

Transcript: VICTORIA

Taylor-5536882397331456-6558599517356032

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, my name is Dan Rice. Um, I called a little while ago 'cause I needed to get information of... 'cause I have insurance through Innovative Staff Solutions, and I went to the fur- the pharmacy to get a prescription and, like, they only knocked off, like, \$30 out of a \$500 prescription. Is... I, I'm like, "Is something wrong?" Um, no. So the insurance that we offer is not major medical insurance, so I know for sure it's not gonna cover a large portion. Um, do you know what medical plan you're enrolled into? Um, I, I don't know. I, I know I have insurance. I don't know. I don't... No, it was, like, the best insurance that they offered at the place. Okay. Um, let me pull up your file. What's the last four of your Social? It's 8963. All right. Do you mind verifying your address and date of birth? It's, um, it's 218 North Homer in Princeton, Illinois, and my date of birth is 10/20/79. Okay. I believe I just spoke to you. Um- Okay. ... so yeah. It looks like you're enrolled into the Ensure Plus Basics Plan. Um, and again, unfortunately with prescriptions, they're only gonna cover \$10, \$20, or \$30 of the medication depending on what- Oh. ... medication it is. Oh, I thought it... that was a co-pay. Yeah. There's no... Because this is not a major medical plan, there is no co-pay or deductible associated with your plan. Basically- Oh, my word. ... the insurance will pay a set dollar amount for a certain amount of days and then you pay the remainder of the bill just depending on the benefit. But specifically with prescriptions, they only cover \$10, \$20, or \$30. Huh. So if I upgrade the insurance, it'll be better for this or no? Like- Not necessarily because the plan... what would be considered upgrading your plan, which would be to the Ensure Plus Enhanced, and it still has the same coverage for prescriptions, so there's not really an upgrade for prescriptions. Okay. Um, let me see. Yeah. I mean, unfortunately there is not an... a different plan that would provide more coverage for prescriptions. Okay. All right. I thought when I signed... All right. I'll g- I'll let you go then. Yes, sir. Did you need help with anything else? No. That's it. Okay. You have a wonderful day. Yeah. 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 name is Dan Rice. Um, I called a little while ago 'cause I needed to get information of... 'cause I have insurance through Innovative Staff Solutions, and I went to the fur- the pharmacy to get a prescription and, like, they only knocked off, like, \$30 out of a \$500 prescription. Is... I, I'm like, "Is something wrong?"

Speaker speaker_0: Um, no. So the insurance that we offer is not major medical insurance, so I know for sure it's not gonna cover a large portion. Um, do you know what medical plan you're enrolled into?

Speaker speaker_1: Um, I, I don't know. I, I know I have insurance. I don't know. I don't... No, it was, like, the best insurance that they offered at the place.

Speaker speaker_0: Okay. Um, let me pull up your file. What's the last four of your Social?

Speaker speaker_1: It's 8963.

Speaker speaker_0: All right. Do you mind verifying your address and date of birth?

Speaker speaker_1: It's, um, it's 218 North Homer in Princeton, Illinois, and my date of birth is 10/20/79.

Speaker speaker_0: Okay. I believe I just spoke to you. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... so yeah. It looks like you're enrolled into the Ensure Plus Basics Plan. Um, and again, unfortunately with prescriptions, they're only gonna cover \$10, \$20, or \$30 of the medication depending on what-

Speaker speaker_1: Oh.

Speaker speaker_0: ... medication it is.

Speaker speaker_1: Oh, I thought it... that was a co-pay.

Speaker speaker_0: Yeah. There's no... Because this is not a major medical plan, there is no co-pay or deductible associated with your plan. Basically-

Speaker speaker_1: Oh, my word.

Speaker speaker_0: ... the insurance will pay a set dollar amount for a certain amount of days and then you pay the remainder of the bill just depending on the benefit. But specifically with prescriptions, they only cover \$10, \$20, or \$30.

Speaker speaker_1: Huh. So if I upgrade the insurance, it'll be better for this or no? Like-

Speaker speaker_0: Not necessarily because the plan... what would be considered upgrading your plan, which would be to the Ensure Plus Enhanced, and it still has the same coverage for prescriptions, so there's not really an upgrade for prescriptions.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, let me see. Yeah. I mean, unfortunately there is not an... a different plan that would provide more coverage for prescriptions.

Speaker speaker_1: Okay. All right. I thought when I signed... All right. I'll g- I'll let you go then.

Speaker speaker_0: Yes, sir. Did you need help with anything else?

Speaker speaker_1: No. That's it.

Speaker speaker_0: Okay. You have a wonderful day.

Speaker speaker_1: Yeah. Bye.