

## Transcript: Pamela

**Blanc-4524242449907712-5411049244901376**

### Full Transcript

Thank you for calling Benefits ... . Speaking. How may I help you? I'm sorry, I can't hear you. My name is Pamela. How may I help you? Pamela? Yes, ma'am. All right. My name is Shannon Stone and I just got a notification. I took a week's vacation and with the way my contract works, that means, uh, my benefits in the card didn't get paid for a week, and I need to make that payment. And who do you work for, ma'am? I work for Oxford Global. May I have the last four digits of the Social? 0026. First and last name, you said? Shannon, S-H-A-N-N-O-N. Last name Stone, S-T-O-N-E. Right. Ms. Stone, for security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth. Sure. My date of birth is 8/30/1971. My address is 5903 West Arrowhead Road, Duluth, Minnesota, 55810. All right. Thank you for the information. We have a telephone number on file, 218-355-0535. Yes, ma'am. You want to make the d- repayment? Yeah. Actually, can I make that on your website? Um, I believe they do not accept the bene- the payment, but I will double-check. Just bear with me. Thank you. Ma'am? Ma'am? Yes. No, they do not accept the payments through the website. Yeah. I just... I'm... You know, there's... I don't think that this is a scam number, but there's so many of them out there now. Oh, okay. Well- And I'm totally afraid of giving- No problem. ... my information out over the phone. This is how it's gonna work. You could double-check with Oxford with no problem. Now, if you think that you're not going to use the benefits this week, you don't have to make the payment because these are like weekly basic insurance. Weekday you pay, weekday you are covered. So- Yeah, and- ... if you don't feel comfortable, you could double-check with Oxford, then give us a call back. Um, and- Will there, will there be an impact to my short term health insur- um... Are you- Like my life insurance and stuff like that if I don't? Um, actually, no. But, um- No? ... are you planning to file for short-term disability? I'm not. I'm, I'm not planning on filing any of that. I just don't want to be in a position where because I didn't make this payment, if I do need to make a claim six months from now, somebody comes back and says, "Well, you missed this payment." No. Uh- "And so we're not going to cover you." No, no. Not with the short-term disability or life insurance. But like I said, um, if you don't want to have the gap, you could double-check with, um, Oxford and give us a call with no problem. Yeah. I mean- Just make sure if you, if you use the benefits, let's say, if you have an appointment with your, uh, physician- Yeah, I'm not... I don't ever use... I, quite honestly, I tried to use the Vic benefits one time and the company, it was for getting a Teladoc, and they gave me a runaround and told me that I didn't have coverage even though I had had it for a month, because it was a week to week and it hadn't gotten an update, and I just quit even trying. Like, the only thing that benefits me in all of it now is the vision insurance and in the life insurance. Like, the rest of it, I don't even give a rip about because it's impossible to use here in Minnesota, and I have other health insurance and nobody will take Vic as a re- as a result of that, so it doesn't do me

any good. But it's the only way I can get my life insurance and short-term disability and stuff. Um, like if you, if you choose not to have the, the, the medical, you could keep the short-term disability, the life, and the vision. Yeah. But it's like that's not an offering that they give us when we sign up, so it's just not worth the effort. It's like it, it just doesn't matter to me. Like, I just would rather... I mean... The way you were informed- Any way about it, if I take a week off from work, it doesn't get paid and I'm in this position. So... I had no idea that- The fact that you don't... There, there's no way for me to pay it anywhere else is really like, and only do it over the phone is really disappointing. Unfortunately, that's how they take the payment now. But like I said, for your, uh, peace of mind, just consult with, um, Oxford. You could call from, um, with them if you would like to and, and I completely understand. And, um- Yeah. Okay. Just get, just get in touch with them and then give us a call back through them or- Okay. ... with them on the line, and if that make you more comfortable, it's okay. All right. All right? Thank you so much. I appreciate your time and your help, and understanding today, Pamela. And- No problem. ... appreciating. Thank you. Just make sure that if for any reason you decide that you need to use the benefits this week, um, to, to do a payment. All right? All right. Sounds good. All right. Thank you. Bye-bye. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits ... . Speaking. How may I help you?

Speaker speaker\_1: I'm sorry, I can't hear you.

Speaker speaker\_0: My name is Pamela. How may I help you?

Speaker speaker\_1: Pamela?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: All right. My name is Shannon Stone and I just got a notification. I took a week's vacation and with the way my contract works, that means, uh, my benefits in the card didn't get paid for a week, and I need to make that payment.

Speaker speaker\_0: And who do you work for, ma'am?

Speaker speaker\_1: I work for Oxford Global.

Speaker speaker\_0: May I have the last four digits of the Social?

Speaker speaker\_1: 0026.

Speaker speaker\_0: First and last name, you said?

Speaker speaker\_1: Shannon, S-H-A-N-N-O-N. Last name Stone, S-T-O-N-E.

Speaker speaker\_0: Right . Ms. Stone, for security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker\_1: Sure. My date of birth is 8/30/1971. My address is 5903 West Arrowhead Road, Duluth, Minnesota, 55810.

Speaker speaker\_0: All right. Thank you for the information. We have a telephone number on file, 218-355-0535.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: You want to make the d- repayment?

Speaker speaker\_1: Yeah. Actually, can I make that on your website?

Speaker speaker\_0: Um, I believe they do not accept the bene- the payment, but I will double-check. Just bear with me.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Ma'am? Ma'am?

Speaker speaker\_1: Yes.

Speaker speaker\_0: No, they do not accept the payments through the website.

Speaker speaker\_1: Yeah. I just... I'm... You know, there's... I don't think that this is a scam number, but there's so many of them out there now.

Speaker speaker\_0: Oh, okay. Well-

Speaker speaker\_1: And I'm totally afraid of giving-

Speaker speaker\_0: No problem.

Speaker speaker\_1: ... my information out over the phone.

Speaker speaker\_0: This is how it's gonna work. You could double-check with Oxford with no problem. Now, if you think that you're not going to use the benefits this week, you don't have to make the payment because these are like weekly basic insurance. Weekday you pay, weekday you are covered. So-

Speaker speaker\_1: Yeah, and-

Speaker speaker\_0: ... if you don't feel comfortable, you could double-check with Oxford, then give us a call back. Um, and-

Speaker speaker\_1: Will there, will there be an impact to my short term health insur- um... Are you-

Speaker speaker\_0: Like my life insurance and stuff like that if I don't?

Speaker speaker\_1: Um, actually, no. But, um-

Speaker speaker\_0: No?

Speaker speaker\_1: ... are you planning to file for short-term disability? I'm not. I'm, I'm not planning on filing any of that. I just don't want to be in a position where because I didn't make this payment, if I do need to make a claim six months from now, somebody comes back and says, "Well, you missed this payment." No. Uh-

Speaker speaker\_0: "And so we're not going to cover you."

Speaker speaker\_1: No, no. Not with the short-term disability or life insurance. But like I said, um, if you don't want to have the gap, you could double-check with, um, Oxford and give us a call with no problem. Yeah. I mean-

Speaker speaker\_0: Just make sure if you, if you use the benefits, let's say, if you have an appointment with your, uh, physician-

Speaker speaker\_1: Yeah, I'm not... I don't ever use... I, quite honestly, I tried to use the Vic benefits one time and the company, it was for getting a Teladoc, and they gave me a runaround and told me that I didn't have coverage even though I had had it for a month, because it was a week to week and it hadn't gotten an update, and I just quit even trying. Like, the only thing that benefits me in all of it now is the vision insurance and in the life insurance. Like, the rest of it, I don't even give a rip about because it's impossible to use here in Minnesota, and I have other health insurance and nobody will take Vic as a re- as a result of that, so it doesn't do me any good. But it's the only way I can get my life insurance and short-term disability and stuff.

Speaker speaker\_0: Um, like if you, if you choose not to have the, the, the medical, you could keep the short-term disability, the life, and the vision.

Speaker speaker\_1: Yeah. But it's like that's not an offering that they give us when we sign up, so it's just not worth the effort. It's like it, it just doesn't matter to me. Like, I just would rather... I mean...

Speaker speaker\_0: The way you were informed-

Speaker speaker\_1: Any way about it, if I take a week off from work, it doesn't get paid and I'm in this position. So...

Speaker speaker\_0: I had no idea that-

Speaker speaker\_1: The fact that you don't... There, there's no way for me to pay it anywhere else is really like, and only do it over the phone is really disappointing.

Speaker speaker\_0: Unfortunately, that's how they take the payment now. But like I said, for your, uh, peace of mind, just consult with, um, Oxford. You could call from, um, with them if you would like to and, and I completely understand. And, um-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. Just get, just get in touch with them and then give us a call back through them or-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... with them on the line, and if that make you more comfortable, it's okay.

Speaker speaker\_1: All right.

Speaker speaker\_0: All right?

Speaker speaker\_1: Thank you so much. I appreciate your time and your help, and understanding today, Pamela. And-

Speaker speaker\_0: No problem.

Speaker speaker\_1: ... appreciating. Thank you.

Speaker speaker\_0: Just make sure that if for any reason you decide that you need to use the benefits this week, um, to, to do a payment. All right?

Speaker speaker\_1: All right. Sounds good.

Speaker speaker\_0: All right. Thank you. Bye-bye.

Speaker speaker\_1: Thank you. Bye.