

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 2000. My name is Francesca. How can I assist you today? Hi. Good afternoon, Miss Francesca. My name is Symothia Russell and, uh, I'm calling because, uh... Hold on. Let me, let me pull the note so I can tell you, um, I, I can tell you correctly. Um, my insurance is, um... so to speak, and they were saying about the qualifying event. I apologize, ma'am. It seems to have cut off. All I heard was, "My insurance is," and then the continuation to that you didn't get to speak. My benefits are ending this month, and I need... I have health issues that need continuation of care, so they told me to reach out to you all. Um, basically, I know I just need to send a termination of insurance. However, I don't know where and... or, well, basically I need to know what the procedure is. Okay. Let's take a look into your account. What stopping company... I mean, what are the last four of your social? 9145. And with stopping company was Oxford Global, correct? Yes. Please verify your mailing address and your date of birth. My mailing address is 47222 Joseph Circle, Douglasville, Georgia 30135, and my, uh, date of birth is, uh, 2/13/73. We have the best phone number to reach you, 205-764-2267. That's not what I said. No, ma'am. You verified for me your date of birth and your address. I'm trying to verify the phone number with you. Oh, oh, I'm sorry. I'm sorry. I was looking at my phone number on this paper when you said that, so that's why I thought... I'm sorry. It's been a crazy month and I... I'm sorry. Yes, ma'am. That's my phone number. Well, this is it. That's okay. And I have your email down as your first and last name with that middle initial @yahoo.com. You said with a middle initial or without? With a middle initial. I have that as A as in Apple. No. It shouldn't be a middle initial. I think you... It should be S-A-M as in Mary, A, N as in Nancy, T as in Tom, H as in Harry, I, A as in Apple. That's my first name. Then R as in Russell, U as in umbrella, S as in Sam, S as in Sam, E, L as in Larry, L as in larry@yahoo.com. Yes, Miss Russell. That's the same email that I provided to you and advised you that the middle initial A as in Apple was in it. Okay. So- But that's what I'm saying. It shouldn't be a middle initial. So you're saying it should not have the A as in Apple in the middle that you just mentioned? Yes, but that is not my middle name. That is my first name. It's A as in Apple that completes my whole first name. That's what throw me off. That's why I was like... 'Cause my middle initial is A, but my first name is Symothia, ending in A. You know what I'm saying? Understood. Ma'am, at the moment, I don't see any active coverage with Oxford Global or any intent to enroll. Are you stating that you're trying to get benefits with Oxford Global to have your current medical issues covered? Yeah. Okay. So I'll have to send you that email for the document QLE request to see if you're eligible for a qualified life event. To my understanding, you said that you're losing benefits with a different carrier at this moment. Is this correct? Yeah. Understood. I'll go ahead and send them to you. I do want to advise you, if you are eligible to enroll into benefits, we can't guarantee that any of your current health issues will be

considered preexisting and might not be covered by one of the carriers. I'll recommend speaking with them. Can I... Do I... I was just gonna say, can I even get a thing to show what benefits are there? 'Cause I don't even know that. Yes, ma'am. I was just about to offer that benefit guide. Okay. So the first email you're gonna be receiving is gonna be titled QLE. That's gonna be for the qualifying event. Basically, what you're going to do with that first email, you're gonna send either a document or a statement in regards to what benefits it is that you're losing. That document needs to have your first and last name in it. It needs to have the type of coverage that you're losing and needs to have the ending day of that policy that you were enrolled into, due to the fact that you do have to be within a 30-day window for that to be eligible as a qualified life event. And then once you submit it, it will take 24 to 48 hours for the front office to process it, and I should be giving you a call back advising you whether or not you are eligible for the coverage. Okay. And then that second email that you're gonna receive will be that benefit guide. That will be labeled as exactly that, Benefit Guide, and it will be a PDF file attachment on that email. On that email with the attachment, it will give you the names as well as the prices for the benefit plans that they offered. It is gonna give you about four different prices for each plan due to the fact that it's showing you how much it will be by itself, how much it will be with the dependence of a spouse and children, or both of them, which would be considered family. In the event that you wanna speak with any of the carriers, you're more than welcome to give us a call back and we can transfer you to the correct one. Um, aside from that, I believe... Let me see so I can make sure I'm providing you the correct info. After page number three, that will be marked at the end of each page. It's gonna provide you a breakdown on what carrier each plan is with. If you want to try to get the carrier's phone number that way, you're more than welcome to. You can also just give us a call back once you know which plans it is, the ones that you're interested in, and we can give you the phone number for the carriers over the phone as well so you can know who you need to call to make sure all of your issues are gonna be covered if you do enroll into the plan. Okay. All right. And then was there any questions in regards to this process, Miss Russell, that you need answer prior to letting you go? No, ma'am. Not at the moment. All right. I do hope you have a wonderful rest of your day, and we are open 8:00 AM to 8:00 PM Eastern Time if you need us. All right. Thank you. No problem. Hope you have a wonderful rest of your day, and thank you for your time today. You too. Bye-bye. No problem. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits 2000. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi. Good afternoon, Miss Francesca. My name is Symothia Russell and, uh, I'm calling because, uh... Hold on. Let me, let me pull the note so I can tell you, um, I, I can tell you correctly. Um, my insurance is, um... so to speak, and they were saying about the qualifying event.

Speaker speaker_1: I apologize, ma'am. It seems to have cut off. All I heard was, "My insurance is," and then the continuation to that you didn't get to speak.

Speaker speaker_2: My benefits are ending this month, and I need... I have health issues that need continuation of care, so they told me to reach out to you all. Um, basically, I know I just need to send a termination of insurance. However, I don't know where and... or, well, basically I need to know what the procedure is.

Speaker speaker_1: Okay. Let's take a look into your account. What stopping company... I mean, what are the last four of your social?

Speaker speaker_2: 9145.

Speaker speaker_1: And with stopping company was Oxford Global, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Please verify your mailing address and your date of birth.

Speaker speaker_2: My mailing address is 47222 Joseph Circle, Douglasville, Georgia 30135, and my, uh, date of birth is, uh, 2/13/73.

Speaker speaker_1: We have the best phone number to reach you, 205-764-2267.

Speaker speaker_2: That's not what I said.

Speaker speaker_1: No, ma'am. You verified for me your date of birth and your address. I'm trying to verify the phone number with you.

Speaker speaker_2: Oh, oh, I'm sorry. I'm sorry. I was looking at my phone number on this paper when you said that, so that's why I thought... I'm sorry. It's been a crazy month and I... I'm sorry. Yes, ma'am. That's my phone number.

Speaker speaker_1: Well, this is it. That's okay. And I have your email down as your first and last name with that middle initial @yahoo.com.

Speaker speaker_2: You said with a middle initial or without?

Speaker speaker_1: With a middle initial. I have that as A as in Apple.

Speaker speaker_2: No. It shouldn't be a middle initial. I think you... It should be S-A-M as in Mary, A, N as in Nancy, T as in Tom, H as in Harry, I, A as in Apple. That's my first name. Then R as in Russell, U as in umbrella, S as in Sam, S as in Sam, E, L as in Larry, L as in larry@yahoo.com.

Speaker speaker_1: Yes, Miss Russell. That's the same email that I provided to you and advised you that the middle initial A as in Apple was in it. Okay. So-

Speaker speaker_2: But that's what I'm saying. It shouldn't be a middle initial.

Speaker speaker_1: So you're saying it should not have the A as in Apple in the middle that you just mentioned?

Speaker speaker_2: Yes, but that is not my middle name. That is my first name. It's A as in Apple that completes my whole first name. That's what throw me off. That's why I was like... 'Cause my middle initial is A, but my first name is Symothia, ending in A. You know what I'm saying?

Speaker speaker_1: Understood. Ma'am, at the moment, I don't see any active coverage with Oxford Global or any intent to enroll. Are you stating that you're trying to get benefits with Oxford Global to have your current medical issues covered?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So I'll have to send you that email for the document QLE request to see if you're eligible for a qualified life event. To my understanding, you said that you're losing benefits with a different carrier at this moment. Is this correct?

Speaker speaker_2: Yeah.

Speaker speaker_1: Understood. I'll go ahead and send them to you. I do want to advise you, if you are eligible to enroll into benefits, we can't guarantee that any of your current health issues will be considered preexisting and might not be covered by one of the carriers. I'll recommend speaking with them.

Speaker speaker_2: Can I... Do I... I was just gonna say, can I even get a thing to show what benefits are there? 'Cause I don't even know that.

Speaker speaker_1: Yes, ma'am. I was just about to offer that benefit guide. Okay. So the first email you're gonna be receiving is gonna be titled QLE. That's gonna be for the qualifying event. Basically, what you're going to do with that first email, you're gonna send either a document or a statement in regards to what benefits it is that you're losing. That document needs to have your first and last name in it. It needs to have the type of coverage that you're losing and needs to have the ending day of that policy that you were enrolled into, due to the fact that you do have to be within a 30-day window for that to be eligible as a qualified life event. And then once you submit it, it will take 24 to 48 hours for the front office to process it, and I should be giving you a call back advising you whether or not you are eligible for the coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: And then that second email that you're gonna receive will be that benefit guide. That will be labeled as exactly that, Benefit Guide, and it will be a PDF file attachment on that email. On that email with the attachment, it will give you the names as well as the prices for the benefit plans that they offered. It is gonna give you about four different prices for each plan due to the fact that it's showing you how much it will be by itself, how much it will be with the dependence of a spouse and children, or both of them, which would be considered family. In the event that you wanna speak with any of the carriers, you're more than welcome to give us a call back and we can transfer you to the correct one. Um, aside from that, I believe... Let me see so I can make sure I'm providing you the correct info. After page number three, that will be marked at the end of each page. It's gonna provide you a breakdown on what carrier each plan is with. If you want to try to get the carrier's phone number that way,

you're more than welcome to. You can also just give us a call back once you know which plans it is, the ones that you're interested in, and we can give you the phone number for the carriers over the phone as well so you can know who you need to call to make sure all of your issues are gonna be covered if you do enroll into the plan.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And then was there any questions in regards to this process, Miss Russell, that you need answer prior to letting you go?

Speaker speaker_2: No, ma'am. Not at the moment.

Speaker speaker_1: All right. I do hope you have a wonderful rest of your day, and we are open 8:00 AM to 8:00 PM Eastern Time if you need us.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: No problem. Hope you have a wonderful rest of your day, and thank you for your time today.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: No problem. Bye-bye.