

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yeah. Hi, Stephanie. I'm a new, uh, consultant with Oxford Global, and, um, I received this onboarding message about, uh, my ability to select different benefits. Okay. Yeah, so we- And, um, and you said something about receiving a Benefits in a Card, or BIC, or something like that- Okay. Um- ... that I, I haven't done yet. Okay. So we're... Yeah, we're the healthcare administrators. Were you trying to, like, enroll? Uh, that's what I wanted to understand. Uh, in speaking with the onboarding coach, Zee Gittens, she said I'm already automatically enrolled, that I would just have to go and select different options if I want to change something. Okay. Let me check real quick. Give me one second. Yeah. You said you're with OpsForce? Yeah. Okay. So they don't do any type of auto-enrollment. Some staffing agencies do, but Oxford Global doesn't. Um, so I can double-check real quick to see if you have any active coverage. Mm-hmm. Okay. Perfect. Okay. Give me one second. Let me start doing that. All right. And then I just need the last four of your Social. Uh, 4531. And then your first and last name, please. U- Bruno Marina, M-A-R-I-N-A. And then for security purposes, can you verify your address and date of birth? Sure. Uh, 15 Calle South of Montes in San Clemente, California 92673. And it's February 20, 1976. Okay. Thank you. And then is your phone number still the 949-503-3066? Yeah. But I have a cell phone, which is easier. So it's- Okay. Um, what would be that number? 514-629-9115. Did you prefer, um, the secondary as your primary? So the one that you use to- Yeah. ... see me as your primary? Okay, let me do that. Yeah. 9115. Let me change that. That was 514-629- 629- ... 9115? Yep. Okay. Thank you. And then what's your email? Alex Marina, A-L-E-X-M-A-R-I-N-A, one word, @icloud.com. Okay. Thank you. And then I was gonna ask you that in the last 30 days, have you, like, lost benefit- No. ... gotten married- No. ... divorced, had a baby, or adopted? No. No? Okay. So, it looks like you actually just now missed your, um, personal open enrollment. So typically, within two different periods, you're allowed to enroll into the healthcare benefits. The first one is r- during your personal open enrollment, which are the first 30 days of you receiving your first check, which for you, your last day to call and enroll was on Friday. And then, um, if you miss your personal open enrollment, which you did, the next period that you're eligible to enroll into the benefits is when the company is within company open enrollment, which I can check to see what month that falls in. Okay. Um, but let me- Okay. ... check real quick. Hopefully, it's- Oh, that's unfortunate. Oh, yeah. I'm sorry. Yeah, you, you actually missed it, like, by two days. I know, but I, I spoke to Zee, like, end of January. And that's what I understood, is I'm already enrolled. So some staffing agencies do auto-enrollment, but not for all the plans- Yeah. ... just for one. Um. Right. Oxford Global isn't one of the staffing agencies that does the auto-enrollment. Typically, they do it for, like, the preventative plan, uh, the other staffing agencies. But, um, Oxford Global doesn't have auto-enrollment for their new hires. Oh, man.

So did she, like- So you were enrolled into A and P. ... like, enrolled through multiple agencies maybe? Is she, like, a subcontractor, and she just got confused? Um, I'm not sure, because we're the healthcare administrators for different agencies around the nation. Mm-hmm. So I'm not really sure- Okay. ... what ... I'm sure she might be with different- Okay. ... staffing agencies and thought that they were one of the ones that does auto-enrollment. Um, but Oxford Global- Okay. ... I just double-checked. When you told me that, I double-checked to see if they have auto-enrollment, and it's, they don't. Um... Okay. But it looks like... Let's, let me check to see. Uh. The only thing about their company open enrollment, typically if you miss your personal open enrollment, you can enroll. However, you would have to do it when they're within company open enrollment as a company. So for- Mm-hmm. ... them, their net, their company open enrollment was held in December 4th up until December 18. Um, so that means their next company open enrollment is gonna be in the month of A- December. It's typically done in within the same month. Sometimes, the days can change, but for sure, in December. So you would have to- Okay. ... month of December to call us if you still do want to enroll. But of course- Okay. ... you would call within the date, um... Enroll. Oh. That's unfortunate. There's no one- I- There's no one, uh, at your company that can make an exception, seeing as how today is Friday? And, and yesterday was a holiday. Um, unfortunately, no. You would have to experience, um, a quality life event within the last 30 days, uh, like a loss of benefit, gotten married, divorced, had a baby, or adopted. Oh, okay. Okay. No problem. Sorry. No, I appreciate how... That's okay. That's okay. Um, do you know if there are companies that offer p- uh, insurance, like, standalone, like, if I just wanted to buy my own insurance? Um, no. I know- My life insurance. ... this one. I know this one is through your staffing agency. And then for you to have the active coverage, they would have to do the weekly- Okay. ... deduction out of your paycheck. But like I said- Okay. ... they're kind of strict when it comes to when to enroll. Okay. So they typically want you to do it within either your personal open enrollment, which are the first 30 days of your first check, or within company open enrollment. Um... Okay. But other insurances, I'm not really sure. Okay. No problem. Okay. Well, thank you for your time. I appreciate it. You're welcome. Have a nice day. Yeah. Have a good day. You too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yeah. Hi, Stephanie. I'm a new, uh, consultant with Oxford Global, and, um, I received this onboarding message about, uh, my ability to select different benefits.

Speaker speaker_0: Okay. Yeah, so we-

Speaker speaker_1: And, um, and you said something about receiving a Benefits in a Card, or BIC, or something like that-

Speaker speaker_0: Okay. Um-

Speaker speaker_1: ... that I, I haven't done yet.

Speaker speaker_0: Okay. So we're... Yeah, we're the healthcare administrators. Were you trying to, like, enroll?

Speaker speaker_1: Uh, that's what I wanted to understand. Uh, in speaking with the onboarding coach, Zee Gittens, she said I'm already automatically enrolled, that I would just have to go and select different options if I want to change something.

Speaker speaker_0: Okay. Let me check real quick. Give me one second.

Speaker speaker_1: Yeah.

Speaker speaker_0: You said you're with OpsForce?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So they don't do any type of auto-enrollment. Some staffing agencies do, but Oxford Global doesn't. Um, so I can double-check real quick to see if you have any active coverage.

Speaker speaker_1: Mm-hmm. Okay. Perfect.

Speaker speaker_0: Okay. Give me one second. Let me start doing that. All right. And then I just need the last four of your Social.

Speaker speaker_1: Uh, 4531.

Speaker speaker_0: And then your first and last name, please.

Speaker speaker_1: U- Bruno Marina, M-A-R-I-N-A.

Speaker speaker_0: And then for security purposes, can you verify your address and date of birth?

Speaker speaker_1: Sure. Uh, 15 Calle South of Montes in San Clemente, California 92673. And it's February 20, 1976.

Speaker speaker_0: Okay. Thank you. And then is your phone number still the 949-503-3066?

Speaker speaker_1: Yeah. But I have a cell phone, which is easier. So it's-

Speaker speaker_0: Okay. Um, what would be that number?

Speaker speaker_1: 514-629-9115.

Speaker speaker_0: Did you prefer, um, the secondary as your primary? So the one that you use to-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... see me as your primary? Okay, let me do that.

Speaker speaker_1: Yeah. 9115.

Speaker speaker_0: Let me change that. That was 514-629-

Speaker speaker_1: 629-

Speaker speaker_0: ... 9115?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. Thank you. And then what's your email?

Speaker speaker_1: Alex Marina, A-L-E-X-M-A-R-I-N-A, one word, @icloud.com.

Speaker speaker_0: Okay. Thank you. And then I was gonna ask you that in the last 30 days, have you, like, lost benefit-

Speaker speaker_1: No.

Speaker speaker_0: ... gotten married-

Speaker speaker_1: No.

Speaker speaker_0: ... divorced, had a baby, or adopted?

Speaker speaker_1: No.

Speaker speaker_0: No? Okay. So, it looks like you actually just now missed your, um, personal open enrollment. So typically, within two different periods, you're allowed to enroll into the healthcare benefits. The first one is r- during your personal open enrollment, which are the first 30 days of you receiving your first check, which for you, your last day to call and enroll was on Friday. And then, um, if you miss your personal open enrollment, which you did, the next period that you're eligible to enroll into the benefits is when the company is within company open enrollment, which I can check to see what month that falls in.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but let me-

Speaker speaker_1: Okay.

Speaker speaker_0: ... check real quick. Hopefully, it's-

Speaker speaker_1: Oh, that's unfortunate.

Speaker speaker_0: Oh, yeah. I'm sorry. Yeah, you, you actually missed it, like, by two days.

Speaker speaker_1: I know, but I, I spoke to Zee, like, end of January. And that's what I understood, is I'm already enrolled.

Speaker speaker_0: So some staffing agencies do auto-enrollment, but not for all the plans-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... just for one. Um.

Speaker speaker_1: Right.

Speaker speaker_0: Oxford Global isn't one of the staffing agencies that does the auto-enrollment. Typically, they do it for, like, the preventative plan, uh, the other staffing agencies. But, um, Oxford Global doesn't have auto-enrollment for their new hires.

Speaker speaker_1: Oh, man. So did she, like-

Speaker speaker_0: So you were enrolled into A and P.

Speaker speaker_1: ... like, enrolled through multiple agencies maybe? Is she, like, a subcontractor, and she just got confused?

Speaker speaker_0: Um, I'm not sure, because we're the healthcare administrators for different agencies around the nation.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So I'm not really sure-

Speaker speaker_1: Okay.

Speaker speaker_0: ... what ... I'm sure she might be with different-

Speaker speaker_1: Okay.

Speaker speaker_0: ... staffing agencies and thought that they were one of the ones that does auto-enrollment. Um, but Oxford Global-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I just double-checked. When you told me that, I double-checked to see if they have auto-enrollment, and it's, they don't. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: But it looks like... Let's, let me check to see. Uh. The only thing about their company open enrollment, typically if you miss your personal open enrollment, you can enroll. However, you would have to do it when they're within company open enrollment as a company. So for-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... them, their net, their company open enrollment was held in December 4th up until December 18. Um, so that means their next company open enrollment is gonna be in the month of A- December. It's typically done in within the same month. Sometimes, the days can change, but for sure, in December. So you would have to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... month of December to call us if you still do want to enroll. But of course-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you would call within the date, um... Enroll.

Speaker speaker_1: Oh. That's unfortunate. There's no one-

Speaker speaker_0: I-

Speaker speaker_1: There's no one, uh, at your company that can make an exception, seeing as how today is Friday? And, and yesterday was a holiday.

Speaker speaker_0: Um, unfortunately, no. You would have to experience, um, a quality life event within the last 30 days, uh, like a loss of benefit, gotten married, divorced, had a baby, or adopted.

Speaker speaker_1: Oh, okay. Okay. No problem.

Speaker speaker_0: Sorry.

Speaker speaker_1: No, I appreciate how... That's okay. That's okay. Um, do you know if there are companies that offer p- uh, insurance, like, standalone, like, if I just wanted to buy my own insurance?

Speaker speaker_0: Um, no. I know-

Speaker speaker_1: My life insurance.

Speaker speaker_0: ... this one. I know this one is through your staffing agency. And then for you to have the active coverage, they would have to do the weekly-

Speaker speaker_1: Okay.

Speaker speaker_0: ... deduction out of your paycheck. But like I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they're kind of strict when it comes to when to enroll.

Speaker speaker_1: Okay.

Speaker speaker_0: So they typically want you to do it within either your personal open enrollment, which are the first 30 days of your first check, or within company open enrollment. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: But other insurances, I'm not really sure.

Speaker speaker_1: Okay. No problem. Okay. Well, thank you for your time. I appreciate it.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: Yeah. Have a good day. You too. Bye.