## Transcript: VICTORIA Taylor-5830809215254528-6595204072816640

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hello, Victoria. This is Patrick Faulkner, and, um, I would like to, uh, um, sign up for, uh, health benefits, um, eh, uh, for, for my work. Okay. Uh, what's the name of the agency? Terrace Staffing. And the last four of your Social? That's 0629. Okay. Uh, do you mind verifying your address and date of birth? Uh, date of birth is December 24th, 1976, and, uh, address is 1122 South 23rd Street in Tacoma, Washington 98405. And phone number 253-374-6471? Yes, that's correct. Email's gonna be first name VF1976@gmail.com? Yeah. Patrick, P-A-T-R-I-C-K, VF1976 at gmail.com. Okay, give me just one second. Mm-hmm. Okay, and what plans were you wanting to enroll into? Well, I got just re- some really quick questions before I go, uh, go forward with it. Um, so, in the MEC plan, so I do understand that, uh, doctor vis- the, the, um, that, um, doctor visits are not covered. Is that correct? Yeah, so the MEC Tell RX just covers, like, your preventative services. Okay. And, um, uh, something like, uh, chiropractor visits, do they fall under, uh, rehabilitation or something like that? Now, that's a good question. That might be something that you have to verify with the actual insurance company. Um- Mm. Yeah, 'cause-Unfortunately, I don't have time for that, really. Yeah, and we can't- I'd like to get that in three days. Yeah, and we can't be more specific than what the benefit guide says- Mm-hmm. ... 'cause that's the only information we have. Okay. Okay. And so you can also tell me if, um, in the, uh, minimum value plan, you know, the deductible is like ridiclous- ridiculously high. And, um, it says, uh, as for, um, prescription medication, it says, um, subject to deductibles. So that's the... Is, is this, uh, true for all of the medication or, uh, are there, like, exceptions to the rule? Like, uh, for instance, I'm, I, I'm getting pre- I'm taking prescription medications, and, uh, I need to be able to afford them. Yeah, so the information that I'm showing for the MV- MVP plan is that medications are subject to that deductible. I don't see any exceptions to it. So, so, so in order to, to get these covered, I would have to spend, uh, \$6,500. Is that correct? Yes, sir. That's the deductible for individual if you stay in network. Uh... Okay, that, that, that settles my decision. So I'm gonna go with the, uh, MEC, um, that's with the Tell e- what, what is it? Let me, let me, let me get the plan calculator quick just so I'm not saying anything that is untrue. Just one moment please. Um, need to get back to the email that I got, uh, the benefits guide and open in Drive. So I do see, um, that, uh, Free Rx, that's, that's included in the MEC, uh, plan, right? Yes, sir. Mm-hmm. So I don't have to select it separately. N- no, it comes with the MEC. Okay. Okay. So, um, yeah. So I'm gonna go ahead and go with the, uh, MEC PDRX plan and the, uh, VIP plus together along with, uh, vision and dental. Okay. And all of this being for employee only? Yes. Okay. Was there anything else? No, that's, that's all there is. Uh, that should, uh, be sufficient for the duration of my temp work. Um, I- I'm not exactly sure, uh, at what exact date I'm going to be converted to a permanent employee. Um, there's a

chance that I will, then there might be a possibility I won't. So, um, for the time being, it's gonna be fine. Okay.Um, so for the MEC TeleRx, the VIP Plus Dental and Vision for employee only, you're looking at \$55.34 a week. So that translates to, uh, about... a little more than, um, uh... well, a little more than 21, uh, 221 dollars, uh, a month. Is that correct? Yes, sir. Monthly it would be \$221.36. Okay. Right. Yeah, okay. Uh, let's go ahead with that. I know it's more than the MVP plan, but I'm, I'm, I'm pretty sure I'm gonna spend less on medication than I will, uh, on deductible . So, yeah. Okay. Um, so it will... uh, it will take typically about one to two weeks for the enrollment- Mm-hmm. ... to be processed through payroll. So- Okay. ... once you see that first deduction being made out of your check for the coverage, it will start the following Monday. Okay. And then once the coverage is active, that's when all your ID cards are being made. So it does typically take seven to 10 business days of the coverage being active to get those. Okay. The ID cards for the dental, vision and the MEC TeleRx are all gonna be mailed, and then the ID card- Mm-hmm. ... for the VIP Plus is typically emailed to you from the carrier. Okay. And the FreeRx, that's, that's all on the, uh, MEC card, is that correct? Or will I- So, the FreeRx, um... so the way the FreeRx works, once the coverage is active you'll receive an email on how to set up your account. Mm-hmm. Okay. So you'll have to register a FreeRx account, and then once you log into- Mm-hmm. ... that account, your ID card for that will be located on the dashboard of your account. Oh, okay. All right. Mm-hmm. Okay, very good. Okay. Yes, sir. All right. Was there anything else we might need help with? No, uh, everything's fine now. Uh, thank you very much and for your, for your assistance. And, uh... yeah, you have a wonderful weekend. You too. Bye-bye. Okay. Bye-bye. Yeah, hang on. How do I hang up? Would you like me to-

## **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 Card. This is Victoria. How can I help you?

Speaker speaker\_2: Hello, Victoria. This is Patrick Faulkner, and, um, I would like to, uh, um, sign up for, uh, health benefits, um, eh, uh, for, for my work.

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

Speaker speaker 2: Terrace Staffing.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: That's 0629.

Speaker speaker\_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker\_2: Uh, date of birth is December 24th, 1976, and, uh, address is 1122 South 23rd Street in Tacoma, Washington 98405.

Speaker speaker\_1: And phone number 253-374-6471?

Speaker speaker\_2: Yes, that's correct.

Speaker speaker\_1: Email's gonna be first name VF1976@gmail.com?

Speaker speaker\_2: Yeah. Patrick, P-A-T-R-I-C-K, VF1976 at gmail.com.

Speaker speaker\_1: Okay, give me just one second.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay, and what plans were you wanting to enroll into?

Speaker speaker\_2: Well, I got just re- some really quick questions before I go, uh, go forward with it. Um, so, in the MEC plan, so I do understand that, uh, doctor vis- the, the, um, that, um, doctor visits are not covered. Is that correct?

Speaker speaker\_1: Yeah, so the MEC Tell RX just covers, like, your preventative services.

Speaker speaker\_2: Okay. And, um, uh, something like, uh, chiropractor visits, do they fall under, uh, rehabilitation or something like that?

Speaker speaker\_1: Now, that's a good question. That might be something that you have to verify with the actual insurance company. Um-

Speaker speaker\_2: Mm.

Speaker speaker\_1: Yeah, 'cause-

Speaker speaker\_2: Unfortunately, I don't have time for that, really.

Speaker speaker\_1: Yeah, and we can't-

Speaker speaker\_2: I'd like to get that in three days.

Speaker speaker\_1: Yeah, and we can't be more specific than what the benefit guide says-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 'cause that's the only information we have.

Speaker speaker\_2: Okay. Okay. And so you can also tell me if, um, in the, uh, minimum value plan, you know, the deductible is like ridiclous- ridiculously high. And, um, it says, uh, as for, um, prescription medication, it says, um, subject to deductibles. So that's the... Is, is this, uh, true for all of the medication or, uh, are there, like, exceptions to the rule? Like, uh, for instance, I'm, I, I'm getting pre- I'm taking prescription medications, and, uh, I need to be able to afford them.

Speaker speaker\_1: Yeah, so the information that I'm showing for the MV- MVP plan is that medications are subject to that deductible. I don't see any exceptions to it.

Speaker speaker\_2: So, so, so in order to, to get these covered, I would have to spend, uh, \$6,500. Is that correct?

Speaker speaker\_1: Yes, sir. That's the deductible for individual if you stay in network.

Speaker speaker\_2: Uh... Okay, that, that, that settles my decision. So I'm gonna go with the, uh, MEC, um, that's with the Tell e- what, what is it? Let me, let me, let me get the plan calculator quick just so I'm not saying anything that is untrue. Just one moment please. Um, need to get back to the email that I got, uh, the benefits guide and open in Drive. So I do see, um, that, uh, Free Rx, that's, that's included in the MEC, uh, plan, right?

Speaker speaker\_1: Yes, sir. Mm-hmm.

Speaker speaker\_2: So I don't have to select it separately.

Speaker speaker\_1: N- no, it comes with the MEC.

Speaker speaker\_2: Okay. Okay. So, um, yeah. So I'm gonna go ahead and go with the, uh, MEC PDRX plan and the, uh, VIP plus together along with, uh, vision and dental.

Speaker speaker\_1: Okay. And all of this being for employee only?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Was there anything else?

Speaker speaker\_2: No, that's, that's all there is. Uh, that should, uh, be sufficient for the duration of my temp work. Um, I- I'm not exactly sure, uh, at what exact date I'm going to be converted to a permanent employee. Um, there's a chance that I will, then there might be a possibility I won't. So, um, for the time being, it's gonna be fine.

Speaker speaker\_1: Okay.Um, so for the MEC TeleRx, the VIP Plus Dental and Vision for employee only, you're looking at \$55.34 a week.

Speaker speaker\_2: So that translates to, uh, about... a little more than, um, uh... well, a little more than 21, uh, 221 dollars, uh, a month. Is that correct?

Speaker speaker\_1: Yes, sir. Monthly it would be \$221.36.

Speaker speaker\_2: Okay. Right. Yeah, okay. Uh, let's go ahead with that. I know it's more than the MVP plan, but I'm, I'm, I'm pretty sure I'm gonna spend less on medication than I will, uh, on deductible . So, yeah.

Speaker speaker\_1: Okay. Um, so it will... uh, it will take typically about one to two weeks for the enrollment-

Speaker speaker 2: Mm-hmm.

Speaker speaker\_1: ... to be processed through payroll. So-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... once you see that first deduction being made out of your check for the coverage, it will start the following Monday.

Speaker speaker 2: Okay.

Speaker speaker\_1: And then once the coverage is active, that's when all your ID cards are being made. So it does typically take seven to 10 business days of the coverage being active to get those.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The ID cards for the dental, vision and the MEC TeleRx are all gonna be mailed, and then the ID card-

Speaker speaker\_2: Mm-hmm.

Speaker speaker 1: ... for the VIP Plus is typically emailed to you from the carrier.

Speaker speaker\_2: Okay. And the FreeRx, that's, that's all on the, uh, MEC card, is that correct? Or will I-

Speaker speaker\_1: So, the FreeRx, um... so the way the FreeRx works, once the coverage is active you'll receive an email on how to set up your account.

Speaker speaker\_2: Mm-hmm. Okay.

Speaker speaker\_1: So you'll have to register a FreeRx account, and then once you log into-

Speaker speaker 2: Mm-hmm.

Speaker speaker\_1: ... that account, your ID card for that will be located on the dashboard of your account.

Speaker speaker\_2: Oh, okay. All right.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay, very good. Okay.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: All right.

Speaker speaker\_1: Was there anything else we might need help with?

Speaker speaker\_2: No, uh, everything's fine now. Uh, thank you very much and for your, for your assistance. And, uh... yeah, you have a wonderful weekend.

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

Speaker speaker\_2: Okay. Bye-bye. Yeah, hang on. How do I hang up?

Speaker speaker\_1: Would you like me to-