

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hello, Chris. My name is Ahmed Rashed. Uh, I want to know if I'm still enrolled, if I'm still an active, uh, member of the, uh, BIC Benefits in a Card plan. Okay, what, uh, staffing company are you with? I am with Oxford Global. Okay, and the last four of your Social? Is 8882. Thank you. I have a group number, an employee ID, and all that, if, if you... that'll help. Uh, no, unfortunately that wouldn't help me pull up anything, just 'cause that's all gonna be through the carrier. We're just the enrollment admin for Oxford. Uh, you said- Okay. ... last name was, uh, Rashan? Yes, R-A-S-H-E-D. Okay, just wanted to make sure I heard you right. Uh, Mr. Rashed, could you verify your address and your date of birth for me? 1573 Raspberry Court, Columbus, Ohio, um, and date of birth is 06/02/1977. You have a phone on file of 309-7560, is that still correct? Yes, that's correct. Okay. Um, showing it looks like your coverage is currently not active. It looks like there was a gap in, uh... maybe a gap in employment back, uh, back in July leading to- Yeah. ... no deductions for an extended time, which led to the coverage terminating on its own. Uh, now if you're back- Okay. ... with Oxford, we can reinstate the coverage, uh, moving forward. Um, that's... if you wanted to do that, we could set that up for you. Yeah, that'd be good. Um, one of the things I just had a question about. Um, does this insur- this Benefits in a Card, does it cover like a primary care visit? I, I thought that would count as preventative care, but I'm not sure. I want to make... uh, because I was talking to another insurance company and it turns out that like a very first visit with a primary care physician is not covered, I have to pay that out of pocket, and that's, that's not really good. So I just wanted to make sure- Okay. ... that that's still going to be good. Yeah, primary care visits, um, and preventative care and whatnot. Yeah. So preventative care is going to be things like, for example, physicals, vaccines, cancer screenings, and things like that. Um, primary care visits, um, may fa-... uh, which, which... sorry, those preventative care services would fall under coverage through your StayHealthy teleRx plan. Um, 100% coverage for those. Now, primary care visits- So they're, they're both of those, that's only if I see them... so that means I have to see them a t- as a tele visit, I can't go in person? No, no, so, so, no, no, no. The M-E-C teleRx is... so M-E-C teleRx, the, the teleRx part is just a, is just an addition to the M-E-C providing you with coverage for prescriptions through a program called FreeRx. But get- Okay. ... getting back to your question regarding primary care visits, those should be covered under your Insur+ plan, which is handled by a different company and is a different card. It's not the, uh, it's not the 90 Degree Benefit Card that you have. It should be a card from American Public Life for that. I see. Um, yeah. I don't think I have a, an American Public Life. I don't think I got that, I don't think I got that other card. Right, so that could be why there was- Yeah. ... a little bit of an issue with using your coverage for the, uh, for the primary care visit because you may have accidentally

presented the wrong card. Um, now moving forward, like I said, we can go ahead and reinstate the coverage, um, if you would like, uh, everything that you previously had, so the StayHealthy, the Insur+, the dental and the vision, all employee and family. We can set that back up. It'll take about a week or two for everything to process. Once everything processes, um, you should start seeing those deductions coming out of your checks again and your policy's effective the Monday following that deduction. Uh, any ID cards- Hm. ... that you have will reactivate. If you are missing any ID cards, uh, at least give it until, uh, we... until the policy's gone back into effect, and then give us a call back. Um, at this time, because it's technically an inactive policy, we cannot pull those ID cards right now. Okay, I see. All right, um- Um, ??????. Sorry, go ahead. I was going to say, in that case, let me, let me just kind of re- uh, call, talk to, uh, my wife and also the, the other insurance provider as well as like let me go through the actual... what is actually covered 'cause I think I, I didn't even have that one last time. So let's not reactivate it now. Let's just hold off on that and I'll do some more due diligence and, and then maybe call you back. Okay, yeah. Just, uh, just give us a call back whenever you, whenever you want, um, as long as it's, uh... let's see here. Okay, no, you're well within the window for, for being, being able to reinstate. Um, you've, you've still got a couple of months to do that. Um, so uh, we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Just give us a call anytime during those hours. Uh, any one of our agents will be able to help out, okay? All right, sounds good. Thank you so much. No problem. Anything else? No, that's all I need. Thank you, sir. You're welcome. Thanks for calling and have a wonderful day. All right, bye-bye. M-

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. This is Chris. How can I help you today?

Speaker speaker_2: Hello, Chris. My name is Ahmed Rashed. Uh, I want to know if I'm still enrolled, if I'm still an active, uh, member of the, uh, BIC Benefits in a Card plan.

Speaker speaker_1: Okay, what, uh, staffing company are you with?

Speaker speaker_2: I am with Oxford Global.

Speaker speaker_1: Okay, and the last four of your Social?

Speaker speaker_2: Is 8882.

Speaker speaker_1: Thank you.

Speaker speaker_2: I have a group number, an employee ID, and all that, if, if you... that'll help.

Speaker speaker_1: Uh, no, unfortunately that wouldn't help me pull up anything, just 'cause that's all gonna be through the carrier. We're just the enrollment admin for Oxford. Uh, you said-

Speaker speaker_2: Okay.

Speaker speaker_1: ... last name was, uh, Rashan?

Speaker speaker_2: Yes, R-A-S-H-E-D.

Speaker speaker_1: Okay, just wanted to make sure I heard you right. Uh, Mr. Rashed, could you verify your address and your date of birth for me?

Speaker speaker_2: 1573 Raspberry Court, Columbus, Ohio, um, and date of birth is 06/02/1977.

Speaker speaker_1: You have a phone on file of 309-7560, is that still correct?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: Okay. Um, showing it looks like your coverage is currently not active. It looks like there was a gap in, uh... maybe a gap in employment back, uh, back in July leading to-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... no deductions for an extended time, which led to the coverage terminating on its own. Uh, now if you're back-

Speaker speaker_2: Okay.

Speaker speaker_1: ... with Oxford, we can reinstate the coverage, uh, moving forward. Um, that's... if you wanted to do that, we could set that up for you.

Speaker speaker_2: Yeah, that'd be good. Um, one of the things I just had a question about. Um, does this insur- this Benefits in a Card, does it cover like a primary care visit? I, I thought that would count as preventative care, but I'm not sure. I want to make... uh, because I was talking to another insurance company and it turns out that like a very first visit with a primary care physician is not covered, I have to pay that out of pocket, and that's, that's not really good. So I just wanted to make sure-

Speaker speaker_1: Okay.

Speaker speaker_2: ... that that's still going to be good.

Speaker speaker_1: Yeah, primary care visits, um, and preventative care and whatnot.

Speaker speaker_2: Yeah.

Speaker speaker_1: So preventative care is going to be things like, for example, physicals, vaccines, cancer screenings, and things like that. Um, primary care visits, um, may fa-... uh, which, which... sorry, those preventative care services would fall under coverage through your StayHealthy teleRx plan. Um, 100% coverage for those. Now, primary care visits-

Speaker speaker_2: So they're, they're both of those, that's only if I see them... so that means I have to see them a t- as a tele visit, I can't go in person?

Speaker speaker_1: No, no, so, so, no, no, no. The M-E-C teleRx is... so M-E-C teleRx, the, the teleRx part is just a, is just an addition to the M-E-C providing you with coverage for prescriptions through a program called FreeRx. But get-

Speaker speaker_2: Okay.

Speaker speaker_1: ... getting back to your question regarding primary care visits, those should be covered under your Insur+ plan, which is handled by a different company and is a different card. It's not the, uh, it's not the 90 Degree Benefit Card that you have. It should be a card from American Public Life for that.

Speaker speaker_2: I see.

Speaker speaker_1: Um, yeah.

Speaker speaker_2: I don't think I have a, an American Public Life. I don't think I got that, I don't think I got that other card.

Speaker speaker_1: Right, so that could be why there was-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... a little bit of an issue with using your coverage for the, uh, for the primary care visit because you may have accidentally presented the wrong card. Um, now moving forward, like I said, we can go ahead and reinstate the coverage, um, if you would like, uh, everything that you previously had, so the StayHealthy, the Insur+, the dental and the vision, all employee and family. We can set that back up. It'll take about a week or two for everything to process. Once everything processes, um, you should start seeing those deductions coming out of your checks again and your policy's effective the Monday following that deduction. Uh, any ID cards-

Speaker speaker_2: Hm.

Speaker speaker_1: ... that you have will reactivate. If you are missing any ID cards, uh, at least give it until, uh, we... until the policy's gone back into effect, and then give us a call back. Um, at this time, because it's technically an inactive policy, we cannot pull those ID cards right now.

Speaker speaker_2: Okay, I see.

Speaker speaker_1: All right, um-

Speaker speaker_2: Um, ?????.

Speaker speaker_1: Sorry, go ahead.

Speaker speaker_2: I was going to say, in that case, let me, let me just kind of re- uh, call, talk to, uh, my wife and also the, the other insurance provider as well as like let me go through the actual... what is actually covered 'cause I think I, I didn't even have that one last time. So let's not reactivate it now. Let's just hold off on that and I'll do some more due diligence and, and then maybe call you back.

Speaker speaker_1: Okay, yeah. Just, uh, just give us a call back whenever you, whenever you want, um, as long as it's, uh... let's see here. Okay, no, you're well within the window for, for being, being able to reinstate. Um, you've, you've still got a couple of months to do that. Um, so uh, we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Just give us a call anytime during those hours. Uh, any one of our agents will be able to help out, okay?

Speaker speaker_2: All right, sounds good. Thank you so much.

Speaker speaker_1: No problem. Anything else?

Speaker speaker_2: No, that's all I need. Thank you, sir.

Speaker speaker_1: You're welcome. Thanks for calling and have a wonderful day.

Speaker speaker_2: All right, bye-bye.

Speaker speaker_1: M-