

## Transcript: VICTORIA

**Taylor-5505760431652864-6404119346495488**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. All clear. Good. Thank you for calling Benefits on a Card, this is Victoria. Hi. Can I already do the... Hi. I wanted to see if I had insurance and what type of insurance and if I don't, I wanted to see if I can get enrolled. Okay. What's the name of the agency you work for? Courtney Barber. And the last four of your social? 7396. And your first and last name? Courtney, C-A-U-R-T-N-E-Y. Barber, B-A-R-B-E-R-U-R. Uh, do you mind verifying your address and date of birth? Okay. Um, 302 West 12th Street, Newport, Kentucky, 4171... 7... wait, 07/15/1997. Okay, it looks like I have a different address, it's uh, 212 Pleasant Street. Yeah. Um, I moved, so I'm trying to give you my new address. I'm so sorry about that. No worries. Uh, what is the new address again so I can update it? Um, 302 West 12th Street, Newport, Kentucky. What's the zip code? 41071. 41071. Okay. Give me one second. There you go. Okay, and then phone number is 669-9892? Yes. Okay. And then, uh, email's gonna be your last name, first name, 258 at gmail? Yes. Okay. So, I see that you're currently enrolled into the, um, MUC TeleRx for employee only. Uh, so that medical plan is, uh, specifically designed for your preventative healthcare. Um, it covers things like your illicit rules, vaccinations, and preventative screenings at 100% as long as you stay in the MultiPlan network. It also comes with a subscription to FreeRx, which is like a prescription plan. Um, and then you also get the, um, uh, Virtual Care with the plan. Um, but that's pretty much all that it covers. So, the cards that I got sent in the mail from 90 Degree Benefits, are these medical cards or are these just cards where you can get medical place? They are. They're medical. Mm-hmm. Yeah. The ID card that you got in the mail is for your medical benefits. Um, it's for everything that you're enrolled into, uh, which I just reviewed with you. Uh, you should have gotten an email, uh, with instructions on how to set up your FreeRx account. Um, but yeah, the ID card you got was for your medical. Okay. Do you have dental at all? Do I have dental and vision as well, or no? There's two sides. No, you just have the medical. Um, how much extra would it be to get dental and vision? Um, so dental for employee only is \$3.52. And then vision is \$2.15. You can go ahead and get them. Wait, can I go ahead and get them? Yeah. Uh, give me one second. Well, there is a medical plan. Okay. You know what? I didn't know- Okay. So with adding on the dental and vision to what you currently have with the MUC TeleRx, total amount that would be taken out of your check is \$21.34. Okay. Okay. Um, now the dental and vision, it will take some time for those to become effective. The earliest it would be effective is the 6th of January, as long as the deduction is made out of your check the week before. Okay. And when will you get the cards for those? And when will I get the cards for those? Once the coverage is active for those plans. Um, it typically takes about 7 to 10 business days of the coverage being active to get the ID cards. Okay. So you know, so they, uh, so they might medical cards. I'm assuming. Well, don't assume. I have four. That's what I just said. She said

there was- Well, sorry. Yeah. Okay. Okay, thank you. You're welcome. Did you need help with anything else? Um, no. But for these two cards I got that say Member Medical Pharmacy and all that, I get them every year, right? I'm sorry? Um, these medical cards I got, I've gotten two so far. Yeah. Do I get these every year? Uh, that I'm not too sure of. We're just your benefits administrators. Because I thought- I'm sorry? I've gotten two so far and they say Crown Services, MultiPlan, Visual Care, FreeRx. So do I get them every year? I, I don't know if you get a new one every year and I'm not sure why you got two different ones. Does it have same information on those ID cards? Um, it kind of says the same thing except for the second one says Visual Care instead of... The second one says Visual Care and the first one don't. Everything else is the same. Oh. What does the second one say? I'm sorry. There's background noise. Um. The second one basically has everything the first one does, except for the second one has visual care. It says vision care? Yeah, Walmart Health Vision Care. Okay. Give me one second. Let me see if I can pull up a current copy of your ID card. Give me just a few seconds. And you need to find out ... why she will. I know she's telling you this... but she's just trying to... exactly say give the numbers off it and how much the share was. Mm-hmm. But really, okay, that doesn't make no sense. She's telling a lie. That she doesn't have. You need, you need to find out. You need to look up just the number you use if you go to the doctor. Yeah. I'm gonna look that up and see if it is. You want to know all that so you get off the phone, a lot of damn work. Right. She's... and I was trying just to... find out... Okay. So it looks like the most current ID card I have on file for you is going to say... has a couple different things on it. It has Elixir, Free RX, MultiPlan, Walmart Virtual Care, um... Yeah. Okay. Okay. So that one should be the most up-to-date one. Oh, good. And I can email it to you, just in case. You best do that. Yeah. Can you please email it to me? Sure. Give me one second. How much was the check out for? This month. Oh. Did you ask her if she got dental insurance? Yes, she does. She has either dental, vision and vision only. 100%. Oh 'cause I have vision only too. It's \$15 an... Yeah. Vision. Yeah, vision only. I mean, you don't often get the cheaper insurance plans. Buy her, buy my daughter down there, I might pay \$15,000 for \$1500.00 for her. Well, I think she has to pay herself. She has to pay 14... no 13... 15... 1500. She has to pay \$1,500.00 for her 100% for her insurance, exactly as it is. And then, we don't have to pay nothing. Okay. So I just sent that to your email. Mm-hmm. Okay. Thank you. You're welcome. So you're good. Did you need help with anything else? Um, I got a question. So what... I didn't... So this card, I just take to like a doctor and then they'll put all the information in? And then they'll have me on file? Yeah. So as long as they accept the coverage, what you need to do, and in the email that I sent you with the digital copy of your ID card, I also included a website that you can go onto or a phone number that you can call to find a provider in the network. Okay. The name of the network is MultiPlan. So you want to make sure that you're within that network, because the plan that you have, you have to stay in network. Oh, so I have to stay with that certain doctor or dentist or whatever? No, just... So dentist and, and the dental and vision is separate from medical. Okay. But yes, you would have to stay within the MultiPlan network for your medical. Okay. Mm-hmm. Okay. Thank you. You're welcome. Did you need help with anything else? Um, I'm good. Okay. You have a wonderful day. You too. Thank you. Bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: All clear. Good.

Speaker speaker\_2: Thank you for calling Benefits on a Card, this is Victoria.

Speaker speaker\_3: Hi. Can I already do the... Hi. I wanted to see if I had insurance and what type of insurance and if I don't, I wanted to see if I can get enrolled.

Speaker speaker\_2: Okay. What's the name of the agency you work for?

Speaker speaker\_3: Courtney Barber.

Speaker speaker\_2: And the last four of your social?

Speaker speaker\_3: 7396.

Speaker speaker\_2: And your first and last name?

Speaker speaker\_3: Courtney, C-A-U-R-T-N-E-Y. Barber, B-A-R-B-E-R-U-R.

Speaker speaker\_2: Uh, do you mind verifying your address and date of birth?

Speaker speaker\_3: Okay. Um, 302 West 12th Street, Newport, Kentucky, 4171... 7... wait, 07/15/1997.

Speaker speaker\_2: Okay, it looks like I have a different address, it's uh, 212 Pleasant Street.

Speaker speaker\_3: Yeah. Um, I moved, so I'm trying to give you my new address. I'm so sorry about that.

Speaker speaker\_2: No worries. Uh, what is the new address again so I can update it?

Speaker speaker\_3: Um, 302 West 12th Street, Newport, Kentucky. What's the zip code?

Speaker speaker\_1: 41071.

Speaker speaker\_3: 41071.

Speaker speaker\_2: Okay. Give me one second.

Speaker speaker\_3: There you go.

Speaker speaker\_2: Okay, and then phone number is 669-9892?

Speaker speaker\_3: Yes.

Speaker speaker\_2: Okay. And then, uh, email's gonna be your last name, first name, 258 at gmail?

Speaker speaker\_3: Yes.

Speaker speaker\_2: Okay. So, I see that you're currently enrolled into the, um, MUC TeleRx for employee only. Uh, so that medical plan is, uh, specifically designed for your preventative healthcare. Um, it covers things like your illicit rules, vaccinations, and preventative screenings at 100% as long as you stay in the MultiPlan network. It also comes with a subscription to FreeRx, which is like a prescription plan. Um, and then you also get the, um, uh, Virtual Care with the plan. Um, but that's pretty much all that it covers.

Speaker speaker\_3: So, the cards that I got sent in the mail from 90 Degree Benefits, are these medical cards or are these just cards where you can get medical place?

Speaker speaker\_1: They are. They're medical.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: Yeah. The ID card that you got in the mail is for your medical benefits. Um, it's for everything that you're enrolled into, uh, which I just reviewed with you. Uh, you should have gotten an email, uh, with instructions on how to set up your FreeRx account. Um, but yeah, the ID card you got was for your medical.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Do you have dental at all?

Speaker speaker\_3: Do I have dental and vision as well, or no?

Speaker speaker\_1: There's two sides.

Speaker speaker\_2: No, you just have the medical.

Speaker speaker\_3: Um, how much extra would it be to get dental and vision?

Speaker speaker\_2: Um, so dental for employee only is \$3.52. And then vision is \$2.15.

Speaker speaker\_1: You can go ahead and get them.

Speaker speaker\_3: Wait, can I go ahead and get them?

Speaker speaker\_2: Yeah. Uh, give me one second.

Speaker speaker\_1: Well, there is a medical plan. Okay. You know what? I didn't know-

Speaker speaker\_2: Okay. So with adding on the dental and vision to what you currently have with the MUC TeleRx, total amount that would be taken out of your check is \$21.34.

Speaker speaker\_3: Okay. Okay.

Speaker speaker\_2: Um, now the dental and vision, it will take some time for those to become effective. The earliest it would be effective is the 6th of January, as long as the deduction is made out of your check the week before.

Speaker speaker\_3: Okay.

Speaker speaker\_1: And when will you get the cards for those?

Speaker speaker\_3: And when will I get the cards for those?

Speaker speaker\_2: Once the coverage is active for those plans. Um, it typically takes about 7 to 10 business days of the coverage being active to get the ID cards.

Speaker speaker\_3: Okay.

Speaker speaker\_1: So you know, so they, uh, so they might medical cards.

Speaker speaker\_3: I'm assuming.

Speaker speaker\_1: Well, don't assume. I have four.

Speaker speaker\_3: That's what I just said. She said there was-

Speaker speaker\_1: Well, sorry. Yeah.

Speaker speaker\_3: Okay. Okay, thank you.

Speaker speaker\_2: You're welcome. Did you need help with anything else?

Speaker speaker\_3: Um, no. But for these two cards I got that say Member Medical Pharmacy and all that, I get them every year, right?

Speaker speaker\_2: I'm sorry?

Speaker speaker\_3: Um, these medical cards I got, I've gotten two so far.

Speaker speaker\_1: Yeah.

Speaker speaker\_3: Do I get these every year?

Speaker speaker\_2: Uh, that I'm not too sure of. We're just your benefits administrators.

Speaker speaker\_1: Because I thought-

Speaker speaker\_2: I'm sorry?

Speaker speaker\_3: I've gotten two so far and they say Crown Services, MultiPlan, Visual Care, FreeRx. So do I get them every year?

Speaker speaker\_2: I, I don't know if you get a new one every year and I'm not sure why you got two different ones. Does it have same information on those ID cards?

Speaker speaker\_3: Um, it kind of says the same thing except for the second one says Visual Care instead of... The second one says Visual Care and the first one don't. Everything else is the same.

Speaker speaker\_1: Oh.

Speaker speaker\_2: What does the second one say? I'm sorry. There's background noise.

Speaker speaker\_3: Um. The second one basically has everything the first one does, except for the second one has visual care.

Speaker speaker\_2: It says vision care?

Speaker speaker\_3: Yeah, Walmart Health Vision Care.

Speaker speaker\_2: Okay. Give me one second. Let me see if I can pull up a current copy of your ID card. Give me just a few seconds.

Speaker speaker\_1: And you need to find out ... why she will. I know she's telling you this... but she's just trying to... exactly say give the numbers off it and how much the share was.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: But really, okay, that doesn't make no sense. She's telling a lie. That she doesn't have. You need, you need to find out. You need to look up just the number you use if you go to the doctor.

Speaker speaker\_3: Yeah. I'm gonna look that up and see if it is.

Speaker speaker\_1: You want to know all that so you get off the phone, a lot of damn work.

Speaker speaker\_3: Right.

Speaker speaker\_1: She's... and I was trying just to... find out...

Speaker speaker\_2: Okay. So it looks like the most current ID card I have on file for you is going to say... has a couple different things on it. It has Elixir, Free RX, MultiPlan, Walmart Virtual Care, um...

Speaker speaker\_3: Yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. So that one should be the most up-to-date one.

Speaker speaker\_3: Oh, good.

Speaker speaker\_2: And I can email it to you, just in case.

Speaker speaker\_1: You best do that.

Speaker speaker\_3: Yeah. Can you please email it to me?

Speaker speaker\_2: Sure. Give me one second.

Speaker speaker\_1: How much was the check out for? This month.

Speaker speaker\_3: Oh. Did you ask her if she got dental insurance?

Speaker speaker\_1: Yes, she does. She has either dental, vision and vision only. 100%.

Speaker speaker\_3: Oh 'cause I have vision only too. It's \$15 an...

Speaker speaker\_1: Yeah. Vision. Yeah, vision only. I mean, you don't often get the cheaper insurance plans. Buy her, buy my daughter down there, I might pay \$15,000 for \$1500.00 for her. Well, I think she has to pay herself. She has to pay 14... no 13... 15...

Speaker speaker\_3: 1500.

Speaker speaker\_1: She has to pay \$1,500.00 for her 100% for her insurance, exactly as it is. And then, we don't have to pay nothing.

Speaker speaker\_2: Okay. So I just sent that to your email.

Speaker speaker\_3: Mm-hmm. Okay. Thank you.

Speaker speaker\_2: You're welcome.

Speaker speaker\_1: So you're good.

Speaker speaker\_2: Did you need help with anything else?

Speaker speaker\_3: Um, I got a question. So what... I didn't... So this card, I just take to like a doctor and then they'll put all the information in? And then they'll have me on file?

Speaker speaker\_2: Yeah. So as long as they accept the coverage, what you need to do, and in the email that I sent you with the digital copy of your ID card, I also included a website that you can go onto or a phone number that you can call to find a provider in the network.

Speaker speaker\_3: Okay.

Speaker speaker\_2: The name of the network is MultiPlan. So you want to make sure that you're within that network, because the plan that you have, you have to stay in network.

Speaker speaker\_3: Oh, so I have to stay with that certain doctor or dentist or whatever?

Speaker speaker\_1: No, just...

Speaker speaker\_2: So dentist and, and the dental and vision is separate from medical.

Speaker speaker\_3: Okay.

Speaker speaker\_2: But yes, you would have to stay within the MultiPlan network for your medical.

Speaker speaker\_3: Okay.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_3: Okay. Thank you.

Speaker speaker\_2: You're welcome. Did you need help with anything else?

Speaker speaker\_3: Um, I'm good.

Speaker speaker\_2: Okay. You have a wonderful day.

Speaker speaker\_3: You too.

Speaker speaker\_2: Thank you. Bye-bye.

Speaker speaker\_3: Bye.