

## Transcript: Estefania

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### Full Transcript

Thank you for contacting Benefits in a Card. My name is Stephanie. How can I assist you? Yeah, I'm just trying to find out if, um, this chiropractor that I'm seeing, um, is in my network. And, I'm not even sure from the prompt that I just listened to. I'm on the- I'm with the Multi plan, my medical benefits are Multi plan. Okay. I can get in your file to see what plans you have. Um, what staffing agency do you work for? Uh, MAU. And then, what are the last four of your Social? 8196. Y- your first and last name, please? It's a Bregere Horn, H-O-R-N is the last name, H-O-R-N. Okay. For security purposes, can you verify your address and date of birth? Yeah. My date of birth is 02/04/1968. And, oh my gosh, I recently had moved. Um, it's Senoia Road. I think it's 640 Senoia Road in Cairo, Georgia. Hmm. So you have the- the address right, but I do need the right numbers. Um, it's not those numbers. So, if you don't remember, you could always verify your full Social. But I would need the correct address to give you information. Okay. I mean, so I can just give you... I- I don't have it with me. It's in my other iPhone, so... Uh- You could always verify your full Social. ... could you give me your full Social? Mm-hmm. Okay. Let me know when you're ready. I'm ready. Okay. 260- Mm-hmm. ... 19- Mm-hmm. ... A1-96. Okay, thank you. It was 760. Um, do you want me to go ahead and update your address? Um, no. I've- I'm embarrassed, I've kind of forgotten what the address- the actual... I thought it was 640 Senoia Road, but I can do that later. I don't have that information, uh, with me right now. Okay, that's fine. And then, I have 678-764-4969 as your phone number. Yes. And I have bhorn2468@gmail.com. Is that up to date? Yeah. Yeah. So you have a NEC at hand. Yeah, so you are required to stay within the network, so you would have to call, um, the number that ends in 1403. Is that the number that you're calling? Uh... To find out. So, you would call, um, 800-457-1403 to find out where you could go with the, um, plan that you have to stay within the network. And to know if that's something that they cover, you would actually have to contact the carrier. So, you have the NEC at hand, which means you have two different carriers. For your preventative, which would be considered like your annuals, check-ups, screenings, that would 90 degrees. And for your actual medical, which is doctor visits, the sick, hospital visits, urgent care, emergency room or surgeries, that would be American Public Life. So, to know if- Okay. What about a chiropractor then? What about- So- ... chiropractic care? Yeah, so- so to know if that's something that they c- cover, you would have to speak to both of those, um... I believe you actually would have to speak to American Public Life, but I would also ask 90 Degrees, 'cause they would let you know if that's what they- 'Cause I don't see those phone numbers on the back of my card. Are they on the card? They should be on your card. Uh, let me pull your card up. I don't have anything to write with either, unfortunately. I have to go in the store and get a pen. So, if you want, I can just send it to your email. Um, sure. That'd be good. Um, but you do have two different carriers, so you would have to reach out to both of them and they would give you that answer. If that's

something that they cover. So they both have to be, they both have to cover it? Or just you don't know which one- No, just- just one. ... would- would, necessarily cover it? One. Yeah, that's the- that's the issue. We don't know necessary if it's, uh, considered preventative or if it's considered more hospital indemnity. But I would just recommend you to speak to both of them to see which one, 'cause you do have two different carriers, since you have your preventative and your hospital indemnity. For preventative it's 90 Degrees, and for your, um, hospital indemnity side, it would be American Public Life. So they would be able to answer if that's something that's covered. And to find the actual, um, provider, you would have to contact the number ending in 1403. But I'll- if you want, I can just send you that information to your email real quick. Um, do you mind holding while I do that? No, I- I don't mind. Mm-mm. It's okay. Okay. I'll be right back. Thank you. Okay. I went ahead and emailed you your two cards. Um, do you mind confirming that you received it? It should come from an email that says info@nacardi.com. Hello? Yes, sir. Um, do you mind confirming that you received the email that I sent you? It has the two cards attached to your, uh, email. The, the one that says American Public Life, that one is for your hospital indemnity and then the carrier's contact number is on there as well as the preventative card, preventative side, which would be 90 Degrees as well. Their carrier information is on that card as well. Okay. Yeah, this is a new phone. It's an Android, not an iPhone, so I'm not sure how to keep you on the phone and go to that. Oh, okay. Um, I've literally got this phone just about 100%. My laptop, when I get home, I'm sure it's there. Okay. Just remember that to know if a, um, if that service is covered, you do have to contact the carriers, okay? And then they would actually give you that answer if it is or if it isn't. So, if you call 90°- But who does that number- ... and they tell you that, that it isn't, then I would call APL and ask as well, since you have two different carriers. Yeah, but it's the people... It's the people... The numbers you just gave me, right? Yes. And then it's on the card as well. Like the first one, that sounds more like hospitalization, doesn't it? Like this chiropractor would just be like preventative, I would think. The problem with the second one- Um, so I'm not really sure if, if it's considered more like a hospital indemnity or a preventative. So, that's why that would be a reason why you would have to contact the carriers, 'cause they would actually let you know. Yeah. Um, and if the first one- 'Cause if the first one tells me... Yeah, if the first one I call tells me, "Oh, yeah. We cover that and we cover this one that you're looking at going through their network." Mm-hmm. Then I don't... Then I wouldn't need to call the second one, right? Correct. Yeah, 'cause they already gave you the answer. Okay. All right. Great. Well, thanks so much. You've been most helpful. You're welcome. And if you have any questions, you're welcome to contact us. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Great. Thanks again. Bye-bye now. You're welcome. Have a nice day. You too.

## Conversation Format

Speaker speaker\_0: Thank you for contacting Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Yeah, I'm just trying to find out if, um, this chiropractor that I'm seeing, um, is in my network. And, I'm not even sure from the prompt that I just listened to. I'm on the-

I'm with the Multi plan, my medical benefits are Multi plan.

Speaker speaker\_0: Okay. I can get in your file to see what plans you have. Um, what staffing agency do you work for?

Speaker speaker\_1: Uh, MAU.

Speaker speaker\_0: And then, what are the last four of your Social?

Speaker speaker\_1: 8196.

Speaker speaker\_0: Y- your first and last name, please?

Speaker speaker\_1: It's a Bregere Horn, H-O-R-N is the last name, H-O-R-N.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: Yeah. My date of birth is 02/04/1968. And, oh my gosh, I recently had moved. Um, it's Senoia Road. I think it's 640 Senoia Road in Cairo, Georgia.

Speaker speaker\_0: Hmm. So you have the- the address right, but I do need the right numbers. Um, it's not those numbers. So, if you don't remember, you could always verify your full Social. But I would need the correct address to give you information.

Speaker speaker\_1: Okay. I mean, so I can just give you... I- I don't have it with me. It's in my other iPhone, so... Uh-

Speaker speaker\_0: You could always verify your full Social.

Speaker speaker\_1: ... could you give me your full Social?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. Let me know when you're ready.

Speaker speaker\_0: I'm ready.

Speaker speaker\_1: Okay. 260-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... 19-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... A1-96.

Speaker speaker\_0: Okay, thank you. It was 760. Um, do you want me to go ahead and update your address?

Speaker speaker\_1: Um, no. I've- I'm embarrassed, I've kind of forgotten what the address- the actual... I thought it was 640 Senoia Road, but I can do that later. I don't have that information, uh, with me right now.

Speaker speaker\_0: Okay, that's fine. And then, I have 678-764-4969 as your phone number.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And I have bhorn2468@gmail.com. Is that up to date?

Speaker speaker\_1: Yeah. Yeah.

Speaker speaker\_0: So you have a NEC at hand. Yeah, so you are required to stay within the network, so you would have to call, um, the number that ends in 1403. Is that the number that you're calling?

Speaker speaker\_1: Uh...

Speaker speaker\_0: To find out. So, you would call, um, 800-457-1403 to find out where you could go with the, um, plan that you have to stay within the network. And to know if that's something that they cover, you would actually have to contact the carrier. So, you have the NEC at hand, which means you have two different carriers. For your preventative, which would be considered like your annuals, check-ups, screenings, that would 90 degrees. And for your actual medical, which is doctor visits, the sick, hospital visits, urgent care, emergency room or surgeries, that would be American Public Life. So, to know if-

Speaker speaker\_1: Okay. What about a chiropractor then? What about-

Speaker speaker\_0: So-

Speaker speaker\_1: ... chiropractic care?

Speaker speaker\_0: Yeah, so- so to know if that's something that they c- cover, you would have to speak to both of those, um... I believe you actually would have to speak to American Public Life, but I would also ask 90 Degrees, 'cause they would let you know if that's what they-

Speaker speaker\_1: 'Cause I don't see those phone numbers on the back of my card. Are they on the card?

Speaker speaker\_0: They should be on your card. Uh, let me pull your card up.

Speaker speaker\_1: I don't have anything to write with either, unfortunately. I have to go in the store and get a pen.

Speaker speaker\_0: So, if you want, I can just send it to your email.

Speaker speaker\_1: Um, sure. That'd be good.

Speaker speaker\_0: Um, but you do have two different carriers, so you would have to reach out to both of them and they would give you that answer. If that's something that they cover.

Speaker speaker\_1: So they both have to be, they both have to cover it? Or just you don't know which one-

Speaker speaker\_0: No, just- just one.

Speaker speaker\_1: ... would- would, necessarily cover it?

Speaker speaker\_0: One. Yeah, that's the- that's the issue. We don't know necessary if it's, uh, considered preventative or if it's considered more hospital indemnity. But I would just recommend you to speak to both of them to see which one, 'cause you do have two different carriers, since you have your preventative and your hospital indemnity. For preventative it's 90 Degrees, and for your, um, hospital indemnity side, it would be American Public Life. So they would be able to answer if that's something that's covered. And to find the actual, um, provider, you would have to contact the number ending in 1403. But I'll- if you want, I can just send you that information to your email real quick. Um, do you mind holding while I do that?

Speaker speaker\_1: No, I- I don't mind. Mm-mm. It's okay.

Speaker speaker\_0: Okay. I'll be right back.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Okay. I went ahead and emailed you your two cards. Um, do you mind confirming that you received it?

Speaker speaker\_0: It should come from an email that says info@nacardi.com.

Speaker speaker\_3: Hello?

Speaker speaker\_0: Yes, sir. Um, do you mind confirming that you received the email that I sent you? It has the two cards attached to your, uh, email. The, the one that says American Public Life, that one is for your hospital indemnity and then the carrier's contact number is on there as well as the preventative card, preventative side, which would be 90 Degrees as well. Their carrier information is on that card as well.

Speaker speaker\_3: Okay. Yeah, this is a new phone. It's an Android, not an iPhone, so I'm not sure how to keep you on the phone and go to that.

Speaker speaker\_0: Oh, okay.

Speaker speaker\_3: Um, I've literally got this phone just about 100%. My laptop, when I get home, I'm sure it's there.

Speaker speaker\_0: Okay. Just remember that to know if a, um, if that service is covered, you do have to contact the carriers, okay? And then they would actually give you that answer if it is or if it isn't. So, if you call 90°-

Speaker speaker\_3: But who does that number-

Speaker speaker\_0: ... and they tell you that, that it isn't, then I would call APL and ask as well, since you have two different carriers.

Speaker speaker\_3: Yeah, but it's the people... It's the people... The numbers you just gave me, right?

Speaker speaker\_0: Yes. And then it's on the card as well.

Speaker speaker\_3: Like the first one, that sounds more like hospitalization, doesn't it? Like this chiropractor would just be like preventative, I would think. The problem with the second one-

Speaker speaker\_0: Um, so I'm not really sure if, if it's considered more like a hospital indemnity or a preventative. So, that's why that would be a reason why you would have to contact the carriers, 'cause they would actually let you know.

Speaker speaker\_3: Yeah.

Speaker speaker\_0: Um, and if the first one-

Speaker speaker\_3: 'Cause if the first one tells me... Yeah, if the first one I call tells me, "Oh, yeah. We cover that and we cover this one that you're looking at going through their network."

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_3: Then I don't... Then I wouldn't need to call the second one, right?

Speaker speaker\_0: Correct. Yeah, 'cause they already gave you the answer.

Speaker speaker\_3: Okay. All right. Great. Well, thanks so much. You've been most helpful.

Speaker speaker\_0: You're welcome. And if you have any questions, you're welcome to contact us. We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker\_3: Okay. Great. Thanks again. Bye-bye now.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_3: You too.