

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit in Card. My name is Francesca. How may I assist you today? Hello. This is Sevdia. Um, I'm a consultant with Oxford and I have the Benefit in Card, uh, insurance, but I'm not able to log into the secure website that was on the email. Somehow, um, my information wasn't registered. Uh, I'm just wondering what needs to be done for me to log in that website. Hello? Hello? Can you hear me now? Yeah, I am hearing you. I was ■■■ Okay. ... able to hear you before. Mm-hmm. I was asking you what website is it that you're trying to log into? Um, it's, it, it says, um, secure, uh, AM something, http. I can give you the whole name. It's, it's, it's, it's, it's my own email address. What is that website you're trying to log into though? Uh- I need to know specifically what website it is- So I want- ...'cause it might not be- I wanna see the- ... something that we can assist with. Yeah. I wanna see the providers. Li- So that's just something that you're gonna be able to see on the website that they have for you to enroll into coverage. So here, I, I have problem understanding this insurance. Is this a health insurance or it's a supplement? If I go to doctor, how much do I need to pay? What is covered? I'm not able to get that information. So that all depends on the plan that you're gonna be enrolling into. Is the website you're going into the www.mibiac.com? Yes. Yeah. So from that website the only thing that you're gonna get that's gonna give you remotely the information you're looking for is gonna be the document part. You're not gonna be able to log in to get that information. Only the benefit guide will provide you that. Now, if you're trying to get into the website for the actual carriers. Mm-hmm. It wouldn't be there, that information. So- You also have that. ... how can I know whether my doctor is in network? How I'm gonna know if I go to doctor how much I'm gonna pay and how much the insurance will cover? You know, where can I get those informations? There is a, like two, three pages of something. It's just very simple information. I don't understand. I just need to know whether this is a real insurance or this is a supplement that... I don't know. I, I'm struggling understanding this insurance. Do you know which plan it was that you were looking into? Benefit, Benefit in Card? No, ma'am. Which plan? Um, maybe you can check it with my name. Last name Aslan. Okay, I'm asking which plan you're trying to enroll into. So I am a consultant with Oxford. I know. So is that the answer to your question? Oxford- No, ma'am. I'm asking you which plan you're trying to enroll into. What I mean by that are you trying to- What one? ... enroll into dental, vision, which medical plan? What plan are you trying to- Okay, I understand. It's dental and medical. Okay, and which of the medical plans- I already did- ... was it that you were looking into? I am e-... I'm already enrolled. You're already en- I'm al- ... rolled in? I'm already enrolled. I just wanna know what is that, like what's covered. I'm already in, enrolled as a family, myself, my husband and my son. Um, I got the Benefit in Ca- Card. So Benefit in a Card is not your insurance. That's the name of a company you call, which is us. Mm-hmm. We administer the

health insurance, but we don't own it or service it. You will have the insurance with your actual carriers. What are the last three- What is that? ... digits? 2423- Yeah. What is what, ma'am? I'm sorry. 2423. No, ma'am. You said what is that, so I'm asking you what did you mean by that? What is what? So I don't... I, I, I want to understand what is this. I'm paying like \$50 per week and I don't know, I don't... what's covered with it. This is the insurance, which what kind of provider's included in, in network, out of network. Am I confuse you? Let me go ahead and place you in a quick call. I'll be right back, okay? Okay. I have to go right now. Let me collect my informations. Maybe it will be much easier if I call you later. Okay? Okay. I thought I will be ■■ because I, I just don't know about this insurance and I need more information, and today is the last day. I have to make a decision whether to stay in that or not. Mm-hmm. Um, let me, let me collect my things then I'll give you better insur- information. Okay? Okay. And I'll, I'll call you back. All right. It seems that we, we are not able to communicate at this point because I'm not giving you the right information and I didn't know what you were expecting. Let me collect what I have and then I'll call you back. Okay? Sure thing- Thank you. ... ma'am. I was just confused as to what the question was. I know. Is that okay? I know, because I don't know what is this. So I, I'm not able to ask the right questions. But, uh, I'm just gonna give you a call, um, a bit later. Okay? Okay. We'll be open till 8:00 PM Eastern Time. 8:00 PM. Okay. Thank you. Bye-bye. You're welcome. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefit in Card. My name is Francesca. How may I assist you today?

Speaker speaker_2: Hello. This is Sevda. Um, I'm a cons- consultant with Oxford and I have the Benefit in Card, uh, insurance, but I'm not able to log into the secure website that was on the email. Somehow, um, my information wasn't registered. Uh, I'm just wondering what needs to be done for me to log in that website. Hello? Hello?

Speaker speaker_1: Can you hear me now?

Speaker speaker_2: Yeah, I am hearing you. I was ■■

Speaker speaker_1: Okay.

Speaker speaker_2: ... able to hear you before. Mm-hmm.

Speaker speaker_1: I was asking you what website is it that you're trying to log into?

Speaker speaker_2: Um, it's, it, it says, um, secure, uh, AM something, http. I can give you the whole name. It's, it's, it's, it's, it's my own email address.

Speaker speaker_1: What is that website you're trying to log into though?

Speaker speaker_2: Uh-

Speaker speaker_1: I need to know specifically what website it is-

Speaker speaker_2: So I want-

Speaker speaker_1: ...'cause it might not be-

Speaker speaker_2: I wanna see the-

Speaker speaker_1: ... something that we can assist with.

Speaker speaker_2: Yeah. I wanna see the providers. Li-

Speaker speaker_1: So that's just something that you're gonna be able to see on the website that they have for you to enroll into coverage.

Speaker speaker_2: So here, I, I have problem understanding this insurance. Is this a health insurance or it's a supplement? If I go to doctor, how much do I need to pay? What is covered? I'm not able to get that information.

Speaker speaker_1: So that all depends on the plan that you're gonna be enrolling into. Is the website you're going into the www.mibiac.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Yeah. So from that website the only thing that you're gonna get that's gonna give you remotely the information you're looking for is gonna be the document part. You're not gonna be able to log in to get that information. Only the benefit guide will provide you that. Now, if you're trying to get into the website for the actual carriers.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It wouldn't be there, that information.

Speaker speaker_2: So-

Speaker speaker_1: You also have that.

Speaker speaker_2: ... how can I know whether my doctor is in network? How I'm gonna know if I go to doctor how much I'm gonna pay and how much the insurance will cover? You know, where can I get those informations? There is a, like two, three pages of something. It's just very simple information. I don't understand. I just need to know whether this is a real insurance or this is a supplement that... I don't know. I, I'm struggling understanding this insurance.

Speaker speaker_1: Do you know which plan it was that you were looking into?

Speaker speaker_2: Benefit, Benefit in Card?

Speaker speaker_1: No, ma'am. Which plan?

Speaker speaker_2: Um, maybe you can check it with my name. Last name Aslan.

Speaker speaker_1: Okay, I'm asking which plan you're trying to enroll into.

Speaker speaker_2: So I am a consultant with Oxford.

Speaker speaker_1: I know.

Speaker speaker_2: So is that the answer to your question? Oxford-

Speaker speaker_1: No, ma'am. I'm asking you which plan you're trying to enroll into. What I mean by that are you trying to-

Speaker speaker_2: What one?

Speaker speaker_1: ... enroll into dental, vision, which medical plan? What plan are you trying to-

Speaker speaker_2: Okay, I understand. It's dental and medical.

Speaker speaker_1: Okay, and which of the medical plans-

Speaker speaker_2: I already did-

Speaker speaker_1: ... was it that you were looking into?

Speaker speaker_2: I am e-... I'm already enrolled.

Speaker speaker_1: You're already en-

Speaker speaker_2: I'm al-

Speaker speaker_1: ... rolled in?

Speaker speaker_2: I'm already enrolled. I just wanna know what is that, like what's covered. I'm already in, enrolled as a family, myself, my husband and my son. Um, I got the Benefit in Ca- Card.

Speaker speaker_1: So Benefit in a Card is not your insurance. That's the name of a company you call, which is us.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: We administer the health insurance, but we don't own it or service it. You will have the insurance with your actual carriers. What are the last three-

Speaker speaker_2: What is that?

Speaker speaker_1: ... digits? 2423-

Speaker speaker_2: Yeah.

Speaker speaker_1: What is what, ma'am? I'm sorry.

Speaker speaker_2: 2423.

Speaker speaker_1: No, ma'am. You said what is that, so I'm asking you what did you mean by that? What is what?

Speaker speaker_2: So I don't... I, I, I want to understand what is this. I'm paying like \$50 per week and I don't know, I don't... what's covered with it. This is the insurance, which what kind of provider's included in, in network, out of network. Am I confuse you?

Speaker speaker_1: Let me go ahead and place you in a quick call. I'll be right back, okay?

Speaker speaker_2: Okay. I have to go right now. Let me collect my informations. Maybe it will be much easier if I call you later. Okay?

Speaker speaker_1: Okay.

Speaker speaker_2: I thought I will be ■■ because I, I just don't know about this insurance and I need more information, and today is the last day. I have to make a decision whether to stay in that or not.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, let me, let me collect my things then I'll give you better insurance information. Okay?

Speaker speaker_1: Okay.

Speaker speaker_2: And I'll, I'll call you back.

Speaker speaker_1: All right.

Speaker speaker_2: It seems that we, we are not able to communicate at this point because I'm not giving you the right information and I didn't know what you were expecting. Let me collect what I have and then I'll call you back. Okay?

Speaker speaker_1: Sure thing-

Speaker speaker_2: Thank you.

Speaker speaker_1: ... ma'am. I was just confused as to what the question was.

Speaker speaker_2: I know.

Speaker speaker_1: Is that okay?

Speaker speaker_2: I know, because I don't know what is this. So I, I'm not able to ask the right questions. But, uh, I'm just gonna give you a call, um, a bit later. Okay?

Speaker speaker_1: Okay. We'll be open till 8:00 PM Eastern Time.

Speaker speaker_2: 8:00 PM. Okay. Thank you. Bye-bye.

Speaker speaker_1: You're welcome. Bye.