

Transcript: Chris Sofield

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Full Transcript

Good day. Hello? Hello. Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hi, Chris. I was just calling, um, I needed some benefits. Um, I'm working for Care Bu- Builders, um, at Home, and I don't have the packet. I drive in a rental. I had to call them to get the insurance number, and they said I had 30 days, uh, from start date to get benefits. I'm just trying to see what all I need to do in order to get them. Okay. So it's... Actually enrolling is fairly simple. Um, there should be, and I'm going to double-check this for you just to make sure, but there, there should be a website where you can, uh, register for an account on an online portal to enroll into onli- uh, into benefits online, or you can do that- Okay. ... um, or you can fill out a paper form at Care Builders offices, if they have any, or barring all of that, you can always give us a call and, uh, just let us know what you want to enroll into, and we can enter that into the system directly. Um- Yeah. W- Now, did you, uh, did you have... You said you did not have the packet. Um, did you... Uh, have you been able to review it at all, or have you just not received one at all? No. No, I received one. It's just the packet's in the car, and I'm getting work done on my car. I'm driving a rental right now, so I haven't been able to look at it. Um, but while I have you on the phone, is there any way that I can go ahead and review them and then get signed up with you, if that's okay? Yes. Uh, yeah. Okay. That should be, that should be doable. What's the last four of your social? It's 4-5-5-4. And your first and last name? First and last name is Deja Miller, D-E-J-A. All right, Ms. Miller. Could you verify your address and your date of birth for me please? Yeah. It's 4101 Herd Lewis Road, Jeffersonville, Indiana, 47130, apartment number 710. And then you said your date of birth, my date of birth? Yes, ma'am. Date of birth is 5-4-1995. Okay. I have a phone number on file, 502-741-8988. Is that correct? Um, 741... Uh, yes, that's correct. Okay. All right. So, um, as a brief overview of what kinds of services are available, um, Care Builders offers medical, dental, vision, short-term disability, critical illness, life insurance, accident coverage, behavioral health, identity protection, and then a, uh, a program called FreeRx, which is a prescription benefit plan. Um, it is... Uh, if it's covered under that formulary, which can be checked, uh, by going to freerox.com, it is completely free out of pocket for you. Mm-hmm. And then a virtual primary care plan, which allows you to have, um... which allows you to have virtual care benefits for, for primary care visits, so standard doctor's visits. Um- Okay. Was there anything in particular that you wanted more information on? Um, let me see. You said medical, dental, vision, life insurance. Um, we're kind of going fast. Um, no. Okay, so as far as the... Um, what's the insurance name? Like, what is the, uh, provider, I guess- Mm-hmm. ... of insurance? That is going to depend on what plans you select. Um- Okay. ... because there are multiple different carriers involved in these plans. Um, for medical, the, uh... there are four options for medical coverage. Um, two are handled by a company called American Public Life, and the other two are handled by a company called 90 Degree Benefits.

Um- Okay. ... dental is handled by American Public Life as well. Vision is handled by MetLife. Um, most of the other plans are actually handled by American Public Life, so disability, I- uh, uh, critical illness, life insurance, and accident coverage. Okay. Um, the... Uh, let's see here. The virtual care benefits and the, um, behavioral health benefits are in-house. They're actually Benefits on a Card is the carrier for those. Um- Okay. ... identity prot- identity protection is a company called IDX, and then- Okay. ... um, and then finally, FreeRx is its own company called FreeRx. Okay. Um- That- If it... I, I was going to say, if it does make it a little bit easier, I, I understand that you said that you... your... the packet that you received, uh, is in your car and that's currently being worked on. Um, I can email you a copy of that packet as well, um, that way you're able to kind of maybe view that on your phone or something. Um, just- Yeah. ... i- yeah, if it's a little bit easier for you to kind of read through everything at your own pace, instead of trying to follow along with someone trying to say everything. Uh- Yeah. Not that I'm not... I'm not willing to help out with that. I just know that certain people can process information differently. Yeah, that's fine. You can, you can do that. And then, uh, what time do you guys close today? Uh, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. And then you actually have a bit more of a deadline than you may have thought. Um, the deadli- the 30-day deadline starts on the date of your first paycheck, which, based on the information that we received from Care Builders, um, that-Your deadline is not actually until... Well, to call us would be Friday tw- the 28th. So you've got two, almost three, three weeks to make any decisions. Okay. Um, that's fine. I just... I need coverage No, I- I understand. I'm just letting you know that- Yeah. ... you, you do have some time to look over it if you need it. Okay. Um- Thank you. I appreciate it. No problem. And then can you confirm, we have your email on file as DLMillerTime95 at gmail.com? Yes, that's correct. Okay. All right. I'm going to go ahead and send you this information packet. This is coming from info@benefitsandcard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Give that a read through and then once you've got an idea of what you want or if you have any questions on anything you read in there, just give us a call back and we'll be able to help you. Okay? Okay. Thank you so much. And then also too, I had a question. Once I pick these benefit, like, whatever benefit works for me, how long does it take for me to, uh, receive coverage once I, uh, call you guys, give you guys a call back and say- Okay. ... "Okay, I want this." Okay. So- Tell you when. So, so, yeah, the typical timeline, whenever you submit an enrollment request, either online, through a paper form, or over the phone with us, um- Mm-hmm. ... enrollments typically take one to two weeks to fully process. Um, once everything is processed, it's at that point you could start seeing, um, CareBuilder start taking the deductions for your insurance plans out of your checks. Okay. The Monday after that first deduction is when policies are effective. ID cards will typically arrive about a week or two after the effective date. However, if you need these benefits any sooner than that, you can always give us a call to check to see if a digital copy of the card is available. If it is, we can send that to you. If it is not, because it may still be in the works, um, we can at least, uh, ensure after that any providers can give us a call to verify eligibility for your benefits. Okay. All righty. All right. Okay. Um, Ms. Miller, was there anything else I could help you with? No, that's all. All right. Thanks again for calling and have a wonderful day. You too. Bye-bye. Mm-hmm. Bye now.

Conversation Format

Speaker speaker_0: Good day.

Speaker speaker_1: Hello?

Speaker speaker_0: Hello. Thank you for calling Benefits on a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hi, Chris. I was just calling, um, I needed some benefits. Um, I'm working for Care Bu- Builders, um, at Home, and I don't have the packet. I drive in a rental. I had to call them to get the insurance number, and they said I had 30 days, uh, from start date to get benefits. I'm just trying to see what all I need to do in order to get them.

Speaker speaker_0: Okay. So it's... Actually enrolling is fairly simple. Um, there should be, and I'm going to double-check this for you just to make sure, but there, there should be a website where you can, uh, register for an account on an online portal to enroll into onli- uh, into benefits online, or you can do that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, or you can fill out a paper form at Care Builders offices, if they have any, or barring all of that, you can always give us a call and, uh, just let us know what you want to enroll into, and we can enter that into the system directly. Um-

Speaker speaker_1: Yeah. W-

Speaker speaker_0: Now, did you, uh, did you have... You said you did not have the packet. Um, did you... Uh, have you been able to review it at all, or have you just not received one at all?

Speaker speaker_1: No. No, I received one. It's just the packet's in the car, and I'm getting work done on my car. I'm driving a rental right now, so I haven't been able to look at it. Um, but while I have you on the phone, is there any way that I can go ahead and review them and then get signed up with you, if that's okay?

Speaker speaker_0: Yes. Uh, yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: That should be, that should be doable. What's the last four of your social?

Speaker speaker_1: It's 4-5-5-4.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: First and last name is Deja Miller, D-E-J-A.

Speaker speaker_0: All right, Ms. Miller. Could you verify your address and your date of birth for me please?

Speaker speaker_1: Yeah. It's 4101 Herd Lewis Road, Jeffersonville, Indiana, 47130, apartment number 710. And then you said your date of birth, my date of birth?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Date of birth is 5-4-1995.

Speaker speaker_0: Okay. I have a phone number on file, 502-741-8988. Is that correct?

Speaker speaker_1: Um, 741... Uh, yes, that's correct.

Speaker speaker_0: Okay. All right. So, um, as a brief overview of what kinds of services are available, um, Care Builders offers medical, dental, vision, short-term disability, critical illness, life insurance, accident coverage, behavioral health, identity protection, and then a, uh, a program called FreeRx, which is a prescription benefit plan. Um, it is... Uh, if it's covered under that formulary, which can be checked, uh, by going to freerox.com, it is completely free out of pocket for you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then a virtual primary care plan, which allows you to have, um... which allows you to have virtual care benefits for, for primary care visits, so standard doctor's visits. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: Was there anything in particular that you wanted more information on?

Speaker speaker_1: Um, let me see. You said medical, dental, vision, life insurance. Um, we're kind of going fast. Um, no. Okay, so as far as the... Um, what's the insurance name? Like, what is the, uh, provider, I guess-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... of insurance?

Speaker speaker_0: That is going to depend on what plans you select. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... because there are multiple different carriers involved in these plans. Um, for medical, the, uh... there are four options for medical coverage. Um, two are handled by a company called American Public Life, and the other two are handled by a company called 90 Degree Benefits. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... dental is handled by American Public Life as well. Vision is handled by MetLife. Um, most of the other plans are actually handled by American Public Life, so disability, I- uh, uh, critical illness, life insurance, and accident coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the... Uh, let's see here. The virtual care benefits and the, um, behavioral health benefits are in-house. They're actually Benefits on a Card is the carrier for those. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... identity prot- identity protection is a company called IDX, and then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, and then finally, FreeRx is its own company called FreeRx.

Speaker speaker_1: Okay.

Speaker speaker_0: Um-

Speaker speaker_1: That-

Speaker speaker_0: If it... I, I was going to say, if it does make it a little bit easier, I, I understand that you said that you... your... the packet that you received, uh, is in your car and that's currently being worked on. Um, I can email you a copy of that packet as well, um, that way you're able to kind of maybe view that on your phone or something. Um, just-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... i- yeah, if it's a little bit easier for you to kind of read through everything at your own pace, instead of trying to follow along with someone trying to say everything. Uh-

Speaker speaker_1: Yeah.

Speaker speaker_0: Not that I'm not... I'm not willing to help out with that. I just know that certain people can process information differently.

Speaker speaker_1: Yeah, that's fine. You can, you can do that. And then, uh, what time do you guys close today?

Speaker speaker_0: Uh, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. And then you actually have a bit more of a deadline than you may have thought. Um, the deadli- the 30-day deadline starts on the date of your first paycheck, which, based on the information that we received from Care Builders, um, that-Your deadline is not actually until... Well, to call us would be Friday tw- the 28th. So you've got two, almost three, three weeks to make any decisions.

Speaker speaker_1: Okay. Um, that's fine. I just... I need coverage

Speaker speaker_0: No, I- I understand. I'm just letting you know that-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you, you do have some time to look over it if you need it.

Speaker speaker_1: Okay.

Speaker speaker_0: Um-

Speaker speaker_1: Thank you. I appreciate it.

Speaker speaker_0: No problem. And then can you confirm, we have your email on file as DLMillerTime95 at gmail.com?

Speaker speaker_1: Yes, that's correct.

Speaker speaker_0: Okay. All right. I'm going to go ahead and send you this information packet. This is coming from info@benefitsandcard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Give that a read through and then once you've got an idea of what you want or if you have any questions on anything you read in there, just give us a call back and we'll be able to help you. Okay?

Speaker speaker_1: Okay. Thank you so much. And then also too, I had a question. Once I pick these benefit, like, whatever benefit works for me, how long does it take for me to, uh, receive coverage once I, uh, call you guys, give you guys a call back and say-

Speaker speaker_0: Okay.

Speaker speaker_1: ... "Okay, I want this."

Speaker speaker_0: Okay. So-

Speaker speaker_1: Tell you when.

Speaker speaker_0: So, so, yeah, the typical timeline, whenever you submit an enrollment request, either online, through a paper form, or over the phone with us, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... enrollments typically take one to two weeks to fully process. Um, once everything is processed, it's at that point you could start seeing, um, CareBuilder start taking the deductions for your insurance plans out of your checks.

Speaker speaker_1: Okay.

Speaker speaker_0: The Monday after that first deduction is when policies are effective. ID cards will typically arrive about a week or two after the effective date. However, if you need these benefits any sooner than that, you can always give us a call to check to see if a digital copy of the card is available. If it is, we can send that to you. If it is not, because it may still be in the works, um, we can at least, uh, ensure after that any providers can give us a call to verify eligibility for your benefits.

Speaker speaker_1: Okay. All righty.

Speaker speaker_0: All right. Okay. Um, Ms. Miller, was there anything else I could help you with?

Speaker speaker_1: No, that's all.

Speaker speaker_0: All right. Thanks again for calling and have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Mm-hmm. Bye now.