

Transcript: Estefania

Acevedo-6016692697743360-6366873242877952

Full Transcript

... keep your call in benefits and acquires, I need you to step into the line, how can I assist you? Hi, um, is this, um, BIC? How can I help you? Yeah, hello? Is this, uh, Benefits and Acquire? Yes, sir, it is. Uh, uh, I just have a, like a few questions. Um, so, um, I, I have a qualifying event, uh, usually when I want to, uh, apply for the health insurance after the... in the, the, like on December, right? It's already passed. Uh, uh, I'm sorry, can you repeat that? I was having trouble understanding. Yeah. Yeah, yeah, sorry. Um, so, so right now, the, if I wanted to enroll the health benefits, right? Um, the enroll, the enrollment, um, period has already passed, right? Um, I would have to chat in your file to know that. What staffing agency do you work for? Um, it's, uh, AUX4. And then what are the last four of your social? Uh, 9884. And then, for security purposes, could you verify your address and date of birth? Yeah. Um, um, 37800 Camden Street, Apartment 147, Fremont, California, 94536. February 14, 1996. 669-288-3769 is your phone number? Yeah, 669-388-3769. Is your email jon18454@... 44. ... gmail.com? Correct. Yeah, so to... If you did want to enroll, you would have to experience a quality life event within the previous 30 days. Yeah, so, um, I'm actually planning to get married. Um, so if I, like, uh, what specifically document are you guys asking? Um, is it going to be marriage license or- So... ... is it going to be a marriage certification? So either a certification or a license- Yeah. ... of marriage, something that gives, that shows them the date. Because remember you can't- Oh, so it could be 30 days. ... qualify within the 30 days. Yeah. So it could be just license- marriage license, right? As long as it has the date on it, right? Yes, a license of marriage. Yeah. Um, also I have question. Um, so if I want to, like, once I enroll, enroll, um, how long does it typically take to take in effect? It typically takes one or two weeks for OPT for a global to start making that deduction. Yeah. So you just got to wait one or two weeks. It could be one or it could be two, um, but you really just have to wait for your staffing agency to start making that deduction. But once you do- Yeah. ... select your plans, it typically just takes one or two weeks. Yeah. So it just depends on your employer and when they begin to do the deductions. Okay. Once you see the first deduction come out of your paycheck, the following Monday- Yeah. ... of that deduction is when the plans become effective. Okay. And also, um, I know you guys have like three different plans for just medical. Um, like um, specifically for the minimum one, um, do... does it, uh, does it cover like vaccine, like COVID, um, flu and influenza and stuff? So for your, the basic one, which I believe is the preventative that you're talking about, that one covers- Yeah. ... like one physical visit, some vaccinations, some cancer screenings, some STD screenings. But I wouldn't know if that COVID one is one of the ones that they do cover. You would have to contact, um, the, the carrier, who is 90degrees, and ask them that and they would tell you. 'Cause it does cover vaccines, but the thing is- Yeah. ... that keyword, some. Not all. Uh, what about like, um, T-D-A-P vaccine? Uh, let me check. Or T- Uh, let me check. Or hepatitis or something like

that? Hepatitis B? Give me one second. So for vaccines, hmm, immunizations, H... it says tetanus, HPV, shingles, um, hepatitis A and B. But honestly- Okay. ... if I was you, that would be something I would actually ask the carrier. 'Cause like, since we're just really the healthcare administrators, there's just so much work for me. Yeah. They give us Oh. ... specifics like that. Right. Yeah. I'm not just sure if that's even covered. 'Cause like I said, some of them are but some of them aren't. So I just- Oh, what does it mean by carrier? Like who do I need to contact like specifically? So if you are looking into the MEC CalHRA rep, the carrier of that plan is 90degrees. And I can provide that phone number if you want. Like, um, do you have like email address and phone number and name? Um, give me one second. Let me check. Yeah. Um, we're talking about the minimum cover, right? The... Yeah. Yeah, okay. The MEC. Yeah. So for that one, um, I have their phone number. Let me know when you're ready. Yeah, um, give me a second. Yeah, I'm ready. That's 800- Uh-huh. ... 2560- Uh-huh. ... 80606. And I'm not seeing a, a email but, um, let me make sure. Yeah, I'm not seeing a email for them. So you might have to call. Okay. So it's, um, 800-256-8606? Correct. Okay. Um, and what's the name of the... W- what's the name of the carrier again, sorry? 90 Degrees. 90 Degrees? Okay. Mm-hmm. All right. That's the carrier's name- Okay. ... for the plan that you were asking about. All right. Yeah. So once I get like a... like a qualifying event, like a marriage license, um, should I call you guys back saying, "Well," or...? Yes. Um, it's very important that you stay within that window. Okay. So no... nothing passing 30 days. So I would call as soon as possible. Oh, so different 30 days, correct? Okay. Sounds cool. Yes. Okay, yeah. Did you want me to go ahead and send you those documents though? 'Cause if you want, I can go ahead and send you- Yeah. ... the documents that they're gonna send you whenever- Yeah. ... um, whenever you call, 'cause they're gonna tell you, "In the last previous 30 days, have you experienced a loss of benefit, gotten married, death-" Yeah. "... birth or adoption?" And of course you're gonna say- Yeah. ... "I just got married." And then they're gonna tell you- Okay. ... "Okay, well, I'ma have to send you this email, and you're gonna have to send us the document stating that y- you have suffered this quality life event within the past-" Yeah. "... 30 days." Um, if it's passing- Okay. ... more than 30 days, they're gonna tell you that you don't qualify. But if it's within those 30- Okay. ... then you will. But if you want, I can just go ahead and send you- Yeah. ... that information, so once that- Yeah. ... happens you can just send it to us. 'Cause I would do that pretty soon, once you, like, get married and stuff. Yeah. So as soon as I get the li- like, a marriage license, I'll send you guys the document, right? Yes. Yes, sir. Yeah. Um, but let me go ahead and send you that, so that you can just already have it. Sure. 'Cause either way it's gonna get, um... It's gonna... Once y- they send you that, i- you put whatever you have to put on it, and you send it back to us- Yeah. ... and then the main office contacts. And there's option to, um, enroll for my, uh, like, uh, like, future wife too, right? Yes. But once you- Uh-huh. But once you do enroll, um- Yeah. ... they'll let us... Most likely, they'll let me know, 'cause I'm the one sending it to you right now, and they're gonna see my note. Uh- Yeah. ... once they say if you've been approved or not- Yeah. ... um, I'll call you and let you know. And then from there we can start choosing plans, and you can add your wife if you want, or add yourself. It's whatever you want, really. Um, and then you- Yeah. ... said you're with Oxford. Let me just make sure that they do allow... Yes, with a six... Okay. Okay, yeah. So once... You can add her once, um, you guys get married. Yeah. And then I'ma- And does she need to... Does she need to, like, um, prepare anything, or just- No. ... I just need to make sure she can send everything? As long as you send those

things. Yeah. Yeah. C- the main thing is you sending that information within that time period. Yeah. And I went ahead and emailed that to you. Do you mind verifying to see if you received it? Sure. Um, the email? Yeah. Uh, let me know when once you've submitted. Oh, I went ahead and sent it to you. Do you mind verifying, um, that you received it? Sorry, um, I didn't understand. Um, do you mind double checking your email to see if you got that email that I just sent you? Oh, okay. Uh, u- I'll, I'll check it. I didn't get it, um, just now? Yes, I just now sent it. If you d- don't see it, I would also check the spam in your junk. Is this from glesubmissioninfo? Mm-hmm. It's from info@benefitsinacar.com. In... Oh, yeah, I got it. It wasn't trash. Yeah. Yeah, I got it. Okay. So o- once you do get married, and you have that- Yeah. ... license or certification saying- Yeah. ... about married- Yeah. ... and that shows the date- Yeah. ... I would, like, take a picture of it and submit it, or, or do what you have to do, but I would definitely- Yeah. ... send it to us. Yeah. Oh, I'm sorry. Um, just making sure. Um, it could be just license, right? It doesn't have to be certificate, right? Yeah. It can be. Uh, let me just double check. I believe it could- Sure. ... but let me just make sure. Okay. Okay. Thank you for your hold, sir. Um, so- Welcome. ... I just got confirmation and they did tell me that they do need the license of marriage, so once everything's, like, signed off and stuff, you're welcome to send us those documents. But you- you do have to send them within 30 days of that quality license. Okay. Okay? Okay. Okay, so it's just license only, no certificate, right? Yes, sir. Okay. All right, thank you. Thank you so much. You welcome, you welcome. Did you have any other questions? No, that's it. Thank you so much for your help. You welcome. All right. Have a nice day. Yeah, you too. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: ... keep your call in benefits and acquires, I need you to step into the line, how can I assist you?

Speaker speaker_1: Hi, um, is this, um, BIC?

Speaker speaker_0: How can I help you?

Speaker speaker_1: Yeah, hello? Is this, uh, Benefits and Acquire?

Speaker speaker_0: Yes, sir, it is.

Speaker speaker_1: Uh, uh, I just have a, like a few questions. Um, so, um, I, I have a quali- uh, I'll have a qualifying event, uh, usually when I want to, uh, apply for the health insurance after the... in the, the, like on December, right? It's already has passed.

Speaker speaker_0: Uh, uh, I'm sorry, can you repeat that? I was having trouble understanding.

Speaker speaker_1: Yeah. Yeah, yeah, sorry. Um, so, so right now, the, if I wanted to enroll the health benefits, right? Um, the enroll, the enrollment, um, period has already passed, right?

Speaker speaker_0: Um, I would have to chat in your file to know that. What staffing agency do you work for?

Speaker speaker_1: Um, it's, uh, AUX4.

Speaker speaker_0: And then what are the last four of your social?

Speaker speaker_1: Uh, 9884.

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

Speaker speaker_1: Yeah. Um, um, 37800 Camden Street, Apartment 147, Fremont, California, 94536. February 14, 1996.

Speaker speaker_0: 669-288-3769 is your phone number?

Speaker speaker_1: Yeah, 669-388-3769.

Speaker speaker_0: Is your email jon18454@...

Speaker speaker_1: 44.

Speaker speaker_0: ... gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Yeah, so to... If you did want to enroll, you would have to experience a quality life event within the previous 30 days.

Speaker speaker_1: Yeah, so, um, I'm actually planning to get married. Um, so if I, like, uh, what specifically document are you guys asking? Um, is it going to be marriage license or-

Speaker speaker_0: So...

Speaker speaker_1: ... is it going to be a marri- certification?

Speaker speaker_0: So either a certification or a license-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... of marriage, something that gives, that shows them the date. Because remember you can't-

Speaker speaker_1: Oh, so it could be 30 days.

Speaker speaker_0: ... qualify within the 30 days.

Speaker speaker_1: Yeah. So it could be just lic- marriage license, right? As long as it has the date on it, right?

Speaker speaker_0: Yes, a license of marriage.

Speaker speaker_1: Yeah. Um, also I have question. Um, so if I want to, like, once I enroll, enroll, um, how long does it typically take to take in effect?

Speaker speaker_0: It typically takes one or two weeks for OPT for a global to start making that deduction.

Speaker speaker_1: Yeah.

Speaker speaker_0: So you just got to wait one or two weeks. It could be one or it could be two, um, but you really just have to wait for your staffing agency to start making that deduction. But once you do-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... select your plans, it typically just takes one or two weeks.

Speaker speaker_1: Yeah.

Speaker speaker_0: So it just depends on your employer and when they begin to do the deductions.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you see the first deduction come out of your paycheck, the following Monday-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... of that deduction is when the plans become effective.

Speaker speaker_1: Okay. And also, um, I know you guys have like three different plans for just medical. Um, like um, specifically for the minimum one, um, do... does it, uh, does it cover like vaccine, like COVID, um, flu and influenza and stuff?

Speaker speaker_0: So for your, the basic one, which I believe is the preventative that you're talking about, that one covers-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... like one physical visit, some vaccinations, some cancer screenings, some STD screenings. But I wouldn't know if that COVID one is one of the ones that they do cover. You would have to contact, um, the, the carrier, who is 90degrees, and ask them that and they would tell you. 'Cause it does cover vaccines, but the thing is-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... that keyword, some. Not all.

Speaker speaker_1: Uh, what about like, um, T-D-A-P vaccine?

Speaker speaker_0: Uh, let me check.

Speaker speaker_1: Or T-

Speaker speaker_0: Uh, let me check.

Speaker speaker_1: Or hepatitis or something like that? Hepatitis B?

Speaker speaker_0: Give me one second. So for vaccines, hmm, immunizations, H... it says tetanus, HPV, shingles, um, hepatitis A and B. But honestly-

Speaker speaker_1: Okay.

Speaker speaker_0: ... if I was you, that would be something I would actually ask the carrier. 'Cause like, since we're just really the healthcare administrators, there's just so much work for me.

Speaker speaker_1: Yeah.

Speaker speaker_0: They give us

Speaker speaker_2: Oh.

Speaker speaker_0: ... specifics like that.

Speaker speaker_1: Right. Yeah.

Speaker speaker_0: I'm not just sure if that's even covered. 'Cause like I said, some of them are but some of them aren't. So I just-

Speaker speaker_1: Oh, what does it mean by carrier? Like who do I need to contact like specifically?

Speaker speaker_0: So if you are looking into the MEC CalHRA rep, the carrier of that plan is 90degrees. And I can provide that phone number if you want.

Speaker speaker_1: Like, um, do you have like email address and phone number and name?

Speaker speaker_0: Um, give me one second. Let me check.

Speaker speaker_1: Yeah. Um, we're talking about the minimum cover, right? The...

Speaker speaker_0: Yeah.

Speaker speaker_1: Yeah, okay.

Speaker speaker_0: The MEC.

Speaker speaker_1: Yeah.

Speaker speaker_0: So for that one, um, I have their phone number. Let me know when you're ready.

Speaker speaker_1: Yeah, um, give me a second. Yeah, I'm ready.

Speaker speaker_0: That's 800-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 2560-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 80606. And I'm not seeing a, a email but, um, let me make sure. Yeah, I'm not seeing a email for them. So you might have to call.

Speaker speaker_1: Okay. So it's, um, 800-256-8606?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Um, and what's the name of the... W- what's the name of the carrier again, sorry?

Speaker speaker_0: 90 Degrees.

Speaker speaker_1: 90 Degrees? Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right.

Speaker speaker_0: That's the carrier's name-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for the plan that you were asking about.

Speaker speaker_1: All right. Yeah. So once I get like a... like a qualifying event, like a marriage license, um, should I call you guys back saying, "Well," or...?

Speaker speaker_0: Yes. Um, it's very important that you stay within that window.

Speaker speaker_1: Okay.

Speaker speaker_0: So no... nothing passing 30 days. So I would call as soon as possible.

Speaker speaker_1: Oh, so different 30 days, correct? Okay. Sounds cool.

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, yeah.

Speaker speaker_0: Did you want me to go ahead and send you those documents though? 'Cause if you want, I can go ahead and send you-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... the documents that they're gonna send you whenever-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... um, whenever you call, 'cause they're gonna tell you, "In the last previous 30 days, have you experienced a loss of benefit, gotten married, death-"

Speaker speaker_1: Yeah.

Speaker speaker_0: "... birth or adoption?" And of course you're gonna say-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... "I just got married." And then they're gonna tell you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... "Okay, well, I'ma have to send you this email, and you're gonna have to send us the document stating that y- you have suffered this quality life event within the past-"

Speaker speaker_1: Yeah.

Speaker speaker_0: "... 30 days." Um, if it's passing-

Speaker speaker_1: Okay.

Speaker speaker_0: ... more than 30 days, they're gonna tell you that you don't qualify. But if it's within those 30-

Speaker speaker_1: Okay.

Speaker speaker_0: ... then you will. But if you want, I can just go ahead and send you-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... that information, so once that-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... happens you can just send it to us. 'Cause I would do that pretty soon, once you, like, get married and stuff.

Speaker speaker_1: Yeah. So as soon as I get the li- like, a marriage license, I'll send you guys the document, right?

Speaker speaker_0: Yes. Yes, sir.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, but let me go ahead and send you that, so that you can just already have it.

Speaker speaker_1: Sure.

Speaker speaker_0: 'Cause either way it's gonna get, um... It's gonna... Once y- they send you that, i- you put whatever you have to put on it, and you send it back to us-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... and then the main office contacts.

Speaker speaker_1: And there's option to, um, enroll for my, uh, like, uh, like, future wife too, right?

Speaker speaker_0: Yes. But once you-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: But once you do enroll, um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... they'll let us... Most likely, they'll let me know, 'cause I'm the one sending it to you right now, and they're gonna see my note. Uh-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... once they say if you've been approved or not-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... um, I'll call you and let you know. And then from there we can start choosing plans, and you can add your wife if you want, or add yourself. It's whatever you want, really. Um, and then you-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... said you're with Oxford. Let me just make sure that they do allow... Yes, with a six... Okay. Okay, yeah. So once... You can add her once, um, you guys get married.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then I'ma-

Speaker speaker_1: And does she need to... Does she need to, like, um, prepare anything, or just-

Speaker speaker_0: No.

Speaker speaker_1: ... I just need to make sure she can send everything?

Speaker speaker_0: As long as you send those things. Yeah.

Speaker speaker_1: Yeah.

Speaker speaker_0: C- the main thing is you sending that information within that time period.

Speaker speaker_1: Yeah.

Speaker speaker_0: And I went ahead and emailed that to you. Do you mind verifying to see if you received it?

Speaker speaker_1: Sure. Um, the email? Yeah. Uh, let me know when once you've submitted.

Speaker speaker_0: Oh, I went ahead and sent it to you. Do you mind verifying, um, that you received it?

Speaker speaker_1: Sorry, um, I didn't understand.

Speaker speaker_0: Um, do you mind double checking your email to see if you got that email that I just sent you?

Speaker speaker_1: Oh, okay. Uh, u- I'll, I'll check it. I didn't get it, um, just now?

Speaker speaker_0: Yes, I just now sent it. If you d- don't see it, I would also check the spam in your junk.

Speaker speaker_1: Is this from gle- lesubmissioninfo?

Speaker speaker_0: Mm-hmm. It's from info@benefitsinacar.com.

Speaker speaker_1: In... Oh, yeah, I got it. It wasn't trash. Yeah. Yeah, I got it.

Speaker speaker_0: Okay. So o- once you do get married, and you have that-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... license or certification saying-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... about married-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... and that shows the date-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... I would, like, take a picture of it and submit it, or, or do what you have to do, but I would definitely-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... send it to us.

Speaker speaker_1: Yeah. Oh, I'm sorry. Um, just making sure. Um, it could be just license, right? It doesn't have to be certificate, right?

Speaker speaker_0: Yeah. It can be. Uh, let me just double check. I believe it could-

Speaker speaker_1: Sure.

Speaker speaker_0: ... but let me just make sure.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Thank you for your hold, sir. Um, so-

Speaker speaker_3: Welcome.

Speaker speaker_0: ... I just got confirmation and they did tell me that they do need the license of marriage, so once everything's, like, signed off and stuff, you're welcome to send us those documents. But you- you do have to send them within 30 days of that quality license.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay?

Speaker speaker_3: Okay. Okay, so it's just license only, no certificate, right?

Speaker speaker_0: Yes, sir.

Speaker speaker_3: Okay. All right, thank you. Thank you so much.

Speaker speaker_0: You welcome, you welcome. Did you have any other questions?

Speaker speaker_3: No, that's it. Thank you so much for your help.

Speaker speaker_0: You welcome.

Speaker speaker_3: All right.

Speaker speaker_0: Have a nice day.

Speaker speaker_3: Yeah, you too. Thank you. Bye.

Speaker speaker_0: Bye.