

Transcript: Franchesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Fran . Hi, yes, my name is Adrienne, and I work with Oxford, um, Health, um, Oxford. Um, I'm trying to think of the rest of it. But, um, I'm trying to see exactly what insurance... what the insurance I have and what does it cover? Can you assist me with that or there's another number? No, ma'am, you have reached the right place. What are the last four of your Social to locate that account? Um, it's 7287. And can you please verify your mailing address and date of birth? Sure, um, date of birth is 10/30/70. Um, the address is 724 Brown Preachers Ave., North Las Vegas, Nevada 89081. We have the best phone number to reach you down as 310-529-6948, same as the one you called on. That's correct. And we have your email down as jane.touman@aol.com. That's correct. So let's see. Let, let me get up here. All right. Let me know, Adrienne, when you're ready. Okay. Let me see. Okay, I'm ready. All right, so you're currently covered for vision, dental, life insurance, certain disability, and medical under the Intro Plus Enhanced Plan, and these are OPP Limited Plans. OPP Limited Plan, okay. So now, that's what Oxford offers, right, the OPP Unlimited, I mean, Limited Plan? Yes, ma'am. Okay. Now, let me ask you a question. Under the OPP Limited, um, okay, so like yesterday, let me make a, um, prime example. Um, yesterday, I had, um, an abscess that was drained, and so I need to go in for wound care. So, do they have something like that where I can go and see the physician for wound care? Um, to go in for what care? I'm sorry. For wound care. So since you have to have a suture removal, can I go in to the doctor for a suture removal? 'Cause I'm learning yesterday, I'm understanding from yesterday when I called- Mm-hmm. ... that they don't even cover, they don't even curv- cover urgent care, so I'm like, "What plan doesn't cover urgent care?" So I'm trying to see what actually can I get done when I go to the doctor. Understood. So to know specifically what are those certain services that would be covered, you have to speak with a carrier. The reason for it- Mm-hmm. ... is 'cause we're the administrators, so what we're provided to give you guys information on is their benefit guide. And part of the benefit guide that we had- Mm-hmm. ... the only thing that it's gonna give me is a generation of them. Like it's gonna tell me, as of right now, your current plan covers- Mm-hmm. ... daily hospital confinements for \$100 per day. It will cover a wellness exam or test, \$75 out of the bill per year. Like those are the simple things that we have access to. But to know specifically that service, that you're needing to know whether or not it will be covered that you're getting, you'll have to speak- Uh-huh. ... with American Public Life to know if your current plan will cover that service. Oh, okay, so I need to actually call them directly to see what's actually... what's under the umbrella. Yes, ma'am. What's under the umbrella, right. To know specific services or procedures that would be covered under this current plan, you have to speak with them about those. Okay, now do you have a number for them, 'cause I'll probably have to go through, um... I don't know if an email was sent to me or not in regards to that. I just remember seeing

the benefits and the card, seeing that, but, um, do you have a number that I can contact them directly? Of course, I can go ahead and provide you that number, and if you like, I can also send the customer service information- Okay, that'd be- ... for all three of your carriers to the email as well. Okay, that'll be perfect. All right. So for the one that you currently are needing is American Public Life. Uh-huh. And their phone number is 800- 800, uh-huh. ... 256- Uh-huh. ... 8606. 8606, okay. And that's also your dental carrier as well. So if you have any- So if there's a d- ... dental question as well... Hmm? Okay. All righty. All right, so I'll have to look that up then on the dental. Okay. All right. And then do you also want me to give you the information for the vision or do you wanna just receive it with the email I'm sending? You know what? I'll do it with the email that you send it in. So- All right. Mm-hmm, go ahead. Sorry, um, I am also gonna leave here the information for the network providers. Although you do not have a network restriction- Uh-huh. ... all of your carriers have a provider for the network that can help you locating doctors and clinics in your area that will work with your carriers. Okay, that'll be perfect. Okay, thank you, thank you. Of course. Did you need me to get you transferred over to American Public Life to see if that specific service is covered? Yes, I appreciate it. Yes, please. Of course. I'll go ahead and send it to you now, I mean, transfer you now, and then the email, I'm just missing to add the vision information in it. I'm gonna send it to you from our info@benefitsinacard.com email. Okay. Gonna be titled Network Provider and Carrier Information. If you do not see it within 10 minutes, give us a call back so that we can try to resend it if any issue happen. Oh, okay, so this is for the network provider for me to actually s- um, pick from a, from... to pick a provider? Is that correct? Uh, no, it will be to help you locate providers. Like I said, for example, in your area, you have Prisma Health and you have the St. Jude's Hospital as well. So with the provider- Uh-huh. With the network provider, they're able to let you know, oh, Prisma Health doesn't work with your carrier, but St. Jude's Hospital does. Oh, okay. I got you. Okay. All right, thank you. Of course. Let me go ahead- Thank you. ... and get you transferred over now. Okay, thank you. It was my pleasure. Okay, you too. Have a good day. Thank you, you too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Fran .

Speaker speaker_1: Hi, yes, my name is Adrienne, and I work with Oxford, um, Health, um, Oxford. Um, I'm trying to think of the rest of it. But, um, I'm trying to see exactly what insurance... what the insurance I have and what does it cover? Can you assist me with that or there's another number?

Speaker speaker_0: No, ma'am, you have reached the right place. What are the last four of your Social to locate that account?

Speaker speaker_1: Um, it's 7287.

Speaker speaker_0: And can you please verify your mailing address and date of birth?

Speaker speaker_1: Sure, um, date of birth is 10/30/70. Um, the address is 724 Brown Preachers Ave., North Las Vegas, Nevada 89081.

Speaker speaker_0: We have the best phone number to reach you down as 310-529-6948, same as the one you called on.

Speaker speaker_1: That's correct.

Speaker speaker_0: And we have your email down as jane.touman@aol.com.

Speaker speaker_1: That's correct.

Speaker speaker_0: So let's see.

Speaker speaker_1: Let, let me get up here.

Speaker speaker_0: All right. Let me know, Adrienne, when you're ready.

Speaker speaker_1: Okay. Let me see. Okay, I'm ready.

Speaker speaker_0: All right, so you're currently covered for vision, dental, life insurance, certain disability, and medical under the Intro Plus Enhanced Plan, and these are OPP Limited Plans.

Speaker speaker_1: OPP Limited Plan, okay. So now, that's what Oxford offers, right, the OPP Unlimited, I mean, Limited Plan?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Now, let me ask you a question. Under the OPP Limited, um, okay, so like yesterday, let me make a, um, prime example. Um, yesterday, I had, um, an abscess that was drained, and so I need to go in for wound care. So, do they have something like that where I can go and see the physician for wound care?

Speaker speaker_0: Um, to go in for what care? I'm sorry.

Speaker speaker_1: For wound care. So since you have to have a suture removal, can I go in to the doctor for a suture removal? 'Cause I'm learning yesterday, I'm understanding from yesterday when I called-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... that they don't even cover, they don't even curv- cover urgent care, so I'm like, "What plan doesn't cover urgent care?" So I'm trying to see what actually can I get done when I go to the doctor.

Speaker speaker_0: Understood. So to know specifically what are those certain services that would be covered, you have to speak with a carrier. The reason for it-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is 'cause we're the administrators, so what we're provided to give you guys information on is their benefit guide. And part of the benefit guide that we had-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the only thing that it's gonna give me is a generation of them. Like it's gonna tell me, as of right now, your current plan covers-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... daily hospital confinements for \$100 per day. It will cover a wellness exam or test, \$75 out of the bill per year. Like those are the simple things that we have access to. But to know specifically that service, that you're needing to know whether or not it will be covered that you're getting, you'll have to speak-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... with American Public Life to know if your current plan will cover that service.

Speaker speaker_1: Oh, okay, so I need to actually call them directly to see what's actually... what's under the umbrella.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: What's under the umbrella, right.

Speaker speaker_0: To know specific services or procedures that would be covered under this current plan, you have to speak with them about those.

Speaker speaker_1: Okay, now do you have a number for them, 'cause I'll probably have to go through, um... I don't know if an email was sent to me or not in regards to that. I just remember seeing the benefits and the card, seeing that, but, um, do you have a number that I can contact them directly?

Speaker speaker_0: Of course, I can go ahead and provide you that number, and if you like, I can also send the customer service information-

Speaker speaker_1: Okay, that'd be-

Speaker speaker_0: ... for all three of your carriers to the email as well.

Speaker speaker_1: Okay, that'll be perfect.

Speaker speaker_0: All right. So for the one that you currently are needing is American Public Life.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And their phone number is 800-

Speaker speaker_1: 800, uh-huh.

Speaker speaker_0: ... 256-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 8606.

Speaker speaker_1: 8606, okay.

Speaker speaker_0: And that's also your dental carrier as well. So if you have any-

Speaker speaker_1: So if there's a d-

Speaker speaker_0: ... dental question as well... Hmm?

Speaker speaker_1: Okay. All righty. All right, so I'll have to look that up then on the dental. Okay.

Speaker speaker_0: All right. And then do you also want me to give you the information for the vision or do you wanna just receive it with the email I'm sending?

Speaker speaker_1: You know what? I'll do it with the email that you send it in. So-

Speaker speaker_0: All right.

Speaker speaker_1: Mm-hmm, go ahead.

Speaker speaker_0: Sorry, um, I am also gonna leave here the information for the network providers. Although you do not have a network restriction-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... all of your carriers have a provider for the network that can help you locating doctors and clinics in your area that will work with your carriers.

Speaker speaker_1: Okay, that'll be perfect. Okay, thank you, thank you.

Speaker speaker_0: Of course. Did you need me to get you transferred over to American Public Life to see if that specific service is covered?

Speaker speaker_1: Yes, I appreciate it. Yes, please.

Speaker speaker_0: Of course. I'll go ahead and send it to you now, I mean, transfer you now, and then the email, I'm just missing to add the vision information in it. I'm gonna send it to you from our info@benefitsinacard.com email.

Speaker speaker_1: Okay.

Speaker speaker_0: Gonna be titled Network Provider and Carrier Information. If you do not see it within 10 minutes, give us a call back so that we can try to resend it if any issue happen.

Speaker speaker_1: Oh, okay, so this is for the network provider for me to actually s- um, pick from a, from... to pick a provider? Is that correct?

Speaker speaker_0: Uh, no, it will be to help you locate providers. Like I said, for example, in your area, you have Prisma Health and you have the St. Jude's Hospital as well. So with the provider-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: With the network provider, they're able to let you know, oh, Prisma Health doesn't work with your carrier, but St. Jude's Hospital does.

Speaker speaker_1: Oh, okay. I got you. Okay. All right, thank you.

Speaker speaker_0: Of course. Let me go ahead-

Speaker speaker_1: Thank you.

Speaker speaker_0: ... and get you transferred over now.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: It was my pleasure.

Speaker speaker_1: Okay, you too. Have a good day.

Speaker speaker_0: Thank you, you too. Bye-bye.

Speaker speaker_1: Bye-bye.