

## Transcript: Francesca

**Baez-6411976267481088-6018420226867200**

### Full Transcript

Your call- ... may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi, Francesca. Okay, I always have problems 'cause I never understand my medical here. It's, we're Canadian, so we're not used to this. So, uh, we have a card here and it says payer ID. And I just wanted to verify, do we have any vision coverage or not? Okay. What staffing company- So- ... do you work with? It's Oxford Global. All right. What are the last four of your Social? 0698. And lastly, the last name? Govorkov, G-O-V-O-R-K-O-V. All right. And then for security purposes, could you please verify your- Hmm. ... mailing address and date of birth? Yep. 13 Golden Oak Court, Valley Park, Missouri, 63088. And what else did you want? Your date of birth. Oh, his, well, my husband's date of birth is the 21st of December, 1949 and mine is May 14th, 1965. All right. Okay, so you're Ms. Emma, the dependent on the policy- Yeah. ... card, all right. Mm-hmm. And then we have the address down as 12 Golden Oak. It's 13, right? No, 13. Okay. God, those administrators are crazy. If I'm not mistaking, I believe you're looking at your medical preventative card. Mm-hmm. Does it have roughly three or four blue squares on one side and two on the other? Uh, it's got one which says providers and on the back, it says, "Oxford, Elexir and MultiPlan." So it says member, pharmacy and medical. Mm-hmm. Yeah, so that would be the medical preventative one. Okay. Let's see. Is there anything else we're supposed to have? As I said- So- ... we're not good at this. No, it's okay. Thank God for this. So as far as coverage goes, you guys have that medical preventative. Um, you guys have- Mm-hmm. ... dental and medical, but I do not see a vision plan in here. Do you, do when we provide the dental... Well, I guess they- Mm-hmm. ... probably got us down, right, because we've been processing all sorts of things. Um, but, 'cause we don't have a card for that. For the dental? Is there a special number I'm supposed to give them? No, for dental. Hmm. Is there a separate card or, or is it... I'm assuming that they have it a dentist because we've been doing all sorts of things with it, so. Yes, Ms. Emma, if I'm not mistaking, you guys are missing a total of two benefit cards 'cause you're supposed to have another medical card. Your benefits for medical are- Oh. ... split into two plans. There's one that's preventative, and there's another one that's hospital indemnity which is also recognized as hospital services. And since you just- Oh. ... stated you don't have the dental, that does lead me to the conclusion that you're missing both of those two. I'm missing my cards and I bet you because they had 12, it never got to us, did it? I believe so too. The only part that I'm not too sure on is- Yeah. ... how you guys got the medical preventative one 'cause they're both sent to the same address. But, yeah, I know, but we've had this one for ages. I never know whether it's still valid, if it's the same thing or anything 'cause I have a group... Well, you've got the group number, right? And I've got an employee ID of, oh God, I can't even read this with glasses. D... Oh, I'm gonna get the magnifier. Uh, I've got an employee ID here of D43300679. Yeah.

So that will be the same policy number that the current active policy also has. Okay. Well, that's good to know. Okay, so I'm just missing something then. So you're just missing the dental- Oh. And you're missing your hospital- Wow. ... services one. Yeah. Ugh, no wonder I got charged for my hospital services when they, uh, went there 'cause I didn't have that special card. And then the other thing- I, I got bitten by my dog . Oh, no, no, no. Oh, ah, no biggie, but just, yeah. I know, it's just so weird. I keep getting... You see, I've got, I've got another older one here. It's got the same thing and it says member, pharmacy, medical. It's the same thing. So, I mean, these are old ones. Okay. You know, hmm. I guess. So what I went ahead and did was- Is there any way we can... So-sorry. Go ahead. No, it's okay. Um, I was just gonna say, I went ahead and sent you a copy of all your current three benefit cards. Thank you. Thank you. Just to be on the safe side. Yeah. I sent them to both emails. Okay. Oh, good. Um, the only thing is, Ms. Emma, the email that is- Yes. ... sega\_g@telus.net, it says that it was unable to deliver their access net. But it's not, it's not Tel- No, TELUS, TELUS doesn't exist anymore. Okay. Yeah. It's, it's, it's sega. and then Govorkov is last name, @gmail.That TELUS, like, went... I see what happened. So they left the other one, the TELUS, that net one there, and then just added the- Oh. ... Gmail one as secondary. But let me go ahead and delete it. Oh, yeah. TELUS is nonexistent anymore. They used to be a big service in Canada, but not anymore. It happens sometimes with big companies, unfortunately. I know. They get swallowed by other ones, don't they? Unfortunately, that is the command of the chain. Excuse me. Hmm. Yeah. And then I did want to say, Ms. Emma, from all three of your- Mm-hmm. ... plans, there's only one that requires network. That's gonna be the one- Mm-hmm. ... that you're holding for any medical preventative services. Oh. Oh, okay, okay. Yeah, and I've got to find a new doctor, because my doctor is leaving. I feel like when- I need a new doctor. ... you have to change mechanics or doctors- Oh. ... it's very difficult 'cause you had already, like, built up your trust with them. Yeah, there's a good rapport going and everything. Yeah. Yeah. And then you have to start all over again explaining- How do I go about that? Because I remember- ... everything. ... uh, when I, when we moved here to Missouri- Mm-hmm. ... uh, how do I go about that? Is that with the MultiPlan? Do I go onto the 90 Degree Benefits to look for doctors in my area? I can't remember. So it will actually be with the MultiPlan 'cause they're the network provider. Oh. 90 Degree is the carrier for your medical preventative plan. I did, on that email that I sent the three cards to- Yes. ... I did send the information for them. Yes. And then for Carencen- Oh, good. ... network for the dental. Thank you. Oh, okay. Oh, God, I get so lost. I really do. Yeah. I, I don't know how you guys do it. All the paperwork, all the blah. Just gets so- At first it can be a little overwhelming- ... overwhelming. ... and then when you kinda get the hang- Wow. ... of it, it gets a little bit easier. Well, I know, but it's funny. When I give people my MultiPlan, or I give them the 90 Degree Benefits Card, they're like, "We've never seen this one." And I'm like, "Oh, shit." "Here we go again." Yeah. And I'm like, "This is all I have. I'm sorry." So anyway, we'll try again, hey? Hmm. Uh. Okay. I need some \*\*\*\*\* ... So I did send all three of them to the email that we have on file. Hmm. Yeah. On the e- the Gmail one. Yep. And I only- At home, right, you said? Um, I only have that one, the sega.hislastname@gmail.com. Segal@gmail.com. Okay, well, that's good. That's fine. I can get it from him when he comes home from work. All right, great. And then if you do need to add your email into there, um, if I'm not mistaken, we'll need him to be on the line to do so. Yeah. To add the new email in there. But I do see, as I'm looking over everything else in your policy, I do see here you guys have been currently active with no lapse

in coverage, which is good. And then I did update that issue with the address number being wrong. I did correct it to being 13 Golden Oak Court. Thank you. There we go. All right, and then, Ms. Emma- Wow. ... I did want to ask- Yes? ... I know you're trying to locate a doctor. Uh-huh. Do you want me to transfer you to the MultiPlan network to see if they can get it for you? Well, I'm actually... Oh, select network. MultiPlan. Oh, okay. Oh, sorry. Oh. Oh. I was just looking at here. I was online on MultiPlan. Okay. I went online, and it says, "So which network would you like? What network appears on the front or back of your benefit cards?" Well, it's the 90 Degree Benefits, isn't it? No. Is it the MEC coverage, M-E-C? Oh, I still don't get it. So far it's there. Um, help, EOC? No. MultiPlan, it must be MultiPlan. Oh. Good Lord. Uh, preventative services. Preventative services only. There we go. Now we got it. So it's working now? I think so. I just, it just didn't, um... I was looking for a family practice, right? And it said you have to, uh, look in your network. Oh. But they don't seem to give me anything. No providers. Oh, come on. Yes, okay. Well, here we go, I found a whole bunch of doctors. Super. Okay, I think it's working and, uh- All right. ... I thank you very much. You're welcome. Yeah. It was my pleasure. Hope you have a wonderful- You have a great day. ... rest of the day. Thank you for your time. Thanks. Bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call- ... may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Hi, Francesca. Okay, I always have problems 'cause I never understand my medical here. It's, we're Canadian, so we're not used to this. So, uh, we have a card here and it says payer ID. And I just wanted to verify, do we have any vision coverage or not?

Speaker speaker\_1: Okay. What staffing company-

Speaker speaker\_2: So-

Speaker speaker\_1: ... do you work with?

Speaker speaker\_2: It's Oxford Global.

Speaker speaker\_1: All right. What are the last four of your Social?

Speaker speaker\_2: 0698.

Speaker speaker\_1: And lastly, the last name?

Speaker speaker\_2: Govorkov, G-O-V-O-R-K-O-V.

Speaker speaker\_1: All right. And then for security purposes, could you please verify your-

Speaker speaker\_2: Hmm.

Speaker speaker\_1: ... mailing address and date of birth?

Speaker speaker\_2: Yep. 13 Golden Oak Court, Valley Park, Missouri, 63088. And what else did you want?

Speaker speaker\_1: Your date of birth.

Speaker speaker\_2: Oh, his, well, my husband's date of birth is the 21st of December, 1949 and mine is May 14th, 1965.

Speaker speaker\_1: All right. Okay, so you're Ms. Emma, the dependent on the policy-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... card, all right.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then we have the address down as 12 Golden Oak. It's 13, right?

Speaker speaker\_2: No, 13.

Speaker speaker\_1: Okay.

Speaker speaker\_2: God, those administrators are crazy.

Speaker speaker\_1: If I'm not mistaking, I believe you're looking at your medical preventative card.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Does it have roughly three or four blue squares on one side and two on the other?

Speaker speaker\_2: Uh, it's got one which says providers and on the back, it says, "Oxford, Elexir and MultiPlan." So it says member, pharmacy and medical. Mm-hmm.

Speaker speaker\_1: Yeah, so that would be the medical preventative one.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Let's see.

Speaker speaker\_2: Is there anything else we're supposed to have? As I said-

Speaker speaker\_1: So-

Speaker speaker\_2: ... we're not good at this.

Speaker speaker\_1: No, it's okay.

Speaker speaker\_2: Thank God for this.

Speaker speaker\_1: So as far as coverage goes, you guys have that medical preventative. Um, you guys have-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... dental and medical, but I do not see a vision plan in here.

Speaker speaker\_2: Do you, do when we provide the dental... Well, I guess they-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... probably got us down, right, because we've been processing all sorts of things. Um, but, 'cause we don't have a card for that.

Speaker speaker\_1: For the dental?

Speaker speaker\_2: Is there a special number I'm supposed to give them? No, for dental.

Speaker speaker\_1: Hmm.

Speaker speaker\_2: Is there a separate card or, or is it... I'm assuming that they have it a dentist because we've been doing all sorts of things with it, so.

Speaker speaker\_1: Yes, Ms. Emma, if I'm not mistaking, you guys are missing a total of two benefit cards 'cause you're supposed to have another medical card. Your benefits for medical are-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... split into two plans. There's one that's preventative, and there's another one that's hospital indemnity which is also recognized as hospital services. And since you just-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... stated you don't have the dental, that does lead me to the conclusion that you're missing both of those two.

Speaker speaker\_2: I'm missing my cards and I bet you because they had 12, it never got to us, did it?

Speaker speaker\_1: I believe so too. The only part that I'm not too sure on is-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... how you guys got the medical preventative one 'cause they're both sent to the same address.

Speaker speaker\_2: But, yeah, I know, but we've had this one for ages. I never know whether it's still valid, if it's the same thing or anything 'cause I have a group... Well, you've got the group number, right? And I've got an employee ID of, oh God, I can't even read this with glasses. D... Oh, I'm gonna get the magnifier . Uh, I've got an employee ID here of D43300679.

Speaker speaker\_1: Yeah. So that will be the same policy number that the current active policy also has.

Speaker speaker\_2: Okay. Well, that's good to know. Okay, so I'm just missing something then.

Speaker speaker\_1: So you're just missing the dental-

Speaker speaker\_2: Oh.

Speaker speaker\_1: And you're missing your hospital-

Speaker speaker\_2: Wow.

Speaker speaker\_1: ... services one.

Speaker speaker\_2: Yeah. Ugh, no wonder I got charged for my hospital services when they, uh, went there 'cause I didn't have that special card.

Speaker speaker\_1: And then the other thing-

Speaker speaker\_2: I, I got bitten by my dog .

Speaker speaker\_1: Oh, no, no, no.

Speaker speaker\_2: Oh, ah, no biggie, but just, yeah. I know, it's just so weird. I keep getting... You see, I've got, I've got another older one here. It's got the same thing and it says member, pharmacy, medical. It's the same thing. So, I mean, these are old ones.

Speaker speaker\_1: Okay.

Speaker speaker\_2: You know, hmm. I guess.

Speaker speaker\_1: So what I went ahead and did was-

Speaker speaker\_2: Is there any way we can... So-sorry. Go ahead.

Speaker speaker\_1: No, it's okay. Um, I was just gonna say, I went ahead and sent you a copy of all your current three benefit cards.

Speaker speaker\_2: Thank you. Thank you.

Speaker speaker\_1: Just to be on the safe side.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: I sent them to both emails.

Speaker speaker\_2: Okay. Oh, good.

Speaker speaker\_1: Um, the only thing is, Ms. Emma, the email that is-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... sega\_g@telus.net, it says that it was unable to deliver their access net.

Speaker speaker\_2: But it's not, it's not Tel- No, TELUS, TELUS doesn't exist anymore.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah. It's, it's, it's sega. and then Govorkov is last name, @gmail. That TELUS, like, went...

Speaker speaker\_1: I see what happened. So they left the other one, the TELUS, that net one there, and then just added the-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... Gmail one as secondary. But let me go ahead and delete it.

Speaker speaker\_2: Oh, yeah. TELUS is nonexistent anymore. They used to be a big service in Canada, but not anymore.

Speaker speaker\_1: It happens sometimes with big companies, unfortunately.

Speaker speaker\_2: I know. They get swallowed by other ones, don't they?

Speaker speaker\_1: Unfortunately, that is the command of the chain. Excuse me.

Speaker speaker\_2: Hmm. Yeah.

Speaker speaker\_1: And then I did want to say, Ms. Emma, from all three of your-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... plans, there's only one that requires network. That's gonna be the one-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that you're holding for any medical preventative services.

Speaker speaker\_2: Oh. Oh, okay, okay. Yeah, and I've got to find a new doctor, because my doctor is leaving.

Speaker speaker\_1: I feel like when-

Speaker speaker\_2: I need a new doctor.

Speaker speaker\_1: ... you have to change mechanics or doctors-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... it's very difficult 'cause you had already, like, built up your trust with them.

Speaker speaker\_2: Yeah, there's a good rapport going and everything.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And then you have to start all over again explaining-

Speaker speaker\_2: How do I go about that? Because I remember-

Speaker speaker\_1: ... everything.

Speaker speaker\_2: ... uh, when I, when we moved here to Missouri-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... uh, how do I go about that? Is that with the MultiPlan? Do I go onto the 90 Degree Benefits to look for doctors in my area? I can't remember.

Speaker speaker\_1: So it will actually be with the MultiPlan 'cause they're the network provider.

Speaker speaker\_2: Oh.

Speaker speaker\_1: 90 Degree is the carrier for your medical preventative plan. I did, on that email that I sent the three cards to-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... I did send the information for them.

Speaker speaker\_2: Yes.

Speaker speaker\_1: And then for Carencen-

Speaker speaker\_2: Oh, good.

Speaker speaker\_1: ... network for the dental.

Speaker speaker\_2: Thank you. Oh, okay. Oh, God, I get so lost. I really do. Yeah. I, I don't know how you guys do it. All the paperwork, all the blah. Just gets so-

Speaker speaker\_1: At first it can be a little overwhelming-

Speaker speaker\_2: ... overwhelming.

Speaker speaker\_1: ... and then when you kinda get the hang-

Speaker speaker\_2: Wow.

Speaker speaker\_1: ... of it, it gets a little bit easier.

Speaker speaker\_2: Well, I know, but it's funny. When I give people my MultiPlan, or I give them the 90 Degree Benefits Card, they're like, "We've never seen this one." And I'm like, "Oh, shit." "Here we go again."

Speaker speaker\_1: Yeah.

Speaker speaker\_2: And I'm like, "This is all I have. I'm sorry." So anyway, we'll try again, hey? Hmm. Uh.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I need some \*\*\*\*\* ...

Speaker speaker\_1: So I did send all three of them to the email that we have on file.

Speaker speaker\_2: Hmm. Yeah.

Speaker speaker\_1: On the e- the Gmail one.

Speaker speaker\_2: Yep.

Speaker speaker\_1: And I only-

Speaker speaker\_2: At home, right, you said?

Speaker speaker\_1: Um, I only have that one, the sega.hislastname@gmail.com.

Speaker speaker\_2: Segal@gmail.com. Okay, well, that's good. That's fine. I can get it from him when he comes home from work.

Speaker speaker\_1: All right, great. And then if you do need to add your email into there, um, if I'm not mistaken, we'll need him to be on the line to do so.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: To add the new email in there. But I do see, as I'm looking over everything else in your policy, I do see here you guys have been currently active with no lapse in coverage, which is good. And then I did update that issue with the address number being wrong. I did correct it to being 13 Golden Oak Court.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: There we go. All right, and then, Ms. Emma-

Speaker speaker\_2: Wow.

Speaker speaker\_1: ... I did want to ask-

Speaker speaker\_2: Yes?

Speaker speaker\_1: ... I know you're trying to locate a doctor.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Do you want me to transfer you to the MultiPlan network to see if they can get it for you?

Speaker speaker\_2: Well, I'm actually... Oh, select network. MultiPlan. Oh, okay. Oh, sorry. Oh. Oh. I was just looking at here. I was online on MultiPlan.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I went online, and it says, "So which network would you like? What netwo- appears on the front or back of your benefit cards?" Well, it's the 90 Degree Benefits, isn't it? No. Is it the MEC coverage, M-E-C? Oh, I still don't get it.

Speaker speaker\_1: So far it's there.

Speaker speaker\_2: Um, help, EOC? No. MultiPlan, it must be MultiPlan. Oh. Good Lord. Uh, preventative services. Preventative services only. There we go. Now we got it.

Speaker speaker\_1: So it's working now?

Speaker speaker\_2: I think so. I just, it just didn't, um... I was looking for a family practice, right? And it said you have to, uh, look in your network. Oh. But they don't seem to give me anything. No providers. Oh, come on. Yes, okay. Well, here we go, I found a whole bunch of doctors. Super. Okay, I think it's working and, uh-

Speaker speaker\_1: All right.

Speaker speaker\_2: ... I thank you very much.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: It was my pleasure. Hope you have a wonderful-

Speaker speaker\_2: You have a great day.

Speaker speaker\_1: ... rest of the day. Thank you for your time.

Speaker speaker\_2: Thanks. Bye.

Speaker speaker\_1: Bye-bye.