

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hi. Um, I enrolled... Oh my gosh, if I can talk. I enrolled in vision coverage with my company through you guys. I'm just trying to figure out what plan we get enrolled into so that I can check my coverage. It basically, I'm trying to get... What's offered is MetLife, and when I tried to call MetLife, they literally will not help you unless you know what plan you have, and that's the problem is I don't know what plan I have. So I'm hoping that you guys can just tell me that. Um, so Ms. Wilson, the staffing companies that we work with only offer one vision plan. It could very well be- So what plan is that? ... that you're calling into... The vision plan. It doesn't have any other name. It could very well be that you're calling into the department for your major medical insurance and not their PPO insurance. What is the number you're calling? Well, I called MetLife. I called MetLife directly because on my, on my insurance card, it says, "MetLife VSP Network, go to this website for vision benefits, blah, blah, blah, blah, blah," and I tried calling their 1-800 number. If you go on their website and look, their website errors out, so I can't see what plan I'm enrolled into. Okay. What phone number are you calling, ma'am? The phone number I called for them is... Oh, I gotta find it. Uh, it was 888-705-8558. Let's see. Let me take a look into your account to see if maybe in the benefit guide that phone number is in. What staffing company do you work with and what are the last four of the social? Um, Oxford Global Resources, and the last four is 8174. When I look at our enrollment guide, it says to call this number to ask about questions regarding the plans that we're enrolled into. Yes, ma'am. Can you verify your mailing address and date of birth to make sure I located the correct account, please? Yeah, date of birth is 9/20/92, and address is 2323 Central Park Boulevard, Denver, Colorado, 80238. Thank you very much. I'll just place you on a brief hold while I look into the benefit guide and I'll be right back. Okay, thank you. Thank you. Thank you for holding, Ms. Wilson. Yeah. I believe the reason why they kept asking you for the specific name of the plan is 'cause you called our major medical insurance department, not the PPO department. I called whatever was listed on their website under insurance when I tried to look at vision. Yes, ma'am. So this is the vision- They transferred me about seven different times all over the place. It... Yes, ma'am. You know what? I... Go ahead. Yes, ma'am. I was trying to say the carrier of the vision plan, MetLife, doesn't only offer PPO limited plans, they also offer major medical insurance. However, the services that your staffing company is offering are PPO limited. There's a different phone number for your customer service with the vision plan. I can give you that phone number if you would like. Okay, so the PPO limited plan, can you tell me what the plan is, like what the plan name is? So, or is there just no plan name, it's just whatever? There is no plan name. This is the vision plan. That's what I mean by saying that the PPO limited department is different than the major medical insurance. Gotcha. Okay. Um... You know what? Don't, don't worry about it. I can tell already I'm never going to

figure out what actual vision coverage I have. So I'm just going to wing it and go somewhere, and if it's not covered, it's not covered, but I really appreciate your help. Thank you so much for taking a look at this and I hope you have a great day. Of course. I can also tell you what type of copayments the plan has for your coverage. It... I think it's like a \$10 exam. I'm trying to figure out i- what's covered. Is our lenses covered? That's all I wanted to know the entire time. Yes, ma'am, they are. You have a \$25 copay for lenses and frames, and then contact lens fittings has a \$0 copay. And if I tell you the name of a provider, would you be able to tell me if they're in-network or out-of-network? Unfortunately, we wouldn't, um, but I can provide you the phone number for the department that does have the provider list, even though your plan does not have a network requirement. Per the benefit guide, it does say that the places like Lassen, DRK, Walmart, Sam's Club or Vision Works as well as a Costco Optical are some of the providers accepted. So the one place that I want to go, I guarantee you it's not covered. I'm gonna have to pay for it out-of-pocket, which is fine. I don't care at this point. So okay, well, I really appreciate it. Thank you so much. Of course. Was there anything else I can assist you with? Nope, you've been great. Thank you. It was a pleasure. I hope you have a wonderful rest of your day and thank you for calling Benefits in our Cart today. You too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. Um, I enrolled... Oh my gosh, if I can talk. I enrolled in vision coverage with my company through you guys. I'm just trying to figure out what plan we get enrolled into so that I can check my coverage. It basically, I'm trying to get... What's offered is MetLife, and when I tried to call MetLife, they literally will not help you unless you know what plan you have, and that's the problem is I don't know what plan I have. So I'm hoping that you guys can just tell me that.

Speaker speaker_0: Um, so Ms. Wilson, the staffing companies that we work with only offer one vision plan. It could very well be-

Speaker speaker_1: So what plan is that?

Speaker speaker_0: ... that you're calling into... The vision plan. It doesn't have any other name. It could very well be that you're calling into the department for your major medical insurance and not their PPO insurance. What is the number you're calling?

Speaker speaker_1: Well, I called MetLife. I called MetLife directly because on my, on my insurance card, it says, "MetLife VSP Network, go to this website for vision benefits, blah, blah, blah, blah, blah," and I tried calling their 1-800 number. If you go on their website and look, their website errors out, so I can't see what plan I'm enrolled into.

Speaker speaker_0: Okay. What phone number are you calling, ma'am?

Speaker speaker_1: The phone number I called for them is... Oh, I gotta find it. Uh, it was 888-705-8558. Let's see.

Speaker speaker_0: Let me take a look into your account to see if maybe in the benefit guide that phone number is in. What staffing company do you work with and what are the last four of the social?

Speaker speaker_1: Um, Oxford Global Resources, and the last four is 8174. When I look at our enrollment guide, it says to call this number to ask about questions regarding the plans that we're enrolled into.

Speaker speaker_0: Yes, ma'am. Can you verify your mailing address and date of birth to make sure I located the correct account, please?

Speaker speaker_1: Yeah, date of birth is 9/20/'92, and address is 2323 Central Park Boulevard, Denver, Colorado, 80238.

Speaker speaker_0: Thank you very much. I'll just place you on a brief hold while I look into the benefit guide and I'll be right back.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: Thank you. Thank you for holding, Ms. Wilson.

Speaker speaker_1: Yeah.

Speaker speaker_0: I believe the reason why they kept asking you for the specific name of the plan is 'cause you called our major medical insurance department, not the PPO department.

Speaker speaker_1: I called whatever was listed on their website under insurance when I tried to look at vision.

Speaker speaker_0: Yes, ma'am. So this is the vision-

Speaker speaker_1: They transferred me about seven different times all over the place. It...

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: You know what? I... Go ahead.

Speaker speaker_0: Yes, ma'am. I was trying to say the carrier of the vision plan, MetLife, doesn't only offer PPO limited plans, they also offer major medical insurance. However, the services that your staffing company is offering are PPO limited. There's a different phone number for your customer service with the vision plan. I can give you that phone number if you would like.

Speaker speaker_1: Okay, so the PPO limited plan, can you tell me what the plan is, like what the plan name is? So, or is there just no plan name, it's just whatever?

Speaker speaker_0: There is no plan name. This is the vision plan. That's what I mean by saying that the PPO limited department is different than the major medical insurance.

Speaker speaker_1: Gotcha. Okay. Um... You know what? Don't, don't worry about it. I can tell already I'm never going to figure out what actual vision coverage I have. So I'm just going

to wing it and go somewhere, and if it's not covered, it's not covered, but I really appreciate your help. Thank you so much for taking a look at this and I hope you have a great day.

Speaker speaker_0: Of course. I can also tell you what type of copayments the plan has for your coverage.

Speaker speaker_1: It... I think it's like a \$10 exam. I'm trying to figure out i- what's covered. Is our lenses covered? That's all I wanted to know the entire time.

Speaker speaker_0: Yes, ma'am, they are. You have a \$25 copay for lenses and frames, and then contact lens fittings has a \$0 copay.

Speaker speaker_1: And if I tell you the name of a provider, would you be able to tell me if they're in-network or out-of-network?

Speaker speaker_0: Unfortunately, we wouldn't, um, but I can provide you the phone number for the department that does have the provider list, even though your plan does not have a network requirement. Per the benefit guide, it does say that the places like Lassen, DRK, Walmart, Sam's Club or Vision Works as well as a Costco Optical are some of the providers accepted.

Speaker speaker_1: So the one place that I want to go, I guarantee you it's not covered. I'm gonna have to pay for it out-of-pocket, which is fine. I don't care at this point. So okay, well, I really appreciate it. Thank you so much.

Speaker speaker_0: Of course. Was there anything else I can assist you with?

Speaker speaker_1: Nope, you've been great. Thank you.

Speaker speaker_0: It was a pleasure. I hope you have a wonderful rest of your day and thank you for calling Benefits in our Cart today.

Speaker speaker_1: You too. Bye.