3: All righty. Uh, was there anything else that maybe you have questions on?

Speaker speaker\_2: No, that was it. Thank you so much.

Speaker speaker\_3: You're welcome. You have a wonderful day.

Speaker speaker\_2: You too. Bye.

Speaker speaker\_3: Thank you. Bye-bye.