

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Uh, yes. Hi. Just let me, let me... Hold on. Okay. Sorry about that. Hi. My name is Quentin Harrison. That's Q-U-E-N-T-I-N. And I have a question about something I'm sort of concerned about. Um, I work for Oxford, um, on assignment up in medicine. And obviously, I received an email for the benefits and the card in, uh, December, on the 10th of that month. And I realized I had to... Uh, was it 30 business days from the receipt of the email to sign up for the benefits, which I believe that I did. Well, no, I know I did in, uh, January, early January, in that time range. And while I can't recall the individual I spoke to, I did sign up for medical, dental and vision insurance. But I believe I'm being charged for it. I have to go home and check my pay stubs in the Oxford portal. But when I attempted to... Uh, I hadn't gotten my cards yet. So, I actually had gotten a letter from you guys just saying that I can go onto the website and print them off. I wasn't having any luck with that. But when I called, they said I only had, um, coverage for vision, and no medical or dental. And I know that I signed up for all three. So, I don't know what you would need from me to pull up my profile and see what's going on. Sure thing. What would be the last four of that social? My last four of my social security number, it's 0603. I need to make sure I am on the right account. Could you verify your mailing address and date of birth, please? It... My date of birth is March 9th, 1985. And you might have one that I don't... Uh, you should technically have... Well, it depends. Uh, you're either gonna have 921 Myrtle Street, uh, Northeast, um, Apartment 109, or you're gonna have 914 West Susquehanna, Apartment 3A. The first one's in Atlanta, Georgia, 30309. The second one is in Philadelphia, PA, 19122. I moved to Philadelphia, um, January 10th, but I put in a mail forwarding address, you know, to that, uh, in Atlanta so any mail would've been forwarded to me. But I haven't gotten any of the cards or anything upon me signing up for the coverage. If you guys would've sent them to Atlanta, which... What address do you have on file of the Atlanta one? It will be the Philadelphia one that shows on this account. Okay, good. Okay, good. And ma'am, please have your date of birth. March 9th, 1985. Yes. We show the best phone number to reach you on the system, the same one that you have called us on today, 770-624-9943. 9953, yes. Okay. And then I show your email down as first initial, your last name, number 85@hotmail.com. That is correct. Okay. I also checked my email box. I only have the email from the 10th and one other one that around that time, but nothing else has come through for the month of, I believe, January or February, or so far in March. Okay. Um, so three things to address. The first one being we do have that PA address 'cause you provided during the 6th of January when you called in to enroll. Um, the second one being, I'm not sure whom is informed you, but you are in fact enrolled in all three of those benefits you were looking to be on, the medical Insure Plus Enhanced, their dental and their vision for employee only. And it is being deducted \$30.96 percent- per paycheck. Okay. And you have

been active since January 20th, 2025. Okay. As far as why you did not get the vision and dental benefit card in the mail, I'm not too sure, but they should have gone out 24th of January and then it roughly takes after about three to four weeks to get to you. Well, I have had... Hm? I have had some issues with the mail at my current place. It's a new building, and for lack of a better term, God forgive me, the local post office manager there is an idiot. And I've had issues with my mail, because that's how I got the MetLife, um, information about me getting in touch with... I'm assuming it's through MetLife, correct? This is providing the insurance. For the vision, yes. The vision is through MetLife. However, your dental and medical is through American Public Life. American Public Life. Can I get those cards or whatever I would need? 'Cause I'm assuming even for the medical I would need a card, because I'm wanting to go ahead and do my annual physical next month, as well as my first of two dental cleanings that I do every year annually. So, I can most definitely provide you a per- digital benefit card for all three of those and then put in a request with the carriers for mail orders for the benefits. Okay, that's fine. The only thing is, the Insure Plus plan that you're on doesn't cover preventative services, so it won't cover the physical. Oh, so I'd have to pay for that out of pocket? Yeah, 'cause that plan only covers hospital indemnity. Now, d- what... Let me ask you, did you guys offer one for preventative care? Because I thought I signed up for the highest tier of the medical, um, option. Or do you just not offer that? Yes. I can't recall. So, we do offer one preventative-only, stay healthy, MEC 200X plan. But as far as out of the three plans that I currently offer, you are on the highest tier of them. I will suggest speaking with American Public Life to see specifically what that wellness exam or test that they cover annually.... falls under 'cause there's one that says here during the coverage explanation for your plan. Uh, that a wellness exam or, and/or test for \$75 a year, and then you're responsible for the remainder. So I will call to see if that wellness exam does count the physical in 'cause with medical it gets a little complicated as always. There is one exam that's called your physical, but they also do a wellness exam. Mm-hmm. Depending on the carrier, sometimes it is the same thing, sometimes it is not. Usually the wellness exam is when they make sure that you're mentally and emotionally okay, that there is no physical aberrations or bruises or any scars that they can see on yourself, um, along with any of the other regular checkup. Yeah. But it all depends on the carrier itself. Yeah, 'cause the... My annual is like, you know, they check, you know... they do the work. They check, you know, my blood pressure- Mm-hmm. ... they check my vision, uh, my b- basic vision test before I go to do anything else with the vision side of things. And they did... they draw blood, they screen for STIs, all that. They... I got the works and I do it every year. So, um, are you able, when you email me, to include the contact information for... Is it American Public Life, the name of the company, for the medical and the dental? Of course. Bear with me one moment. Okay. Good to have access to all that material. And then all three of your plans do not have any network requirement. You're able to go anywhere so long as they do work with your carriers. Yeah, I mean, I always... I made that mistake once years ago and I've, I've never made it again. I always call and I always make sure wherever I go was in-network after that. So, um, but, uh, okay. That's good to know. So I feel better. Maybe that was the confusion about MetLife and I thought that that was... MetLife covered everything and it's only the vision. So, um, I... You'll be able to send me the cards for American Public Life for the dental and, and medical, but I need to get back in touch with MetLife to get the card for my vision from them? So I'm able to send you all of the benefit cards. Okay. Vision, dental and medical. Good, good, good, good. Okay. Um, and then with

your medical and your dental, the only thing to keep in mind is it will be the same customer service phone number. The only phone number that will be different from them, it will be the network provider. Okay. Even though they don't have that requirement, they do still have a company that helps members locate carriers in their area. I mean, sorry, not carriers, providers in the area that accept the insurance. Okay. So the dental runs off the Carrington network and then your medical runs off the MultiPlan network. Okay. But as far as customer service go, it's going to be the same phone number that I'm gonna... for American Public Life and then I also put the MetLife phone number. Okay, that's wonderful. And then the digital copies of the cards... And then you'll be able to put in the physical ones. Is it going to take three to four weeks for them to mail again? Yes, sir. Okay. I'll be on the lookout for those because, like I said, I wouldn't be surprised if the other one's perfect because they've just been messing up all my mail. Oh, no. Stuff has been late, it's been held, it's been lost, it's been damaged. So, um, it's just been- Mm-hmm. My move to Philadelphia has basically been a slight administrative disaster and I will see how I feel after six or seven months. Because the way it's going, I'm probably gonna go back to Vietnam the way I'm feeling right now. I just- It has not been- No, I know. ... I'm not having a great experience. So, but, um- You know, a lot of, a lot of times it's just the universe trying to make you, you know, give up. Yeah, that's... I- That's what my mother would say. So I would- ... need to change my outlook on it. But, um, at least I'm glad to know that everything else is where it is because when she said that I didn't have the coverage, I was like, "Wait a minute." I f- I made sure to, to call before the deadline and so... But, um, I, uh, I appreciate, um, your help and, uh, I'll be on the lookout for the email later today and, uh, for the physical mail later in the week. Of course. Or not later in the week, later in the month, I guess. Excuse me. And then they're gonna be coming in from info@benefitcentercard.com. Okay. And that phone number that is gonna be there to locate providers for MetLife, that's gonna be- Mm-hmm. ... the same phone number you're gonna give your vision provider so that they can verify your coverage whenever you make an appointment. Mm-hmm. Okay, perfect. All right. Well, thank you so much. I really do appreciate your help. You've helped at least bring a silver lining to this today. So I do appreciate that. Of course. It was a pleasure. I do hope you have a wonderful rest of your day and hopefully PA treats you better. All right. I hope so too. Thank you. You're welcome. Have a great one. All right. You too. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Uh, yes. Hi. Just let me, let me... Hold on. Okay. Sorry about that. Hi. My name is Quentin Harrison. That's Q-U-E-N-T-I-N. And I have a question about something I'm sort of concerned about. Um, I work for Oxford, um, on assignment up in medicine. And obviously, I received an email for the benefits and the card in, uh, December, on the 10th of that month. And I realized I had to... Uh, was it 30 business days from the receipt of the email to sign up for the benefits, which I believe that I did. Well, no, I know I did in, uh, January, early January, in that time range. And while I can't recall the individual I spoke to, I did sign up

for medical, dental and vision insurance. But I believe I'm being charged for it. I have to go home and check my pay stubs in the Oxford portal. But when I attempted to... Uh, I hadn't gotten my cards yet. So, I actually had gotten a letter from you guys just saying that I can go onto the website and print them off. I wasn't having any luck with that. But when I called, they said I only had, um, coverage for vision, and no medical or dental. And I know that I signed up for all three. So, I don't know what you would need from me to pull up my profile and see what's going on.

Speaker speaker_0: Sure thing. What would be the last four of that social?

Speaker speaker_1: My last four of my social security number, it's 0603.

Speaker speaker_0: I need to make sure I am on the right account. Could you verify your mailing address and date of birth, please?

Speaker speaker_1: It... My date of birth is March 9th, 1985. And you might have one that I don't... Uh, you should technically have... Well, it depends. Uh, you're either gonna have 921 Myrtle Street, uh, Northeast, um, Apartment 109, or you're gonna have 914 West Susquehanna, Apartment 3A. The first one's in Atlanta, Georgia, 30309. The second one is in Philadelphia, PA, 19122. I moved to Philadelphia, um, January 10th, but I put in a mail forwarding address, you know, to that, uh, in Atlanta so any mail would've been forwarded to me. But I haven't gotten any of the cards or anything upon me signing up for the coverage. If you guys would've sent them to Atlanta, which... What address do you have on file of the Atlanta one?

Speaker speaker_0: It will be the Philadelphia one that shows on this account.

Speaker speaker_1: Okay, good. Okay, good.

Speaker speaker_0: And ma'am, please have your date of birth.

Speaker speaker_1: March 9th, 1985.

Speaker speaker_0: Yes. We show the best phone number to reach you on the system, the same one that you have called us on today, 770-624-9943.

Speaker speaker_1: 9953, yes.

Speaker speaker_0: Okay. And then I show your email down as first initial, your last name, number 85@hotmail.com.

Speaker speaker_1: That is correct.

Speaker speaker_0: Okay.

Speaker speaker_1: I also checked my email box. I only have the email from the 10th and one other one that around that time, but nothing else has come through for the month of, I believe, January or February, or so far in March.

Speaker speaker_0: Okay. Um, so three things to address. The first one being we do have that PA address 'cause you provided during the 6th of January when you called in to enroll.

Um, the second one being, I'm not sure whom is informed you, but you are in fact enrolled in all three of those benefits you were looking to be on, the medical Insure Plus Enhanced, their dental and their vision for employee only. And it is being deducted \$30.96 percent- per paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: And you have been active since January 20th, 2025.

Speaker speaker_1: Okay.

Speaker speaker_0: As far as why you did not get the vision and dental benefit card in the mail, I'm not too sure, but they should have gone out 24th of January and then it roughly takes after about three to four weeks to get to you.

Speaker speaker_1: Well, I have had...

Speaker speaker_0: Hm?

Speaker speaker_1: I have had some issues with the mail at my current place. It's a new building, and for lack of a better term, God forgive me, the local post office manager there is an idiot. And I've had issues with my mail, because that's how I got the MetLife, um, information about me getting in touch with... I'm assuming it's through MetLife, correct? This is providing the insurance.

Speaker speaker_0: For the vision, yes. The vision is through MetLife. However, your dental and medical is through American Public Life.

Speaker speaker_1: American Public Life. Can I get those cards or whatever I would need? 'Cause I'm assuming even for the medical I would need a card, because I'm wanting to go ahead and do my annual physical next month, as well as my first of two dental cleanings that I do every year annually.

Speaker speaker_0: So, I can most definitely provide you a per- digital benefit card for all three of those and then put in a request with the carriers for mail orders for the benefits.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_0: The only thing is, the Insure Plus plan that you're on doesn't cover preventative services, so it won't cover the physical.

Speaker speaker_1: Oh, so I'd have to pay for that out of pocket?

Speaker speaker_0: Yeah, 'cause that plan only covers hospital indemnity.

Speaker speaker_1: Now, d- what... Let me ask you, did you guys offer one for preventative care? Because I thought I signed up for the highest tier of the medical, um, option. Or do you just not offer that?

Speaker speaker_0: Yes.

Speaker speaker_1: I can't recall.

Speaker speaker_0: So, we do offer one preventative-only, stay healthy, MEC 200X plan. But as far as out of the three plans that I currently offer, you are on the highest tier of them. I will suggest speaking with American Public Life to see specifically what that wellness exam or test that they cover annually.... falls under 'cause there's one that says here during the coverage explanation for your plan. Uh, that a wellness exam or, and/or test for \$75 a year, and then you're responsible for the remainder. So I will call to see if that wellness exam does count the physical in 'cause with medical it gets a little complicated as always. There is one exam that's called your physical, but they also do a wellness exam.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Depending on the carrier, sometimes it is the same thing, sometimes it is not. Usually the wellness exam is when they make sure that you're mentally and emotionally okay, that there is no physical aberrations or bruises or any scars that they can see on yourself, um, along with any of the other regular checkup.

Speaker speaker_1: Yeah.

Speaker speaker_0: But it all depends on the carrier itself.

Speaker speaker_1: Yeah, 'cause the... My annual is like, you know, they check, you know... they do the work. They check, you know, my blood pressure-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... they check my vision, uh, my b- basic vision test before I go to do anything else with the vision side of things. And they did... they draw blood, they screen for STIs, all that. They... I got the works and I do it every year. So, um, are you able, when you email me, to include the contact information for... Is it American Public Life, the name of the company, for the medical and the dental?

Speaker speaker_0: Of course. Bear with me one moment.

Speaker speaker_1: Okay. Good to have access to all that material.

Speaker speaker_0: And then all three of your plans do not have any network requirement. You're able to go anywhere so long as they do work with your carriers.

Speaker speaker_1: Yeah, I mean, I always... I made that mistake once years ago and I've, I've never made it again. I always call and I always make sure wherever I go was in-network after that. So, um, but, uh, okay. That's good to know. So I feel better. Maybe that was the confusion about MetLife and I thought that that was... MetLife covered everything and it's only the vision. So, um, I... You'll be able to send me the cards for American Public Life for the dental and, and medical, but I need to get back in touch with MetLife to get the card for my vision from them?

Speaker speaker_0: So I'm able to send you all of the benefit cards.

Speaker speaker_1: Okay.

Speaker speaker_0: Vision, dental and medical.

Speaker speaker_1: Good, good, good, good. Okay.

Speaker speaker_0: Um, and then with your medical and your dental, the only thing to keep in mind is it will be the same customer service phone number. The only phone number that will be different from them, it will be the network provider.

Speaker speaker_1: Okay.

Speaker speaker_0: Even though they don't have that requirement, they do still have a company that helps members locate carriers in their area. I mean, sorry, not carriers, providers in the area that accept the insurance.

Speaker speaker_1: Okay.

Speaker speaker_0: So the dental runs off the Carrington network and then your medical runs off the MultiPlan network.

Speaker speaker_1: Okay.

Speaker speaker_0: But as far as customer service go, it's going to be the same phone number that I'm gonna... for American Public Life and then I also put the MetLife phone number.

Speaker speaker_1: Okay, that's wonderful. And then the digital copies of the cards... And then you'll be able to put in the physical ones. Is it going to take three to four weeks for them to mail again?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. I'll be on the lookout for those because, like I said, I wouldn't be surprised if the other one's perfect because they've just been messing up all my mail.

Speaker speaker_0: Oh, no.

Speaker speaker_1: Stuff has been late, it's been held, it's been lost, it's been damaged. So, um, it's just been-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: My move to Philadelphia has basically been a slight administrative disaster and I will see how I feel after six or seven months. Because the way it's going, I'm probably gonna go back to Vietnam the way I'm feeling right now. I just- It has not been-

Speaker speaker_0: No, I know.

Speaker speaker_1: ... I'm not having a great experience. So, but, um-

Speaker speaker_0: You know, a lot of, a lot of times it's just the universe trying to make you, you know, give up.

Speaker speaker_1: Yeah, that's... I- That's what my mother would say. So I would- ... need to change my outlook on it. But, um, at least I'm glad to know that everything else is where it is because when she said that I didn't have the coverage, I was like, "Wait a minute." I f- I made

sure to, to call before the deadline and so... But, um, I, uh, I appreciate, um, your help and, uh, I'll be on the lookout for the email later today and, uh, for the physical mail later in the week.

Speaker speaker_0: Of course.

Speaker speaker_1: Or not later in the week, later in the month, I guess. Excuse me.

Speaker speaker_0: And then they're gonna be coming in from info@benefitcentercard.com.

Speaker speaker_1: Okay.

Speaker speaker_0: And that phone number that is gonna be there to locate providers for MetLife, that's gonna be-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the same phone number you're gonna give your vision provider so that they can verify your coverage whenever you make an appointment.

Speaker speaker_1: Mm-hmm. Okay, perfect. All right. Well, thank you so much. I really do appreciate your help. You've helped at least bring a silver lining to this today. So I do appreciate that.

Speaker speaker_0: Of course. It was a pleasure. I do hope you have a wonderful rest of your day and hopefully PA treats you better.

Speaker speaker_1: All right. I hope so too. Thank you.

Speaker speaker_0: You're welcome. Have a great one.

Speaker speaker_1: All right. You too. Bye-bye.

Speaker speaker_0: Bye.