

## Transcript: Sara

**Marulanda-5823952906567680-4843237322735616**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hi, Sarah. My name is Ralph Nannis. Hello, Mr. Nannis. How may I help you? Okay. Um, I received yesterday from Oxford Consulting, which is who I'm working with, um, to enroll for a new benefit or renew my benefit. And, uh, if, um, I want to keep whatever I have, I don't need to call, uh, need to do anything. But actually, I need to upgrade my, my health benefits here. So, I don't know if you can help me with that. Sure, I can. And may I have the last four digits of your Social Security number to locate you on the system, please? Sure. 7797. Thank you very much, Mr. Ralph Nannis. And just for security purposes, can you please verify your address and date of birth? Sure. Um, address is 2620 Yuzo Street, Spring Valley, California, 91977. And my birthday is March 27th, 1965. I need your email, ralphhrr@gmail.com. Ralphhrr@gmail.com. Okay. Like R-A-L-P-H-R-R gmail.com. Like R-A-L-P-H-R-R gmail.com? Correct, yes. Okay. I need your phone number, 626-240-9556. That's correct, yes. Okay, thank you very much. Okay, let me check what we got here. 'Cause you're enrolled on Insure Plus Enhanced, dental, short-term disability and, uh, vision, and you want to upgrade. Yeah. And I believe I need to take my son out, because he has his insurance from the college. So just me and my wife for now. And a question for you. My wife, maybe she will get... Uh, she got a new job. They will maybe provide her insurance in January. I can remove her from my account, right? Or... You're allowed to make any changes and cancellations. Um, any... I mean, you can make cancellations and, uh, downgrade a level, like for employee only, or- Mm-hmm. ... take your spouse out at any time, because you- Right. ... don't have any restrictions on that. The only thing you cannot do out of your open enrollment is add coverage or add a beneficiary. I see. So let's do it now before the period end. Okay. Okay. So give me just a minute, please. I'm checking something here. Okay, we got Oxford. I'm sorry. I'm just trying to download the whole information. Okay. Okay, give me just a minute. I'm just waiting. The system is thinking. No worries at all. Still thinking. Oh my God. Can I put you just in hold just for a minute, while I refresh- Yeah. ... this page? Okay. I'll be right back with you. Please don't disconnect the call, sir. Thank you. Hello, Mr. Ralph. Yes. Thank you for waiting, sir. Okay. So here we go. So do you want..... the, the same, uh, coverage. Insure+ Enhanced Dental and, uh, Vision for Employee Plus Spouse only, not child. Is that correct? Yeah, the spouse. Okay. So- Or, you know what? Just keep it for now. Uh, you know, just keep, keep my son for now. But I wanna see just... Yeah, sorry about that, just keep it for now. It's okay. I wanna see, um, what's the... Because I can remove it anytime, so that's fine. Um, the only thing I have a problem with, because I live in San Diego, California, and this plan that I have now, like, I'm suffering from going to the doctor, going to the specialist, going to do any, like, lab. They don't know about this insurance. Okay, let me ask you this. Have you received the, um... Okay. This, this is not

a major medical insurance, um, but there's a phone number where you can call and, and locate participant providers. If you want, I can give you the phone number and transfer your call with them once we finish the, the, I mean, the call or the changes you want to make. Okay. Um, yeah, because I have, I have about six numbers that I keep calling them, and they... I call the doctors in, in the network, like, and, and they... you have the, what they call it? Um, uh, the, uh, My Health, um, like, there is- Ah. ... um, oh, Multiplan. Have you received your ID card? Yes, the Multiplan. That's it. There's a- Yeah. ... E-Z- Look at this one. I, I found a doctor, and I called the doctor. He says they never heard about APL. They never heard about, like, my insurance. Okay. The- this is what you do. You go to the doctor, and then you can send a claim to APL, and they will reimburse you whatever you have paid. I mean, whatever they cover for the, the visitations you're gonna do. Oh. You know, like, like, if you're going to the doctor. Let me tell you this. Okay, like, if you're going to have Insure+ Enhanced, like, if you're going to the, um... For outpatient sickness, right? They're gonna cover \$75. So, once you go to the doctor, you send a claim, you create a claim to... with APL, and they will refund you of \$75. Okay. Okay. They didn't tell me about this, but, uh- Yes, this plan- ... let me stay into the- This plan does not require network. The one that you are enrolled on, that doesn't- Oh, okay. ... require network. Okay. So what's the best plan that you have now? Okay. Basically, you're enrolled on the best plan, which is Insure+ Enhanced. Um, let me see if they have... Yes, that one is the best plan. It's the, the one that most cover. Because the other Insure+, they don't cover that much. Um, the one that you are in, Insure+ Enhanced, they cover, uh, twice what InsurePlus will cover for a hospital confinement, intensive care unit, um, for first annual... Yes, for annual first occurrence hospital Insure+ cover, uh, covers 500, but Insure+ Enhanced, the one that you are enrolled at, will cover 1,500. And for surgical, InsurePlus will cover \$1,000, but, uh, the one you are enrolled at, it will cover \$2,000. 2000 for what, sorry? For their surgical. A surg- Surgical. Surgical, like- Oh, surgical. ... if you needed surgery. Okay. Yeah, surgical. Oh, okay. Yes, so, um- So, so you mean that I have a top up plan with the... You, you have- I can m- This is the best plan you have, right? Yes, sir. This is the best plan we have. And can you help me... Is how much I'm paying per month for this plan? Okay, sure. For Employee Plus Family, that, that means your spouse and yourself, you're paying \$54.30. For dental, Employee Plus Family as well, \$14.49. Uh, for short-term disability for yourself only, \$3.95. And for vision, \$7.62. The total is gonna be- So the- Your total weekly deductions are \$80.36. \$80.36? Yes, sir. \$80.36 per week? Yes, sir. Not biweekly? It's every week? No, it is... Yes, it's every week. Yes, sir. Okay. All right, then I believe I don't need to do anything because this is the best that you have. Yes. In this case- With the- ... if you don't want to make any changes, if you don't want to take your son out or anything, you just need... I mean, you need to do nothing, because it will roll over. Okay. All right. So yeah, I think I will keep it this way, and then we'll see how it goes next month, and I'll, uh, talk to him, I'll talk to my wife. If they do have insurance, then I'll, I'll drop it. Yeah, sure. Yes, you can, um, just cancel at any time. Okay, perfect. Thank you so much. Thank you for your time. You're more than welcome. Appreciate it. Have a wonderful day, sir. Thank you. And thank you for calling Benefits and a Card. Okay. And, uh, the benefit, I believe they send me the email, right? The policy and... Like, if I like to compare it with my wife insurance policy. Uh, can you- No. ... send me the policy? Or I already, like... Okay. Um. Um, there's a couple of things I can send you. First, if you have your ID cards, it must be one for the medical, one for dental and one for vision. The dental and the medical, they look just like the same but they're

not same. Mm-hmm. Oh, okay. So I'm just wondering if you have received all three already? I don't think so. I received couple of them, maybe for vision or... But is it okay to send me all this for me and my family or? This is what I gonna do. I gonna send you the ben- the ID cards to your email, that way you can have virtual- Oh, good. ... copies. Um... Okay. They're gonna say just a employee plus family. They're not gonna say employee plus, um, they're, they're not gonna show- Okay, got it. ... the, the, the individual names. They're gonna say- Yeah. ... employee plus family. And I'm gonna send you a benefit guide. That benefit guide would explain you on page number two, you're gonna see what they covers. Page number two. I think I have it. Plan Benefits Summer- Summarized. Oh, do you? Okay, okay. Yes. Yeah. In that case, you have it already. Yeah. You can send it to me. Uh, okay. And this is on the top of this page on the document, this says, "Benefit in a Card." And then underneath that, they says, "As APL." So what's the difference between Benefit in a Card and APL? We are the administrators. APL is the carrier of the insurance. They're the, the, the owners of the insurance. We're the administrators between Oxford and APL. Oh, the Benefit in a Card is the administrator? Yes, sir. Oh, Benefit in a Card is the administrator between APL and... So APL is the insurance company. APL is the insurance, yes, sir. Okay. Okay. Well, thank you so much. I really appreciate it. Yeah. If you can send- You're more than... Yeah. But, uh- Yes, you're more than welcome. Sure. I'm sorry. Mr. Ralph, can I put you on hold just for a minute while I send you the ID cards? I want to be sure that you have- Oh, sure. ... received them before we disconnect the call. Thank you. Thank you. All right. I'll be right back with you, sir. Mm-hmm. Hello, Mr. Ralph? Yes. Okay. I already sent you, uh, the ID cards to your email. Can you check your email while we are on the phone, sir? Absolutely. ID card information. Perfect. And... And there is three- Yeah. ... PDF files on that email. One is your dental, the other one your vision and the other one's your medical ID cards. Okay? This is for dental and this is for family limited benefit hospital. Uh, let me see. How's it going, Jimmy? Uh-huh. So there is, uh... Okay, the... Okay, let- let's go... With the first document that you sent me is a family for Volunteer Dental. Okay, that's dental. And this is for me and my family? Can work both? Yes, sir. Yes, sir. Okay, so this is for the dental and this is for the hospital and this is for the vision. Yes. And what about the medicine? Uh... What about the what? I'm sorry. Like, yeah. The medicine, the same as, uh, like the, th- uh, hospital? Like if I go to the doctor- Like prescriptions? ... yes, sir. Prescriptions? Like, if I go to the doctor, I go to the... he ph- s-... give me a prescription and I go to the pharmacy. It's all included in the limited benefit hospital? Yes, sir. It just here the... on the right side, it would say Pharma Bill. Oh, okay. Pharma Bill. There'll be a number, group number- Yeah. ... and PCN numbers are there. Okay, perfect. Okay, so this is all I need to go to the doctor and if he's not in the network, I can... uh, he can charge me and then I can refund, um, the money, uh- Yes, the amount that the insurance will cover. That's something. The plan will cover. Yes, sir. Well, perfect. Thank you so much. I really appreciate that. Thanks for your help today. You're more than welcome, Mr. Ralph. Um, other than that, sir, is there anything else that I can help you with? Just wanna wish you a wonderful day. Thank you very much. Same to you, s- sir. Appreciate it. Take care. Thank you. Have a wonderful day. Hmm, bye-bye. Bye-bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please?

Hi, Sarah. My name is Ralph Nannis. Hello, Mr. Nannis. How may I help you? Okay. Um, I received yesterday from Oxford Consulting, which is who I'm working with, um, to enroll for a new benefit or renew my benefit. And, uh, if, um, I want to keep whatever I have, I don't need to call, uh, need to do anything. But actually, I need to upgrade my, my health benefits here. So, I don't know if you can help me with that. Sure, I can. And may I have the last four digits of your Social Security number to locate you on the system, please? Sure. 7797. Thank you very much, Mr. Ralph Nannis. And just for security purposes, can you please verify your address and date of birth? Sure. Um, address is 2620 Yuzo Street, Spring Valley, California, 91977. And my birthday is March 27th, 1965. I need your email, ralphhrr@gmail.com.

Ralphhrr@gmail.com. Okay. Like R-A-L-P-H-R-R gmail.com. Like R-A-L-P-H-R-R gmail.com? Correct, yes. Okay. I need your phone number, 626-240-9556. That's correct, yes. Okay, thank you very much. Okay, let me check what we got here. 'Cause you're enrolled on Insure Plus Enhanced, dental, short-term disability and, uh, vision, and you want to upgrade. Yeah. And I believe I need to take my son out, because he has his insurance from the college. So just me and my wife for now. And a question for you. My wife, maybe she will get... Uh, she got a new job. They will maybe provide her insurance in January. I can remove her from my account, right? Or... You're allowed to make any changes and cancellations. Um, any... I mean, you can make cancellations and, uh, downgrade a level, like for employee only, or- Mm-hmm. ... take your spouse out at any time, because you- Right. ... don't have any restrictions on that. The only thing you cannot do out of your open enrollment is add coverage or add a beneficiary. I see. So let's do it now before the period end. Okay. Okay. So give me just a minute, please. I'm checking something here. Okay, we got Oxford. I'm sorry. I'm just trying to download the whole information. Okay. Okay, give me just a minute. I'm just waiting. The system is thinking. No worries at all. Still thinking. Oh my God. Can I put you just in hold just for a minute, while I refresh- Yeah. ... this page? Okay. I'll be right back with you. Please don't disconnect the call, sir. Thank you. Hello, Mr. Ralph. Yes. Thank you for waiting, sir.

Okay. So here we go. So do you want..... the, the same, uh, coverage. Insure+ Enhanced Dental and, uh, Vision for Employee Plus Spouse only, not child. Is that correct? Yeah, the spouse. Okay. So- Or, you know what? Just keep it for now. Uh, you know, just keep, keep my son for now. But I wanna see just... Yeah, sorry about that, just keep it for now. It's okay. I wanna see, um, what's the... Because I can remove it anytime, so that's fine. Um, the only thing I have a problem with, because I live in San Diego, California, and this plan that I have now, like, I'm suffering from going to the doctor, going to the specialist, going to do any, like, lab. They don't know about this insurance. Okay, let me ask you this. Have you received the, um... Okay. This, this is not a major medical insurance, um, but there's a phone number where you can call and, and locate participant providers. If you want, I can give you the phone number and transfer your call with them once we finish the, the, I mean, the call or the changes you want to make. Okay. Um, yeah, because I have, I have about six numbers that I keep calling them, and they... I call the doctors in, in the network, like, and, and they... you have the, what they call it? Um, uh, the, uh, My Health, um, like, there is- Ah. ... um, oh, Multiplan. Have you received your ID card? Yes, the Multiplan. That's it. There's a- Yeah. ... E-Z- Look at this one. I, I found a doctor, and I called the doctor. He says they never heard about APL. They never heard about, like, my insurance. Okay. The- this is what you do. You

go to the doctor, and then you can send a claim to APL, and they will reimburse you whatever you have paid. I mean, whatever they cover for the, the visitations you're gonna do. Oh. You know, like, like, if you're going to the doctor. Let me tell you this. Okay, like, if you're going to have Insure+ Enhanced, like, if you're going to the, um... For outpatient sickness, right? They're gonna cover \$75. So, once you go to the doctor, you send a claim, you create a claim to... with APL, and they will refund you of \$75. Okay. Okay. They didn't tell me about this, but, uh- Yes, this plan- ... let me stay into the- This plan does not require network. The one that you are enrolled on, that doesn't- Oh, okay. ... require network. Okay. So what's the best plan that you have now? Okay. Basically, you're enrolled on the best plan, which is Insure+ Enhanced. Um, let me see if they have... Yes, that one is the best plan. It's the, the one that most cover. Because the other Insure+, they don't cover that much. Um, the one that you are in, Insure+ Enhanced, they cover, uh, twice what InsurePlus will cover for a hospital confinement, intensive care unit, um, for first annual... Yes, for annual first occurrence hospital Insure+ cover, uh, covers 500, but Insure+ Enhanced, the one that you are enrolled at, will cover 1,500. And for surgical, InsurePlus will cover \$1,000, but, uh, the one you are enrolled at, it will cover \$2,000. 2000 for what, sorry? For their surgical. A surg- Surgical. Surgical, like- Oh, surgical. ... if you needed surgery. Okay. Yeah, surgical. Oh, okay. Yes, so, um- So, so you mean that I have a top up plan with the... You, you have- I can m- This is the best plan you have, right? Yes, sir. This is the best plan we have. And can you help me... Is how much I'm paying per month for this plan? Okay, sure. For Employee Plus Family, that, that means your spouse and yourself, you're paying \$54.30. For dental, Employee Plus Family as well, \$14.49. Uh, for short-term disability for yourself only, \$3.95. And for vision, \$7.62. The total is gonna be- So the- Your total weekly deductions are \$80.36. \$80.36? Yes, sir. \$80.36 per week? Yes, sir. Not biweekly? It's every week? No, it is... Yes, it's every week. Yes, sir. Okay. All right, then I believe I don't need to do anything because this is the best that you have. Yes. In this case- With the- ... if you don't want to make any changes, if you don't want to take your son out or anything, you just need... I mean, you need to do nothing, because it will roll over. Okay. All right. So yeah, I think I will keep it this way, and then we'll see how it goes next month, and I'll, uh, talk to him, I'll talk to my wife. If they do have insurance, then I'll, I'll drop it. Yeah, sure. Yes, you can, um, just cancel at any time. Okay, perfect. Thank you so much. Thank you for your time. You're more than welcome. Appreciate it. Have a wonderful day, sir. Thank you. And thank you for calling Benefits and a Card. Okay. And, uh, the benefit, I believe they send me the email, right? The policy and... Like, if I like to compare it with my wife insurance policy. Uh, can you- No. ... send me the policy? Or I already, like... Okay. Um. Um, there's a couple of things I can send you. First, if you have your ID cards, it must be one for the medical, one for dental and one for vision. The dental and the medical, they look just like the same but they're not same. Mm-hmm. Oh, okay. So I'm just wondering if you have received all three already? I don't think so. I received couple of them, maybe for vision or... But is it okay to send me all this for me and my family or? This is what I gonna do. I gonna send you the ben- the ID cards to your email, that way you can have virtual- Oh, good. ... copies. Um... Okay. They're gonna say just a employee plus family. They're not gonna say employee plus, um, they're, they're not gonna show- Okay, got it. ... the, the, the individual names. They're gonna say- Yeah. ... employee plus family. And I'm gonna send you a benefit guide. That benefit guide would explain you on page number two, you're gonna see what they covers. Page number two. I think I have it. Plan Benefits Summer- Summarized. Oh, do you?

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