

## Transcript: VICTORIA

**Taylor-5440476231155712-5928267209687040**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, um, my name is Michaela Butchacabbage and I spoke to a guy earlier who works with you guys, and he said that I was, that I was eligible again to get benefits. And I tried to redo it on my works website, but it still wouldn't let me. Do you know about how long it takes for it to fall off, for, for me to enroll? Um, it... Let me pull up your file. What's the, um, name of the agency you work for? Integrity. Okay, and the last four of your Social? 8442. And your first and last name again? Mm-hmm. Michaela Butchacabbage. All right, do you mind verifying your address and date of birth? Mm-hmm. 232 Gillwood Drive, Bolingbrook, Illinois, 60440, and then my birthday is 06-08-02. Phone number is 708-770-9601? Yes. And then email is gonna be woitsmichaela8@gmail.com? Yes, correct. Okay. Huh, it... I... It might not reset online, but I, um... You can get enrolled over the phone. Oh, I, oh, okay. Perfect. That works. Uh, do you know what plans you're wanting? Yeah, I just wanted the, the basic medical and then the, then the \$5 Rx thing, just the employee and then that was it. Okay, so we don't necessarily have a basic medical plan. Sure. There's a few different ones to choose from. Well, I had it on my laptop. I'm not at my laptop. It was the... Um... Can you, can you name like the, the first two that you have please? So there's the Stay Healthy MUC TeleRx, there's the VIP Classic, the VIP Plus, the Stay Healthy MUC Enhanced and then there's also- Go ahead. ... the minimum value plan. I guess I didn't... I guess I was just confused on that one. What, what, w- do you have one that covers prescription, like prescription, like prescription... I mean, all of them technically have coverage for prescriptions. Um- Okay. What is, what is the cheapest one that... I'm not by my laptop, but let me... So let me just kind of go over all of them because like I said they- Sure. ... they all, they all differ. Um, so there's the Stay Healthy MUC TeleRx which is basically for your preventative services, so like your yearly physicals, your vaccinations and your preventative screenings. Um, it would be covered at 100% as long as you stay in the network, which you do have to stay in network. Um, this plan also comes with virtual urgent care and then it comes with, uh, FreeRx which is a prescription plan. Most of the medications under FreeRx are free. If it's not free, it would be discounted. Now, I will say only some medications are available for pharmacy pickup and others are only available for home delivery. Okay. Um, so to find out which ones would be which, you would just go onto the website freerx.com. There's a search tool. It'll tell you if it is a covered medication, how much it'll cost and how you can get it. Okay. Um, next two plans that we have is the, our hospital indemnity plans. Neither one of these are gonna cover your preventative services like the Stay Healthy MUC TeleRx does, but they do provide coverage for non-preventative. So if you have to be admitted to the hospital, if you have to have surgery, there's surgical benefits. Okay. Uh, emergency room, urgent care and physician office visits. The only difference between these two plans is basically the dollar amount the insurance will pay towards the benefits. So

essentially, the VIP Plus pays the most. Oh, I see. Um, but the prescription coverage is the same for both plans. If it is a covered medication, you'll have a co-pay of \$10, \$20 or \$30, just depending on the medication. Um... And how much, how much was the, the first one that you said? Like- The Stay Healthy MUC TeleRx, that is \$17.96 a week. I'll, I'll do that. I'll just do that one. Okay. Um, and you're doing it for employee only? Yes. Okay, was there anything else? Uh, no, that was it. Okay. Uh, so it would be \$17.96 a week. Okay. Now, it typically takes about one to two weeks, uh, for the enrollment to be processed through your payroll department. Once you see that first deduction being made out of your check, coverage will start the following Monday. Once the coverage is active, your ID cards are made and sent to you within seven to ten business days. Okay, perfect. Thank you so much. You're welcome. Was there anything else that you might need help with? Uh, no, that was it. Thank you. You're welcome. You have a wonderful day. 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, um, my name is Michaela Butchacabbage and I spoke to a guy earlier who works with you guys, and he said that I was, that I was eligible again to get benefits. And I tried to redo it on my works website, but it still wouldn't let me. Do you know about how long it takes for it to fall off, for, for me to enroll?

Speaker speaker\_0: Um, it... Let me pull up your file. What's the, um, name of the agency you work for?

Speaker speaker\_1: Integrity.

Speaker speaker\_0: Okay, and the last four of your Social?

Speaker speaker\_1: 8442.

Speaker speaker\_0: And your first and last name again?

Speaker speaker\_1: Mm-hmm. Michaela Butchacabbage.

Speaker speaker\_0: All right, do you mind verifying your address and date of birth?

Speaker speaker\_1: Mm-hmm. 232 Gillwood Drive, Bolingbrook, Illinois, 60440, and then my birthday is 06-08-02.

Speaker speaker\_0: Phone number is 708-770-9601?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then email is gonna be woitsmichaela8@gmail.com?

Speaker speaker\_1: Yes, correct.

Speaker speaker\_0: Okay. Huh, it... I... It might not reset online, but I, um... You can get enrolled over the phone.

Speaker speaker\_1: Oh, I, oh, okay. Perfect. That works.

Speaker speaker\_0: Uh, do you know what plans you're wanting?

Speaker speaker\_1: Yeah, I just wanted the, the basic medical and then the, then the \$5 Rx thing, just the employee and then that was it.

Speaker speaker\_0: Okay, so we don't necessarily have a basic medical plan.

Speaker speaker\_1: Sure.

Speaker speaker\_0: There's a few different ones to choose from.

Speaker speaker\_1: Well, I had it on my laptop. I'm not at my laptop. It was the... Um... Can you, can you name like the, the first two that you have please?

Speaker speaker\_0: So there's the Stay Healthy MUC TeleRx, there's the VIP Classic, the VIP Plus, the Stay Healthy MUC Enhanced and then there's also-

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: ... the minimum value plan.

Speaker speaker\_1: I guess I didn't... I guess I was just confused on that one. What, what, w- do you have one that covers prescription, like prescription, like prescription...

Speaker speaker\_0: I mean, all of them technically have coverage for prescriptions. Um-

Speaker speaker\_1: Okay. What is, what is the cheapest one that... I'm not by my laptop, but let me...

Speaker speaker\_0: So let me just kind of go over all of them because like I said they-

Speaker speaker\_1: Sure.

Speaker speaker\_0: ... they all, they all differ. Um, so there's the Stay Healthy MUC TeleRx which is basically for your preventative services, so like your yearly physicals, your vaccinations and your preventative screenings. Um, it would be covered at 100% as long as you stay in the network, which you do have to stay in network. Um, this plan also comes with virtual urgent care and then it comes with, uh, FreeRx which is a prescription plan. Most of the medications under FreeRx are free. If it's not free, it would be discounted. Now, I will say only some medications are available for pharmacy pickup and others are only available for home delivery.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so to find out which ones would be which, you would just go onto the website freerx.com. There's a search tool. It'll tell you if it is a covered medication, how much it'll cost and how you can get it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, next two plans that we have is the, our hospital indemnity plans. Neither one of these are gonna cover your preventative services like the Stay Healthy MUC TeleRx does, but they do provide coverage for non-preventative. So if you have to be admitted to the hospital, if you have to have surgery, there's surgical benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Uh, emergency room, urgent care and physician office visits. The only difference between these two plans is basically the dollar amount the insurance will pay towards the benefits. So essentially, the VIP Plus pays the most.

Speaker speaker\_1: Oh, I see.

Speaker speaker\_0: Um, but the prescription coverage is the same for both plans. If it is a covered medication, you'll have a co-pay of \$10, \$20 or \$30, just depending on the medication. Um...

Speaker speaker\_1: And how much, how much was the, the first one that you said? Like-

Speaker speaker\_0: The Stay Healthy MUC TeleRx, that is \$17.96 a week.

Speaker speaker\_1: I'll, I'll do that. I'll just do that one.

Speaker speaker\_0: Okay. Um, and you're doing it for employee only?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, was there anything else?

Speaker speaker\_1: Uh, no, that was it.

Speaker speaker\_0: Okay. Uh, so it would be \$17.96 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now, it typically takes about one to two weeks, uh, for the enrollment to be processed through your payroll department. Once you see that first deduction being made out of your check, coverage will start the following Monday. Once the coverage is active, your ID cards are made and sent to you within seven to ten business days.

Speaker speaker\_1: Okay, perfect. Thank you so much.

Speaker speaker\_0: You're welcome. Was there anything else that you might need help with?

Speaker speaker\_1: Uh, no, that was it. Thank you.

Speaker speaker\_0: You're welcome. You have a wonderful day.

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