

## Transcript: VICTORIA

**Taylor-5946838735175680-6664185632571392**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hello, my name is Tiara. I'm trying to sign up for benefits and I noticed something that, um, I had questions about, so I figured to go ahead and call. Okay. Um, uh, I'm trying to get back to the area that I have a question on. I'm sorry. I had to scroll down so far. Um, well, while I'm doing that, how are you doing today? Good, good. How are you? I'm doing all right. Uh, so the question was in regards to... I'm trying to sign up for the MEC Tel Rx, uh, benefits, but I noticed in the, in the description for it in the enrollment guide that it mentioned there's several tiers for it, but on the online site there, it doesn't list any of that. So I was wondering which tier technically would I be signing up for, um, for the \$15.63 MEC Tel Rx? Rx, sorry. Um, okay. What's the name of the agency that you're working through? Oh, it's through Creative Circle. Okay, let me pull up their benefits real quick. Okay. Thank you. I only see one tier. Um, I don't see multiple tiers. I know some of our clients have different tiers, um, but your specific employer only offers the Stay Healthy MEC Tel Rx, which is, uh, \$15.63 a week for an employee only. Gotcha. So, the... 'Cause I noticed in their employee guide they had the VIP Standard and the VIP Plus, so that doesn't apply to this. I think you might have an outdated version of the benefits guide because they no longer have the VIP plans. Um- Oh. Let me just make sure. Give me one second. No worries. Yeah. It's no longer the VIP plans. They changed it to the Insure Plus Plan. So let me actually... I can email you a copy of the current benefits guide. Um, what would be a good e-mail to send that to you? Um, Tiara, T-I-A-R-A,.hill, H-I-L-L,.design, D-E-S-I-G-N@gmail.com. Okay. One second. All righty. I'm going there now to check for it. So that was the one that was listed on their site, so I guess I should let them know too, like, "Hey, your stuff is out-of-date." Yeah. That's super weird. I'm not sure why it's not updated on the, uh, website there. That's all right. All right. I just sent that to you, so you should get it here in a few seconds. Gotcha. I'm refreshing to look for it. Actually, could, um, I sign up for the coverage, um, over the phone with you by chance? Yeah, if you know what you want, I can pull up your file and get you enrolled. That'd be great. Yeah, that would help out a lot just, um, since now I'm a little nervous with it being behind, and also the website's a little confusing. Like, I keep trying- Okay. ... to make, tell it to decline the Insure Plus Basic, H1, H5, and H3, but it's not showing that I declined it, so... yeah. I'm really- Okay. Um, what's the last four of your social? Uh, 7382. And first name is Tiara, last name is Hill? Yes. Correct. Okay. Um, me- and if you will just verify your address and date of birth. Of course. It is... The address on file is 2-7- Oh, 27465 Berkshire, B-E-R-K-S-H-I-R-E, Drive in Southfield, Michigan and the zip code's 48076. And your date of birth? It's January 7th, 1990. Okay. And then phone number 248-574-1245? Correct. Okay. All righty. So I got your file pulled up and I can get you enrolled whenever you're ready. All righty. I would like to sign up for the, um, the vision and the dental. Is it correct that you have to get the, um, insurance with it, the life insurance with that? Yeah,

they're in a bundle package, so all- Okay. ... three would come out to a total of \$7.90. Gotcha. Okay. Mm-hmm. And then, um, I finally got, I got the email that you sent. I'm just quickly scanning it to make sure 'cause the only thing I really wanted was the preventative Tel, um, Tel Rx, um, Stay Healthy MEC Tel Rx. Um, so I was wondering what was covered under that since it seemed a little off. So, I'm looking through it now. I see the page is indeed a little bit different. Um... Before, it didn't have Elixir on there as included and I don't know what that is. Um, so with the Stay Healthy Me- Hello? You good? ... coverage one of two ways.... Are you there? Yeah, it cut out for a second there. W- what was that? Um, I was just saying that, uh, with the Stay Healthy ME-C TeleRx, you can get coverage for prescriptions one of two ways. One would be through Elixir, which to my knowledge, the prescriptions that you get with Elixir are, are more for, like, preventative medications like birth control. Okay. Um, if it is a covered medication with Elixir, it would be 100, uh, 100% covered. Um, then w- you also get a subscription to FreeRx with that, uh, Stay Healthy ME-C TeleRx. So FreeRx is like a prescription plan. Um, most of the medications that are covered through FreeRx are free. If it's not free, it would be discounted at the least. Um... And, uh, what I know is that some... With FreeRx, some medications are available for, like, pharmacy pick-up and then other medications are only available for, like, home, home delivery. Oh, okay. So you have to go through them. You can't have them and then go to, like, CVS? It all depends on the medication, honestly. Oh, okay. Yeah. Interesting. I wanna say it's the chronic medications that are usually for home delivery, and the acute, for the most part, the acute medications are for phar- Yeah. So chronic medications are sent through mail and then acute medications are picked up at the pharmacy. Ooh. That might be a bit of a problem because it's just easier for me to pick it up. Hmm. All right. So I would have to contact FreeRx and, um, you said the other one was, ah, would go Elixir to see what's covered 'cause I called FreeRx before and I asked them if they cover, uh, the medic- medications that I do need to take and they said they didn't cover them, so I'm, like, a little nervous in regards to that. I didn't know that the FreeRx, uh, was co- included because it wasn't on the, the older employee guide. That wasn't listed there. Uh, okay. Yeah, and you can actually look up the medications on their website. Um, there's a drug search option on the website and if it is a covered medication, it'll pop up. Um, it'll tell you the price of it. If it's got zero on it then, of course, it would be free, and then it will tell you- Ooh. ... if it's a pharmacy or a home delivery medication. Is this for Elixir or FreeRx? FreeRx. Gotcha. Yeah. I already checked out FreeRx, it's def- it doesn't show up for any of them sadly. Okay. I checked all the alternative names too, so I just need to check- Yeah. ... Elixir. And like I said, to my knowledge, Elixir only does preventative medications. Um, I'm just not... With us being just your administrators, we don't have access to the covered medications but I can give you their phone number if you want to call them and see if any of your medications are covered through them. Yes. That'd be perfect. I am... Elixir. I'm ready for the number. Okay. Um, it is 771-4648. 4-6-4-8. Okay. And is today the last day for enrollment or is it tomorrow? Let me double check. Yeah, it's tomorrow, the 31st. Um- Oh. I know we are open as early as 8:00 AM and we're open as late as 8:00 PM Eastern Standard Time. Gotcha. So the cut-off would be 8:00 PM Eastern Standard? Mm-hmm. Yes, ma'am. Okay. Um, so I'm wondering if just in case, could I just sign up for the medical and dental and then call back once I find out in regards to... I'm- not the medical, um, the dental vision and term life right now and then call back in regards to the ME-C TeleRx? Yeah, if you want to do that, we can do that. That's up to you. Um, yeah, I would like to do that just in case, um, I want to make

sure that I make it and at least get that. I know I want the vision, dental and term life, it's just the medical that I'm a little nervous about since, because I'm worried about the medication coverage. Gotcha. All right. So I will go ahead and get you enrolled into the dental, term life and vision bundle which for employee only, it's \$7.90 a week. Okay. And then, um, with the term life, it is asking for a beneficiary. Who did you want to name that- Oh, my mother, um, Laida, L-A-V-I-D-A Hill, H-I-L-L. All right. So that's L-A-V-I-D-A and then Hill? Yep, last name Hill. Ooh. Ah, she's hyphenated now. Um, Hill-McFadden. M-C, capital C-S-A-D-D-E-N. And then I have someone else? So, that's M-C, uh, P-H-A-D-D-E-N? Ooh, nope. Mc, a capital C, um, McFadden. M-C-C- Okay, so- M-C-C-F-A-D-D-E-N. All right. Let me... I, I'm getting a little confused, sorry. M... So there's two Cs, right? Just one is capitalized? Oop. I am so sorry. I had to spell it out in order to make sure. Let me check their Facebook, 'cause she just got married, and hyphenated her name, so... Do-do-do-do-do. Yep. I'm sorry. There's only one C, so it's M-C-F-A-D-D-E-N. Okay. M-C-F-A-D-D-E-N. Yes. Sorry about that. Yes. All righty. All right, so I will go ahead and get this enrollment processed. Um, now I know it typically takes about one to two weeks for, um, enrollments to be processed through payroll. Mm-hmm. So you may not see the first deductions come out until two weeks from now. Okay. Once you do, um, the coverage will start the following Monday. Okay. And then once the coverage is active, the ID cards and policy information are made. Um, so it typically takes about seven to 10 business days to get the ID cards. Okay. Sounds good. Wait, seven to 10 days. I'll be on the lookout in the mail. Woo, awesome! All righty. Cool. Thank you so much. I seriously appreciate your time and your assistance today. Yes, ma'am. You have a wonderful day. Awesome. You too. Thank you again. Hope you have a great one. You too. Thank you. Thanks. 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: Hello, my name is Tiara. I'm trying to sign up for benefits and I noticed something that, um, I had questions about, so I figured to go ahead and call.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, uh, I'm trying to get back to the area that I have a question on. I'm sorry. I had to scroll down so far. Um, well, while I'm doing that, how are you doing today?

Speaker speaker\_0: Good, good. How are you?

Speaker speaker\_1: I'm doing all right. Uh, so the question was in regards to... I'm trying to sign up for the MEC Tel Rx, uh, benefits, but I noticed in the, in the description for it in the enrollment guide that it mentioned there's several tiers for it, but on the online site there, it doesn't list any of that. So I was wondering which tier technically would I be signing up for, um, for the \$15.63 MEC Tel Rx? Rx, sorry.

Speaker speaker\_0: Um, okay. What's the name of the agency that you're working through?

Speaker speaker\_1: Oh, it's through Creative Circle.

Speaker speaker\_0: Okay, let me pull up their benefits real quick.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: I only see one tier. Um, I don't see multiple tiers. I know some of our clients have different tiers, um, but your specific employer only offers the Stay Healthy MEC Tel Rx, which is, uh, \$15.63 a week for an employee only.

Speaker speaker\_1: Gotcha. So, the... 'Cause I noticed in their employee guide they had the VIP Standard and the VIP Plus, so that doesn't apply to this.

Speaker speaker\_0: I think you might have an outdated version of the benefits guide because they no longer have the VIP plans. Um-

Speaker speaker\_1: Oh.

Speaker speaker\_0: Let me just make sure. Give me one second.

Speaker speaker\_1: No worries.

Speaker speaker\_0: Yeah. It's no longer the VIP plans. They changed it to the Insure Plus Plan. So let me actually... I can email you a copy of the current benefits guide. Um, what would be a good e- email to send that to you?

Speaker speaker\_1: Um, Tiara, T-I-A-R-A,.hill, H-I-L-L,.design, D-E-S-I-G-N@gmail.com.

Speaker speaker\_0: Okay. One second.

Speaker speaker\_1: All righty. I'm going there now to check for it. So that was the one that was listed on their site, so I guess I should let them know too, like, "Hey, your stuff is out-of-date."

Speaker speaker\_0: Yeah. That's super weird. I'm not sure why it's not updated on the, uh, website there.

Speaker speaker\_1: That's all right.

Speaker speaker\_0: All right. I just sent that to you, so you should get it here in a few seconds.

Speaker speaker\_1: Gotcha. I'm refreshing to look for it. Actually, could, um, I sign up for the coverage, um, over the phone with you by chance?

Speaker speaker\_0: Yeah, if you know what you want, I can pull up your file and get you enrolled.

Speaker speaker\_1: That'd be great. Yeah, that would help out a lot just, um, since now I'm a little nervous with it being behind, and also the website's a little confusing. Like, I keep trying-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... to make, tell it to decline the Insure Plus Basic, H1, H5, and H3, but it's not showing that I declined it, so... yeah. I'm really-

Speaker speaker\_0: Okay. Um, what's the last four of your social?

Speaker speaker\_1: Uh, 7382.

Speaker speaker\_0: And first name is Tiara, last name is Hill?

Speaker speaker\_1: Yes. Correct.

Speaker speaker\_0: Okay. Um, me- and if you will just verify your address and date of birth.

Speaker speaker\_1: Of course. It is... The address on file is 2-7- Oh, 27465 Berkshire, B-E-R-K-S-H-I-R-E, Drive in Southfield, Michigan and the zip code's 48076.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: It's January 7th, 1990.

Speaker speaker\_0: Okay. And then phone number 248-574-1245?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. All righty. So I got your file pulled up and I can get you enrolled whenever you're ready.

Speaker speaker\_1: All righty. I would like to sign up for the, um, the vision and the dental. Is it correct that you have to get the, um, insurance with it, the life insurance with that?

Speaker speaker\_0: Yeah, they're in a bundle package, so all-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... three would come out to a total of \$7.90.

Speaker speaker\_1: Gotcha. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And then, um, I finally got, I got the email that you sent. I'm just quickly scanning it to make sure 'cause the only thing I really wanted was the preventative Tel, um, Tel Rx, um, Stay Healthy MEC Tel Rx. Um, so I was wondering what was covered under that since it seemed a little off. So, I'm looking through it now. I see the page is indeed a little bit different. Um... Before, it didn't have Elixir on there as included and I don't know what that is.

Speaker speaker\_0: Um, so with the Stay Healthy Me-

Speaker speaker\_1: Hello? You good?

Speaker speaker\_0: ... coverage one of two ways.... Are you there?

Speaker speaker\_1: Yeah, it cut out for a second there. W- what was that?

Speaker speaker\_0: Um, I was just saying that, uh, with the Stay Healthy ME-C TeleRx, you can get coverage for prescriptions one of two ways. One would be through Elixir, which to my knowledge, the prescriptions that you get with Elixir are, are more for, like, preventative medications like birth control.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, if it is a covered medication with Elixir, it would be 100, uh, 100% covered. Um, then w- you also get a subscription to FreeRx with that, uh, Stay Healthy ME-C TeleRx. So FreeRx is like a prescription plan. Um, most of the medications that are covered through FreeRx are free. If it's not free, it would be discounted at the least. Um... And, uh, what I know is that some... With FreeRx, some medications are available for, like, pharmacy pick-up and then other medications are only available for, like, home, home delivery.

Speaker speaker\_1: Oh, okay. So you have to go through them. You can't have them and then go to, like, CVS?

Speaker speaker\_0: It all depends on the medication, honestly.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Interesting.

Speaker speaker\_0: I wanna say it's the chronic medications that are usually for home delivery, and the acute, for the most part, the acute medications are for phar- Yeah. So chronic medications are sent through mail and then acute medications are picked up at the pharmacy.

Speaker speaker\_1: Ooh. That might be a bit of a problem because it's just easier for me to pick it up. Hmm. All right. So I would have to contact FreeRx and, um, you said the other one was, ah, would go Elixir to see what's covered 'cause I called FreeRx before and I asked them if they cover, uh, the medic- medications that I do need to take and they said they didn't cover them, so I'm, like, a little nervous in regards to that. I didn't know that the FreeRx, uh, was co-included because it wasn't on the, the older employee guide. That wasn't listed there. Uh, okay.

Speaker speaker\_0: Yeah, and you can actually look up the medications on their website. Um, there's a drug search option on the website and if it is a covered medication, it'll pop up. Um, it'll tell you the price of it. If it's got zero on it then, of course, it would be free, and then it will tell you-

Speaker speaker\_1: Ooh.

Speaker speaker\_0: ... if it's a pharmacy or a home delivery medication.

Speaker speaker\_1: Is this for Elixir or FreeRx?

Speaker speaker\_0: FreeRx.

Speaker speaker\_1: Gotcha. Yeah. I already checked out FreeRx, it's def- it doesn't show up for any of them sadly.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I checked all the alternative names too, so I just need to check-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... Elixir.

Speaker speaker\_0: And like I said, to my knowledge, Elixir only does preventative medications. Um, I'm just not... With us being just your administrators, we don't have access to the covered medications but I can give you their phone number if you want to call them and see if any of your medications are covered through them.

Speaker speaker\_1: Yes. That'd be perfect. I am... Elixir. I'm ready for the number.

Speaker speaker\_0: Okay. Um, it is 771-4648.

Speaker speaker\_1: 4-6-4-8. Okay. And is today the last day for enrollment or is it tomorrow?

Speaker speaker\_0: Let me double check. Yeah, it's tomorrow, the 31st. Um-

Speaker speaker\_1: Oh.

Speaker speaker\_0: I know we are open as early as 8:00 AM and we're open as late as 8:00 PM Eastern Standard Time.

Speaker speaker\_1: Gotcha. So the cut-off would be 8:00 PM Eastern Standard?

Speaker speaker\_0: Mm-hmm. Yes, ma'am.

Speaker speaker\_1: Okay. Um, so I'm wondering if just in case, could I just sign up for the medical and dental and then call back once I find out in regards to... I'm- not the medical, um, the dental vision and term life right now and then call back in regards to the ME-C TeleRx?

Speaker speaker\_0: Yeah, if you want to do that, we can do that. That's up to you.

Speaker speaker\_1: Um, yeah, I would like to do that just in case, um, I want to make sure that I make it and at least get that. I know I want the vision, dental and term life, it's just the medical that I'm a little nervous about since, because I'm worried about the medication coverage.

Speaker speaker\_0: Gotcha. All right. So I will go ahead and get you enrolled into the dental, term life and vision bundle which for employee only, it's \$7.90 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then, um, with the term life, it is asking for a beneficiary. Who did you want to name that-

Speaker speaker\_1: Oh, my mother, um, Lavidia, L-A-V-I-D-A Hill, H-I-L-L.

Speaker speaker\_0: All right. So that's L-A-V-I-D-A and then Hill?

Speaker speaker\_1: Yep, last name Hill. Ooh. Ah, she's hyphenated now. Um, Hill-McFadden. M-C, capital C-S-A-D-D-E-N. And then I have someone else?

Speaker speaker\_0: So, that's M-C, uh, P-H-A-D-D-E-N?

Speaker speaker\_1: Ooh, nope. Mc, a capital C, um, McFadden. M-C-C-

Speaker speaker\_0: Okay, so-

Speaker speaker\_1: M-C-C-F-A-D-D-E-N.

Speaker speaker\_0: All right. Let me... I, I'm getting a little confused, sorry. M... So there's two Cs, right? Just one is capitalized?

Speaker speaker\_1: Oop. I am so sorry. I had to spell it out in order to make sure. Let me check their Facebook, 'cause she just got married, and hyphenated her name, so... Do-do-do-do-do. Yep. I'm sorry. There's only one C, so it's M-C-F-A-D-D-E-N.

Speaker speaker\_0: Okay. M-C-F-A-D-D-E-N.

Speaker speaker\_1: Yes. Sorry about that.

Speaker speaker\_0: Yes. All righty. All right, so I will go ahead and get this enrollment processed. Um, now I know it typically takes about one to two weeks for, um, enrollments to be processed through payroll.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So you may not see the first deductions come out until two weeks from now.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Once you do, um, the coverage will start the following Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then once the coverage is active, the ID cards and policy information are made. Um, so it typically takes about seven to 10 business days to get the ID cards.

Speaker speaker\_1: Okay. Sounds good. Wait, seven to 10 days. I'll be on the lookout in the mail. Woo, awesome!

Speaker speaker\_0: All righty.

Speaker speaker\_1: Cool. Thank you so much. I seriously appreciate your time and your assistance today.

Speaker speaker\_0: Yes, ma'am. You have a wonderful day.

Speaker speaker\_1: Awesome. You too. Thank you again. Hope you have a great one.



Speaker speaker\_0: You too. Thank you.

Speaker speaker\_1: Thanks. Bye.