

Transcript: VICTORIA

Taylor-5975085115162624-5726901503705088

Full Transcript

Thank you for calling Benefits and a Card. This is Victoria. How can I help you? Um, yes, my name is Garrett Foster and I just had a lady hang up on me when I was trying to figure out a whole bunch of problems with my attorney. She just- Wow. ... straight hung up on me. What's the name of the agency you work for? Staff, or it's Arch Staffing. I've had to explain a whole bunch of stuff just for her to hang up on me. That... I'm really frustrated. Well, I'm definitely sorry to hear about that but, um, I, I can definitely assist. Um, what's the last four of your Social? 7333. Your first and last name? Garrett Foster. Okay. And if you'll verify your address and date of birth. 5322 Peltier Road, Albertville, Alabama, 35951. February 14th, 1995. Phone number, 256-470-0531? Yes, and the email should be the same 'cause she verified it a second ago too. Okay, yeah. It's just for security purposes, we have to verify your information every time you call in. Um, but what can I assist you with today? Well, I've- I've had tons of issue with the online services and she was asking questions about which insurance when I don't... I can't even get a physical copy and apparently I'm paying for a whole bunch of things I don't know about. My doctor just went in for a PA, a prior authorization for my medication, and she was asking like which insurance and I don't know. As far as I'm aware, I have one, American Public Life for all three, dental, health and vision. I don't... I don't know anything else but I need to know if that got approved or not 'cause if it didn't, it... I'll get covered somewhere else and I need to cancel it entirely. Okay. So the reason why we're asking these questions is because we're not the insurance carriers. We are your benefits administrator- I'm aware but I was never informed- Well, let me, I- ... of these all extra things. I know, I've been through all this with another agent and I'm really angry to do it again. I know what's going on. I just need to know about the prior authorization. Is there... But that's what I'm trying to explain to you. And, and if you could just allow me to explain, we have nothing to do with prior authorization. That is specifically through the insurance carrier. You have multiple insurance carriers. Not everything is- And I shouldn't. That's the problem. I shouldn't. I should have American Public Life and that's all I've been informed about and all they will send me is a digital copy of that. I... If otherwise, I need other stuff cut off immediately. Like, all this extra, I don't know what it is. When I asked for my insurance to be upgraded, I asked for the best. I don't know what they did but all this other stuff, I haven't been told and as far as I'm aware, with the cards I turn in, I get covered nowhere. So I need all this stopped and it gets pulled out of my check and it just needs to stop if it's not gonna help, if I can't get pri- or help from someone. And we can definitely do that. But I wanna make sure that I explain everything to you so that we're, we're doing it exactly how you want it so there's no issues in the future. So I'm gonna go ahead and explain everything the best that I can to you. Now, you have dental with American Public Life. You have vision through MetLife. You have the VIP Classic medical plan which covers your non-preventative services, so that's like going to the hospital, going to a physician's office,

urgent care, emergency room, those type of services. That is also with American Public Life. Now, you have the MUC TeleRx. This medical plan covers your preventative services. So you're- Hold on. That, that one specifically, definitely, for sure I need you to put a stop on it 'cause those people at the online virtual care refused to help me. I've hit my limit after three months of my blood pressure medicine, of my refills, so it definitely needs to be taken off. I know that for sure. Those people would have not helped me. Okay, I- That is one of my many issues. I need that ended all together 'cause they just told me to go find a in-person doctor. Their exact words. Okay. That's not a problem. We can take the MUC TeleRx off. Now, another thing, I do wanna make sure that you have all your ID cards. The ID card for the VIP- No. I've, I've asked multiple times and each time they never send anything. I've got the dental and vision for American Public Life. That's why I'm... uh, it's crazy that you say MetLife because they sent me a card for both, but American Public Life and I've got the- Yes, because one is for your- ... MetLife one online, a digital version of that one. But the, the actual medical one, they've only ever sent a digital version and I've asked- Correct. ... multiple times for the actual physical copy 'cause some places don't really wanna bother with it and they won't do that. I'm, I'm struggling with all these people and I- I, all I asked for is the beds hoping that I would get coverage and it still covered nothing. Even my medication went up in price and they sent in a prior authorization and that should have been fine. Okay. That's what I'm trying to figure out. So who did they send the prior authorization to? I sent them the card that I have which should be-Your medical ID card? American Public Life? Yes, the only cards I've been sending, yeah, with the car- all the numbers and codes- Okay. ... they ask for it. They ask for all the group codes and the bin codes and stuff. So I sent in my medical card. Okay. So at this- And I also sent them a copy of the MetLife one which is the same number. Okay so at this point, if you gave them the medical ID card that has American Public Life on it and that's where they sent the prior authorization to for your medication, you're gonna need to reach out to PharmaVail. And I can give you PharmaVail's phone number because that's the carrier for your prescriptions. Okay let me pull up something to write it down. Okay, I'm ready. All right let's see. Okay so phone number for PharmaVail is 933-3734. Okay. Now I'm also going to give you the phone number for American Public Life just in case, because again like I said, we're just the ministers so I don't know if your provider sent that authorization to American Public Life or if they sent it to PharmaVail. So just in case American Public Life's phone number is 256-8606. Okay. Um, and then what I'm going to go ahead do, I'm going to request for the MEC TeleRx to be taken off your enrollment. That does typically take about one to two weeks to be processed through payroll so you may see one to two more deductions for that plan. If you do, it will provide the coverage you're paying for until your payroll has officially canceled it on their end. I'm also going to go ahead and resend you copies of all of your digital cards to your email address so that you have them and they're going to be clearly labeled for you, your medical, your dental and your vision. And then I'm also going to s- request from American Public Life that a physical copy of your medical is sent to your mailing address. Yes, specifically the medical 'cause I've, I've got them to send it out three times and they keep sending out the dental one especially, and that's never... the medical is never included. I don't- Okay. Yes sir, I'm going to make sure- I don't know how to make it clearer for them but... I'm, go ahead and request that for them. And I'm only going to put in the request for the medical. Was there anything else that you might need help with? Am I paying for anything else besides that? I wanted to make sure that that's taken off but I may have to come back if

they don't approve the prior authorization. I've tried even with the in-person they bounced back after three months and said they wouldn't pay. I don't, I don't get what they will pay for it and it's supposed to be the best. I don't... and it, it's been... I don't know how to get any more preventative than my blood pressure, like that's a... I mean it's not your fault, I'm sorry thank you. You're welcome. Was there anything else you needed help with? As of right now no, thank you. Okay. I'm going to call my, uh uh, the medical team about the prior authorization. Thank you. You're welcome. You have a good day. You too bye. Bye bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Victoria. How can I help you?

Speaker speaker_1: Um, yes, my name is Garrett Foster and I just had a lady hang up on me when I was trying to figure out a whole bunch of problems with my attorney. She just-

Speaker speaker_0: Wow.

Speaker speaker_1: ... straight hung up on me.

Speaker speaker_0: What's the name of the agency you work for?

Speaker speaker_1: Staff, or it's Arch Staffing. I've had to explain a whole bunch of stuff just for her to hang up on me. That... I'm really frustrated.

Speaker speaker_0: Well, I'm definitely sorry to hear about that but, um, I, I can definitely assist. Um, what's the last four of your Social?

Speaker speaker_1: 7333.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Garrett Foster.

Speaker speaker_0: Okay. And if you'll verify your address and date of birth.

Speaker speaker_1: 5322 Peltier Road, Albertville, Alabama, 35951. February 14th, 1995.

Speaker speaker_0: Phone number, 256-470-0531?

Speaker speaker_1: Yes, and the email should be the same 'cause she verified it a second ago too.

Speaker speaker_0: Okay, yeah. It's just for security purposes, we have to verify your information every time you call in. Um, but what can I assist you with today?

Speaker speaker_1: Well, I've- I've had tons of issue with the online services and she was asking questions about which insurance when I don't... I can't even get a physical copy and apparently I'm paying for a whole bunch of things I don't know about. My doctor just went in for a PA, a prior authorization for my medication, and she was asking like which insurance

and I don't know. As far as I'm aware, I have one, American Public Life for all three, dental, health and vision. I don't... I don't know anything else but I need to know if that got approved or not 'cause if it didn't, it... I'll get covered somewhere else and I need to cancel it entirely.

Speaker speaker_0: Okay. So the reason why we're asking these questions is because we're not the insurance carriers. We are your benefits administrator-

Speaker speaker_1: I'm aware but I was never informed-

Speaker speaker_0: Well, let me, I-

Speaker speaker_1: ... of these all extra things. I know, I've been through all this with another agent and I'm really angry to do it again. I know what's going on. I just need to know about the prior authorization.

Speaker speaker_0: Is there... But that's what I'm trying to explain to you. And, and if you could just allow me to explain, we have nothing to do with prior authorization. That is specifically through the insurance carrier. You have multiple insurance carriers. Not everything is-

Speaker speaker_1: And I shouldn't. That's the problem. I shouldn't. I should have American Public Life and that's all I've been informed about and all they will send me is a digital copy of that. I... If otherwise, I need other stuff cut off immediately. Like, all this extra, I don't know what it is. When I asked for my insurance to be upgraded, I asked for the best. I don't know what they did but all this other stuff, I haven't been told and as far as I'm aware, with the cards I turn in, I get covered nowhere. So I need all this stopped and it gets pulled out of my check and it just needs to stop if it's not gonna help, if I can't get pri- or help from someone.

Speaker speaker_0: And we can definitely do that. But I wanna make sure that I explain everything to you so that we're, we're doing it exactly how you want it so there's no issues in the future. So I'm gonna go ahead and explain everything the best that I can to you. Now, you have dental with American Public Life. You have vision through MetLife. You have the VIP Classic medical plan which covers your non-preventative services, so that's like going to the hospital, going to a physician's office, urgent care, emergency room, those type of services. That is also with American Public Life. Now, you have the MUC TeleRx. This medical plan covers your preventative services. So you're-

Speaker speaker_1: Hold on. That, that one specifically, definitely, for sure I need you to put a stop on it 'cause those people at the online virtual care refused to help me. I've hit my limit after three months of my blood pressure medicine, of my refills, so it definitely needs to be taken off. I know that for sure. Those people would have not helped me.

Speaker speaker_0: Okay, I-

Speaker speaker_1: That is one of my many issues. I need that ended all together 'cause they just told me to go find a in-person doctor. Their exact words.

Speaker speaker_0: Okay. That's not a problem. We can take the MUC TeleRx off. Now, another thing, I do wanna make sure that you have all your ID cards. The ID card for the VIP-

Speaker speaker_1: No. I've, I've asked multiple times and each time they never send anything. I've got the dental and vision for American Public Life. That's why I'm... uh, it's crazy that you say MetLife because they sent me a card for both, but American Public Life and I've got the-

Speaker speaker_0: Yes, because one is for your-

Speaker speaker_1: ... MetLife one online, a digital version of that one. But the, the actual medical one, they've only ever sent a digital version and I've asked-

Speaker speaker_0: Correct.

Speaker speaker_1: ... multiple times for the actual physical copy 'cause some places don't really wanna bother with it and they won't do that. I'm, I'm struggling with all these people and I- I, all I asked for is the beds hoping that I would get coverage and it still covered nothing. Even my medication went up in price and they sent in a prior authorization and that should have been fine.

Speaker speaker_0: Okay.

Speaker speaker_1: That's what I'm trying to figure out.

Speaker speaker_0: So who did they send the prior authorization to?

Speaker speaker_1: I sent them the card that I have which should be-

Speaker speaker_0: Your medical ID card?

Speaker speaker_1: American Public Life? Yes, the only cards I've been sending, yeah, with the car- all the numbers and codes-

Speaker speaker_0: Okay.

Speaker speaker_1: ... they ask for it. They ask for all the group codes and the bin codes and stuff. So I sent in my medical card.

Speaker speaker_0: Okay. So at this-

Speaker speaker_1: And I also sent them a copy of the MetLife one which is the same number.

Speaker speaker_0: Okay so at this point, if you gave them the medical ID card that has American Public Life on it and that's where they sent the prior authorization to for your medication, you're gonna need to reach out to PharmaVail. And I can give you PharmaVail's phone number because that's the carrier for your prescriptions.

Speaker speaker_1: Okay let me pull up something to write it down. Okay, I'm ready.

Speaker speaker_0: All right let's see. Okay so phone number for PharmaVail is 933-3734.

Speaker speaker_1: Okay.

Speaker speaker_0: Now I'm also going to give you the phone number for American Public Life just in case, because again like I said, we're just the ministers so I don't know if your provider sent that authorization to American Public Life or if they sent it to PharmaVail. So just in case American Public Life's phone number is 256-8606.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then what I'm going to go ahead do, I'm going to request for the MEC TeleRx to be taken off your enrollment. That does typically take about one to two weeks to be processed through payroll so you may see one to two more deductions for that plan. If you do, it will provide the coverage you're paying for until your payroll has officially canceled it on their end. I'm also going to go ahead and resend you copies of all of your digital cards to your email address so that you have them and they're going to be clearly labeled for you, your medical, your dental and your vision. And then I'm also going to s- request from American Public Life that a physical copy of your medical is sent to your mailing address.

Speaker speaker_1: Yes, specifically the medical 'cause I've, I've got them to send it out three times and they keep sending out the dental one especially, and that's never... the medical is never included. I don't-

Speaker speaker_0: Okay. Yes sir, I'm going to make sure-

Speaker speaker_1: I don't know how to make it clearer for them but...

Speaker speaker_0: I'm, go ahead and request that for them. And I'm only going to put in the request for the medical. Was there anything else that you might need help with?

Speaker speaker_1: Am I paying for anything else besides that? I wanted to make sure that that's taken off but I may have to come back if they don't approve the prior authorization. I've tried even with the in-person they bounced back after three months and said they wouldn't pay. I don't, I don't get what they will pay for it and it's supposed to be the best. I don't... and it, it's been... I don't know how to get any more preventative than my blood pressure, like that's a... I mean it's not your fault, I'm sorry thank you.

Speaker speaker_0: You're welcome. Was there anything else you needed help with?

Speaker speaker_1: As of right now no, thank you.

Speaker speaker_0: Okay.

Speaker speaker_1: I'm going to call my, uh uh, the medical team about the prior authorization. Thank you.

Speaker speaker_0: You're welcome. You have a good day.

Speaker speaker_1: You too bye.

Speaker speaker_0: Bye bye.