

## Transcript: VICTORIA

**Taylor-5746145046872064-6405522166693888**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, this is, uh, Eric Gearhart. I just got a job with Associated Staffing in my area and they told... gave me a packet for benefits and said I would have to call you guys to get my benefits set up. Okay. Um, let's see. Have you received your first check from them yet? Uh, I have not. I didn't know I had to wait till the first check or anything. You don't necessarily have to wait. I was just asking because if not, we wouldn't have a file for you. But I can make a file- Oh, okay. ... for you and get you enrolled from there. Okay. Yeah. Whatever, I guess, whatever. Uh... Okay, let's see. First name is Eric. Correct. Uh, just with the C. Okay. And your last name again? Uh, Gearhart. G-E-A-R-H-A-R-T. Gotcha. And, uh, your full Social? Uh, 508-37-0830. I'm gonna pull out the card and double check that. All right. And then your date of birth? Uh, August 18th, 1997. Gotcha. And then for that Social, I did say 0830 for the end there, right? Yeah, 0830. Okay. Cool. Just, yeah, I just gotta go... Yeah, anyway. And what's your, uh, full mailing address? Uh, 603 West Avenue, uh, Gibbon, Nebraska. And 68840 for the ZIP. All right. You said 68840 for the ZIP? Correct. Okay. And phone number, same phone number you're calling from? Yeah. That is correct. And then lastly, what would be a good email for you? Um, ehart, E-H-E-A-R-T, 97@live.com. L-I-V-E. Okay. Let's get you pulled up. Now, do you know exactly what you're wanting to enroll into? I believe so, but I do have a question about a few, like... So just the, the... 'cause the Stay Healthy NE 2000 Rx, is that the, uh... that's just covers, like, pharmacy stuff from what I see, right? Mm. So, I mean, it does have pharmacy coverage, but, um, what the plan covers is, uh, for your preventative medical, it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the network, um, which is MultiPlan. And then, um, it does also come with virtual urgent care, as well as a subscription to FreeRx, which is like a prescription plan. So technically, with this plan, you have two different ways that you can get coverage for prescriptions. You can get coverage through Elixir, which I believe the coverage that you get with that is typically for preventative medications. Um, and then you have the FreeRx subscri- subscription, of course, which FreeRx, um, covers, uh, you know, anything between, like, uh, chronic and acute medications. The majority of the medications with FreeRx are free. If it's not free, it would be discounted. Um, now with FreeRx, I know only certain medications, typically chronic medications are only available for home delivery, and then other medications, like acute, would be available for pharmacy pickup. Hmm. I don't know what would... blood pressure fall under that? Probably acute, I would think, but... I'm not too sure myself, just because we're- Yeah. Uh-huh. ... your Benefits Administrators, but, um, you can go onto the FreeRx website, which is just freerx.com. There's a way that you can do a drug search and it will pull up the medication. If it's covered, um, it'll show you either \$0, which means free, or if it's discounted, it'll tell you, like, how much is covered. And then it'll tell you if it's a pharmacy pickup or home

delivery. So, so probably be better just to do the, the VIP then. But that doesn't have a lecture but it has more pharmacy stuff, is what I'm seeing then? It's not that it has more f- All right. ... more pharmacy coverage. Technically, the StayHealthy MEC has more coverage on pharmacy because you have two different carriers that you can go through. The VIP plan has coverage for prescriptions only through PharmaVeil which if it is a covered medication with PharmaVeil, it would only be covered at \$10, \$20 or \$30. Hmm. Gotcha. All right. I think the best thing for you to do would probably to search, um, or contact the carriers for the prescriptions and see which ones work out with your medications, probably the best way to go about it. Well, they do have them but it looks like they're both, uh, well... I think so... Yeah, they're both, uh, home deliveries and they're free still. Mm-hmm. So I don't know. I still... I don't know. That, that's with FreeRx which probably be worth it. Do you by any chance know like how like on time they are or how good they are with like getting those to you essentially? Hmm. I'm not, honestly I'm not too sure. Um, let me see if any of the information says anything about that. From what I see, if it's like a home delivery, it looks like it can take between two to four business days. Okay. So I might, might do the StayHealthy one and then I'll use that mainly but... Okay, so you're just wanting to enroll into the, uh, StayHealthy MEC TeleRX? Yeah. Okay. Was there anything else? Uh, yeah. I do need a vision insurance too but I'm just one person so. Okay. All right and then are you wanting to enroll into the VIP or the behavioral health? Uh... Well, it isn't the behavioral health. I already have that. So, um, what I know about the behavioral health is it is virtual behavioral health counseling. Um, so it's, it's online unfortunately. It wouldn't be in person and it's just counseling. Um- It's not like, um... Not like psychiatry unfortunately. Right. I, I think I will pass on the behavioral. Okay. So we're just doing the vision and the MEC TeleRX for employee only. Correct. Okay. So it looks like a total of \$20.41 a week. And then from here, it will take about one to two weeks for that to be processed through payroll. So you may not see the first deduction being made- made out of your check until two weeks from now. Whenever you do see that first deduction being made, coverage will start the following Monday. Um, once the coverage is active, that's when your policy information and ID cards are being made. So it typically takes about seven to ten business days to get the ID cards once the coverage is actually active. Um, the, the medical ID card is gonna be mailed to you as well as the vision. And then keep an eye on your emails as you should get an email with instructions on how to set up your FreeRx account. Oh, okay. Cool. Once you get that, um... Once you get that FreeRx account set up, you'll be able to log in and your ID card for that will be on the, the dashboard, dashboard of your account. Okay. Cool. Was there anything else they might need help with? I, I think that's it for at the moment. Okay. So- All righty. Well, you are good to go on my end. Sounds good. Thank you. You're welcome. You have a wonderful day. Yep. Thank you, you too. Thank you. Bye-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: Uh, this is, uh, Eric Gearhart. I just got a job with Associated Staffing in my area and they told... gave me a packet for benefits and said I would have to call you guys

to get my benefits set up.

Speaker speaker\_0: Okay. Um, let's see. Have you received your first check from them yet?

Speaker speaker\_1: Uh, I have not. I didn't know I had to wait till the first check or anything.

Speaker speaker\_0: You don't necessarily have to wait. I was just asking because if not, we wouldn't have a file for you. But I can make a file-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... for you and get you enrolled from there.

Speaker speaker\_1: Okay. Yeah. Whatever, I guess, whatever.

Speaker speaker\_0: Uh... Okay, let's see. First name is Eric.

Speaker speaker\_1: Correct. Uh, just with the C.

Speaker speaker\_0: Okay. And your last name again?

Speaker speaker\_1: Uh, Gearhart. G-E-A-R-H-A-R-T.

Speaker speaker\_0: Gotcha. And, uh, your full Social?

Speaker speaker\_1: Uh, 508-37-0830. I'm gonna pull out the card and double check that.

Speaker speaker\_0: All right. And then your date of birth?

Speaker speaker\_1: Uh, August 18th, 1997.

Speaker speaker\_0: Gotcha.

Speaker speaker\_1: And then for that Social, I did say 0830 for the end there, right?

Speaker speaker\_0: Yeah, 0830.

Speaker speaker\_1: Okay. Cool. Just, yeah, I just gotta go... Yeah, anyway.

Speaker speaker\_0: And what's your, uh, full mailing address?

Speaker speaker\_1: Uh, 603 West Avenue, uh, Gibbon, Nebraska. And 68840 for the ZIP.

Speaker speaker\_0: All right. You said 68840 for the ZIP?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. And phone number, same phone number you're calling from?

Speaker speaker\_1: Yeah. That is correct.

Speaker speaker\_0: And then lastly, what would be a good email for you?

Speaker speaker\_1: Um, ehart, E-H-E-A-R-T, 97@live.com. L-I-V-E.

Speaker speaker\_0: Okay. Let's get you pulled up. Now, do you know exactly what you're wanting to enroll into?

Speaker speaker\_1: I believe so, but I do have a question about a few, like... So just the, the... 'cause the Stay Healthy NE 2000 Rx, is that the, uh... that's just covers, like, pharmacy stuff from what I see, right?

Speaker speaker\_0: Mm. So, I mean, it does have pharmacy coverage, but, um, what the plan covers is, uh, for your preventative medical, it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the network, um, which is MultiPlan. And then, um, it does also come with virtual urgent care, as well as a subscription to FreeRx, which is like a prescription plan. So technically, with this plan, you have two different ways that you can get coverage for prescriptions. You can get coverage through Elixir, which I believe the coverage that you get with that is typically for preventative medications. Um, and then you have the FreeRx subscri- subscription, of course, which FreeRx, um, covers, uh, you know, anything between, like, uh, chronic and acute medications. The majority of the medications with FreeRx are free. If it's not free, it would be discounted. Um, now with FreeRx, I know only certain medications, typically chronic medications are only available for home delivery, and then other medications, like acute, would be available for pharmacy pickup.

Speaker speaker\_1: Hmm. I don't know what would... blood pressure fall under that? Probably acute, I would think, but...

Speaker speaker\_0: I'm not too sure myself, just because we're-

Speaker speaker\_1: Yeah. Uh-huh.

Speaker speaker\_0: ... your Benefits Administrators, but, um, you can go onto the FreeRx website, which is just freerx.com. There's a way that you can do a drug search and it will pull up the medication. If it's covered, um, it'll show you either \$0, which means free, or if it's discounted, it'll tell you, like, how much is covered. And then it'll tell you if it's a pharmacy pickup or home delivery.

Speaker speaker\_1: So, so probably be better just to do the, the VIP then. But that doesn't have a lecture but it has more pharmacy stuff, is what I'm seeing then?

Speaker speaker\_0: It's not that it has more f-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... more pharmacy coverage. Technically, the StayHealthy MEC has more coverage on pharmacy because you have two different carriers that you can go through. The VIP plan has coverage for prescriptions only through PharmaVeil which if it is a covered medication with PharmaVeil, it would only be covered at \$10, \$20 or \$30.

Speaker speaker\_1: Hmm. Gotcha. All right.

Speaker speaker\_0: I think the best thing for you to do would probably to search, um, or contact the carriers for the prescriptions and see which ones work out with your medications, probably the best way to go about it.

Speaker speaker\_1: Well, they do have them but it looks like they're both, uh, well... I think so... Yeah, they're both, uh, home deliveries and they're free still.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So I don't know. I still... I don't know. That, that's with FreeRx which probably be worth it. Do you by any chance know like how like on time they are or how good they are with like getting those to you essentially?

Speaker speaker\_0: Hmm. I'm not, honestly I'm not too sure. Um, let me see if any of the information says anything about that. From what I see, if it's like a home delivery, it looks like it can take between two to four business days.

Speaker speaker\_1: Okay. So I might, might do the StayHealthy one and then I'll use that mainly but...

Speaker speaker\_0: Okay, so you're just wanting to enroll into the, uh, StayHealthy MEC TeleRX?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. Was there anything else?

Speaker speaker\_1: Uh, yeah. I do need a vision insurance too but I'm just one person so.

Speaker speaker\_0: Okay. All right and then are you wanting to enroll into the VIP or the behavioral health?

Speaker speaker\_1: Uh... Well, it isn't the behavioral health. I already have that.

Speaker speaker\_0: So, um, what I know about the behavioral health is it is virtual behavioral health counseling. Um, so it's, it's online unfortunately. It wouldn't be in person and it's just counseling.

Speaker speaker\_1: Um-

Speaker speaker\_0: It's not like, um... Not like psychiatry unfortunately.

Speaker speaker\_1: Right. I, I think I will pass on the behavioral.

Speaker speaker\_0: Okay. So we're just doing the vision and the MEC TeleRX for employee only.

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. So it looks like a total of \$20.41 a week. And then from here, it will take about one to two weeks for that to be processed through payroll. So you may not see the first deduction being made out of your check until two weeks from now. Whenever you do see that first deduction being made, coverage will start the following Monday. Um, once the coverage is active, that's when your policy information and ID cards are being made. So it typically takes about seven to ten business days to get the ID cards once the coverage is actually active. Um, the, the medical ID card is gonna be mailed to you as well as the vision.

And then keep an eye on your emails as you should get an email with instructions on how to set up your FreeRx account.

Speaker speaker\_1: Oh, okay. Cool.

Speaker speaker\_0: Once you get that, um... Once you get that FreeRx account set up, you'll be able to log in and your ID card for that will be on the, the dashboard, dashboard of your account.

Speaker speaker\_1: Okay. Cool.

Speaker speaker\_0: Was there anything else they might need help with?

Speaker speaker\_1: I, I think that's it for at the moment.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So-

Speaker speaker\_0: All righty. Well, you are good to go on my end.

Speaker speaker\_1: Sounds good. Thank you.

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

Speaker speaker\_1: Yep. Thank you, you too.

Speaker speaker\_0: Thank you. Bye-bye.

Speaker speaker\_1: Bye.