

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, Chris. Um, my employer gave me, uh... provided this number to call for open enrollment on the benefits they provide. Okay, what staffing company do you work with? It is Oxford. Oxford. Global Resources, yeah. Okay. And the last four of your Social? 5766. All right. Your first and last name, ma'am? Terri, and my name is changed now, I don't know if they've got it changed, Roberts, R-O-B-E-R-T-S. It was Halstrom. Okay. H- we have it under Halstrom. All right. Okay. Okay. And then, um, Miss Roberts, could you verify your address and date of birth? Yeah. It's 1275 Canton Point Road, Bixfield, B-I-X-F-I-E-L-D, Maine, M-E, 04224. And my... Did you say my date of birth? Yes, ma'am. Okay. 1/17/61. Thank you. Um, the phone on file for you looks like 381-4740. Is that still correct? Nope, the last four digits have changed, and it should be seven... Seven... 273... 7586. Geez. 7586, okay. I'll update that. Okay. All right. Um, okay. Yes, it is currently open enrollment for Oxford to allow any changes if, if necessary. I do see here, it looks like you are already enrolled into everything Oxford offers, actually. Um, so at this p- uh, so at this time, uh, you're eligible to... Like, if you needed to add any dependents, this is the time to do so. Um, or if you wanted to just, uh, make any changes as far as, like, removing plans, uh, you can do that now, um, but that's also, like- Okay. ... something you're pretty much always able to do. Yeah. Yeah, I just need to ask you a couple questions because- Mm-hmm. ... you know, I've had this, um, this for a year. Right. And I pay almost, I don't know, \$1,000 a month myself for health insurance. And, um, maybe, maybe this has paid \$20 for me this year. So, you know, for the weekly cost of this, and, and it denies everything, uh, I think I'm gonna cancel it. But I wanna ask you a question. Of course. Uh, one, o- on, um, to... In order to get, like, short-term disability, dental, life insurance, any of the other things besides medical, dental, vision, do you have to take the whole package to get those, or can you pick and choose which ones you want? Um, yeah, you can, you can pick and choose. You are not required to be enrolled into medical to en- to have any of the additional options. Um- Okay. Yeah. So I do see- That's fine. ... here that you have both the MEC TeleRx Plan and the InSure Plus Enhanced Plan, both of those being, uh, part of your medical coverage. Uh, one of- Yeah. ... those being preventative only and then the other being for more, like, treatment services. Um, with that, uh, did you want to drop both of those and just keep- Yes. Yes. The de- the, the medical- ... uh, dental, disability, life, and vision? Yes. Yeah, the medical part, I wanna drop that. Okay. Um, I also have a question. Mm-hmm. On the term life, on the, um, benefit options document that they provided- Right. ... it says, "Term Life, employ to age 64." And I mean- Okay. ... it's not a lot, it's like \$20,000, but I turn 64 in January. Right. Uh, so- So, am, am I not in- ineligible after that, or...? S- Uh, so it's, um, it's explained kind of in, like, the, the fine print towards the back of the Benefits Guide, um, a little bit better. Uh, so that to 64 is how, is when,

is the \$20,000. Uh, 65, benefit's reduced by 25% of the original benefit amount, so it drops to \$15,000. And then it drops further again at age 70 for another 25%, uh, for a total reduction of 50% of the original benefit amount. Um, so it's not that- Okay, so- Yes, so- ... at, at age 60- So it's not that once- Okay, go ahead, I'm sorry. Uh, yeah, I was just gonna say, so it's not that at age 64 you are no longer eligible for term life, it's that at age 64, the term life benefit amount will, will lower. And do you pay the same cost? Mm... See here. Let me check to see if anything... It does not... Yeah, it doesn't look like any sort of, uh, any sort of premium, like any, uh, change. That I... Yeah, I mean, it's, it's like two bucks a week, so, uh, yeah, I will keep that even though, you know, in January, you know, you can see by my birthday, in January that will reduce, it sounds like. But, uh, it's \$2.11 a week, so I will keep that. Mm-hmm. Um, on the... Let me look here. Um... I will keep the vision at \$2.15 a week. Mm-hmm. Uh, let's see, short-term disability, nope, I, I don't want that. That's, uh, three months at \$650 a month, so I'll, I'll drop that. And let me see if dental's worth it. Preventative-... basic 83. Okay, I'll keep the dental. Okay. All right. So we're keeping dental, vision and term life, but removing everything else. Is that correct? Yes. And can you look and see... I, I need to double-check my beneficiary on the life insurance, 'cause, I mean, right now, honestly, you know, if I get hit by a truck I... you know, this isn't a lot, but it would, you know, help to cover funeral expenses and stuff. So, I wanna make sure that I have the, um, John, my partner as the beneficiary, and then I'll just put my sons as the secondary in case we both get hit by a truck. Okay. Uh, yeah, what we'll do... I showed Richard and Steven as the current... uh, as sh- as... in the list of beneficiaries with Richard being the primary at the moment. Um, so we need to, we need to be... put someone else on there as a primary? Yeah. Put, uh, John, J-O-H-N. Mm-hmm. And his last name is Daley, D-A-L-E-Y. John Daley. All right. We'll do that. The... his address is same as mine. I don't know if you need his social or anything. Uh, no. The only information we would need is the, um... is his first and last name, and his relationship- Gotcha. ... to you, obviously. Yeah, it's a... what do you wanna call it? Domestic partner. He's actually- All right. ... my ex-husband, but now we just live together. Okay. Understood. All right. So, I've got that fixed up. I'm keeping that little bit of life insurance, vision and dental, which looks like it's gonna be about two, four, six dollars... this one... eight dollars a week. Yeah. Now, do I need any new card or any documentation? Like, if... you know, if something happened to me, um, how would my family, um, receive this benefit option- ... on life insurance? Uh, okay. So, that is unfortunately not a question I would be able to answer, uh, just because- Okay. ... really all we are is the enrollment admin for Oxford. Um... Okay. For, uh, for questions on exactly how the term life benefit will work, um, that's going to be something that would be directed to the actual carrier for the policy, which is American Public Life. Um, I can give you their phone number if you need it. Um, they'd, uh... they'd be able to answer any sort of questions regarding what exactly... like, how exactly the life would be paid out and all of that kind of information. Okay. So, it's American Public Life. Yeah, if I have that and then the phone number, I think I'll just put that as... you know, they could call them if something happened to me. Okay. Um, yeah. Okay. Just let me know when you're ready for the number. I'm ready. All right. So, that is going to be 800- Mm-hmm. ... 256- Mm-hmm. ... 8606. 8606. Okay. Let's see. I think, uh... I think I'm good. All right. Now, um, I do wanna go over a couple of things real quick, just 'cause, um, we did go into the, uh, beneficiary and everything, um, before I, uh... before I had mentioned all of this. Uh, so, with dropping everything to just dental, life and vision, that is \$7.90 per week ins- uh, instead of the \$53.13 a week, uh, which was incl- which

was including everything. Okay. Um, now, it does take about a week or two for these changes to process, so you are still gonna see one or two more deductions at the original \$53.13, uh, before, before all the changes go through fully. Um- Mm-hmm. ... after two weeks at the most, you should see your deductions drop down to that \$7.90. The Monday following the first deduction of just \$7.90 is when your medical and your, your short-term disability plans will have deactivated, um, and they'll... will no longer be... like, they'll no longer be usable. At that point all you'll have is the dental, life and vision. And that will happen some time after the new year, right? Uh, let me... let me double-check that. Do you mind holding for me? Yup. Yeah. But it doesn't matter to me. If it's now, that's fine. Okay. Yeah. Le- let me just double-check to make sure I'm not giving you any incorrect information real quick. Uh, yeah. Okay. If you just hold on the line for me, I'll be right back with you. Sure. Ms. Roberts? Yes. Okay. Thank you for holding. I appreciate your patience. Okay. Yeah. Um, it's, uh, this, because it is a removal of policies, um, and are not... you're not adding policies or anything like that, uh, this would go into effect sooner than the, uh, so- sooner than the rollover on January 6th. So this- Okay, perfect. ... this will go into effect sooner than that. All right. All right? Well, I... You've done a great job, so thank you so much. No problem. And then I did have one last question for you. Uh, just because, um, the information in our system still is under your- uh, still is under your old name of Hallstrom- Mm-hmm. ... we can update that for you. Uh, we can go ahead and change it over to Roberts, um, and then- Okay. ... send a, uh, send a copy, or send an email to the back office team, have them reach out to the carriers and update your information to where, uh, you should be able to get new copies of your ID cards under your current name. Okay, that would be great. Okay. Yeah. So I'll go ahead and set that all up. Um, the change in... The- the changes for your name should process in the next 24 to 48 business hours. And from my understanding, you should receive new ID cards with your new name, um, within about 7 to 10 business days. Um, if you don't- Mm-hmm. ... give us a call back and we'll check to see what's going on with that and see if we can't get that fixed for you, okay? All right. Thanks. You have a great day. You as well, ma'am. Thanks for calling. Bye now. Okay. 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 in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. Um, my employer gave me, uh... provided this number to call for open enrollment on the benefits they provide.

Speaker speaker_1: Okay, what staffing company do you work with?

Speaker speaker_2: It is Oxford.

Speaker speaker_1: Oxford.

Speaker speaker_2: Global Resources, yeah.

Speaker speaker_1: Okay. And the last four of your Social?

Speaker speaker_2: 5766.

Speaker speaker_1: All right. Your first and last name, ma'am?

Speaker speaker_2: Terri, and my name is changed now, I don't know if they've got it changed, Roberts, R-O-B-E-R-T-S. It was Halstrom.

Speaker speaker_1: Okay. H- we have it under Halstrom. All right.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And then, um, Miss Roberts, could you verify your address and date of birth?

Speaker speaker_2: Yeah. It's 1275 Canton Point Road, Bixfield, B-I-X-F-I-E-L-D, Maine, M-E, 04224. And my... Did you say my date of birth?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. 1/17/61.

Speaker speaker_1: Thank you. Um, the phone on file for you looks like 381-4740. Is that still correct?

Speaker speaker_2: Nope, the last four digits have changed, and it should be seven... Seven... 273... 7586. Geez.

Speaker speaker_1: 7586, okay. I'll update that.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Um, okay. Yes, it is currently open enrollment for Oxford to allow any changes if, if necessary. I do see here, it looks like you are already enrolled into everything Oxford offers, actually. Um, so at this p- uh, so at this time, uh, you're eligible to... Like, if you needed to add any dependents, this is the time to do so. Um, or if you wanted to just, uh, make any changes as far as, like, removing plans, uh, you can do that now, um, but that's also, like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... something you're pretty much always able to do.

Speaker speaker_2: Yeah. Yeah, I just need to ask you a couple questions because-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... you know, I've had this, um, this for a year.

Speaker speaker_1: Right.

Speaker speaker_2: And I pay almost, I don't know, \$1,000 a month myself for health insurance. And, um, maybe, maybe this has paid \$20 for me this year. So, you know, for the

weekly cost of this, and, and it denies everything, uh, I think I'm gonna cancel it. But I wanna ask you a question.

Speaker speaker_1: Of course.

Speaker speaker_2: Uh, one, o- on, um, to... In order to get, like, short-term disability, dental, life insurance, any of the other things besides medical, dental, vision, do you have to take the whole package to get those, or can you pick and choose which ones you want?

Speaker speaker_1: Um, yeah, you can, you can pick and choose. You are not required to be enrolled into medical to en- to have any of the additional options. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. So I do see-

Speaker speaker_2: That's fine.

Speaker speaker_1: ... here that you have both the MEC TeleRx Plan and the InSure Plus Enhanced Plan, both of those being, uh, part of your medical coverage. Uh, one of-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... those being preventative only and then the other being for more, like, treatment services. Um, with that, uh, did you want to drop both of those and just keep-

Speaker speaker_2: Yes. Yes. The de- the, the medical-

Speaker speaker_1: ... uh, dental, disability, life, and vision?

Speaker speaker_2: Yes. Yeah, the medical part, I wanna drop that.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, I also have a question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: On the term life, on the, um, benefit options document that they provided-

Speaker speaker_1: Right.

Speaker speaker_2: ... it says, "Term Life, employ to age 64." And I mean-

Speaker speaker_1: Okay.

Speaker speaker_2: ... it's not a lot, it's like \$20,000, but I turn 64 in January.

Speaker speaker_1: Right. Uh, so-

Speaker speaker_2: So, am, am I not in- ineligible after that, or...?

Speaker speaker_1: S- Uh, so it's, um, it's explained kind of in, like, the, the fine print towards the back of the Benefits Guide, um, a little bit better. Uh, so that to 64 is how, is when, is the \$20,000. Uh, 65, benefit's reduced by 25% of the original benefit amount, so it drops to

\$15,000. And then it drops further again at age 70 for another 25%, uh, for a total reduction of 50% of the original benefit amount. Um, so it's not that-

Speaker speaker_2: Okay, so-

Speaker speaker_1: Yes, so-

Speaker speaker_2: ... at, at age 60-

Speaker speaker_1: So it's not that once-

Speaker speaker_2: Okay, go ahead, I'm sorry.

Speaker speaker_1: Uh, yeah, I was just gonna say, so it's not that at age 64 you are no longer eligible for term life, it's that at age 64, the term life benefit amount will, will lower.

Speaker speaker_2: And do you pay the same cost?

Speaker speaker_1: Mm... See here. Let me check to see if anything... It does not... Yeah, it doesn't look like any sort of, uh, any sort of premium, like any, uh, change.

Speaker speaker_2: That I... Yeah, I mean, it's, it's like two bucks a week, so, uh, yeah, I will keep that even though, you know, in January, you know, you can see by my birthday, in January that will reduce, it sounds like. But, uh, it's \$2.11 a week, so I will keep that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, on the... Let me look here. Um... I will keep the vision at \$2.15 a week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, let's see, short-term disability, nope, I, I don't want that. That's, uh, three months at \$650 a month, so I'll, I'll drop that. And let me see if dental's worth it. Preventative-... basic 83. Okay, I'll keep the dental.

Speaker speaker_1: Okay. All right. So we're keeping dental, vision and term life, but removing everything else. Is that correct?

Speaker speaker_2: Yes. And can you look and see... I, I need to double-check my beneficiary on the life insurance, 'cause, I mean, right now, honestly, you know, if I get hit by a truck I... you know, this isn't a lot, but it would, you know, help to cover funeral expenses and stuff. So, I wanna make sure that I have the, um, John, my partner as the beneficiary, and then I'll just put my sons as the secondary in case we both get hit by a truck.

Speaker speaker_1: Okay. Uh, yeah, what we'll do... I showed Richard and Steven as the current... uh, as sh- as... in the list of beneficiaries with Richard being the primary at the moment. Um, so we need to, we need to be... put someone else on there as a primary?

Speaker speaker_2: Yeah. Put, uh, John, J-O-H-N.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And his last name is Daley, D-A-L-E-Y.

Speaker speaker_1: John Daley. All right. We'll do that.

Speaker speaker_2: The... his address is same as mine. I don't know if you need his social or anything.

Speaker speaker_1: Uh, no. The only information we would need is the, um... is his first and last name, and his relationship-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... to you, obviously.

Speaker speaker_2: Yeah, it's a... what do you wanna call it? Domestic partner. He's actually-

Speaker speaker_1: All right.

Speaker speaker_2: ... my ex-husband, but now we just live together.

Speaker speaker_1: Okay. Understood.

Speaker speaker_2: All right. So, I've got that fixed up. I'm keeping that little bit of life insurance, vision and dental, which looks like it's gonna be about two, four, six dollars... this one... eight dollars a week. Yeah. Now, do I need any new card or any documentation? Like, if... you know, if something happened to me, um, how would my family, um, receive this benefit option- ... on life insurance?

Speaker speaker_1: Uh, okay. So, that is unfortunately not a question I would be able to answer, uh, just because-

Speaker speaker_2: Okay.

Speaker speaker_1: ... really all we are is the enrollment admin for Oxford. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: For, uh, for questions on exactly how the term life benefit will work, um, that's going to be something that would be directed to the actual carrier for the policy, which is American Public Life. Um, I can give you their phone number if you need it. Um, they'd, uh... they'd be able to answer any sort of questions regarding what exactly... like, how exactly the life would be paid out and all of that kind of information.

Speaker speaker_2: Okay. So, it's American Public Life. Yeah, if I have that and then the phone number, I think I'll just put that as... you know, they could call them if something happened to me.

Speaker speaker_1: Okay. Um, yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: Just let me know when you're ready for the number.

Speaker speaker_2: I'm ready.

Speaker speaker_1: All right. So, that is going to be 800-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 256-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 8606.

Speaker speaker_2: 8606. Okay. Let's see. I think, uh... I think I'm good.

Speaker speaker_1: All right. Now, um, I do wanna go over a couple of things real quick, just 'cause, um, we did go into the, uh, beneficiary and everything, um, before I, uh... before I had mentioned all of this. Uh, so, with dropping everything to just dental, life and vision, that is \$7.90 per week ins- uh, instead of the \$53.13 a week, uh, which was incl- which was including everything.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, now, it does take about a week or two for these changes to process, so you are still gonna see one or two more deductions at the original \$53.13, uh, before, before all the changes go through fully. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... after two weeks at the most, you should see your deductions drop down to that \$7.90. The Monday following the first deduction of just \$7.90 is when your medical and your, your short-term disability plans will have deactivated, um, and they'll... will no longer be... like, they'll no longer be usable. At that point all you'll have is the dental, life and vision.

Speaker speaker_2: And that will happen some time after the new year, right?

Speaker speaker_1: Uh, let me... let me double-check that. Do you mind holding for me?

Speaker speaker_2: Yup. Yeah. But it doesn't matter to me. If it's now, that's fine.

Speaker speaker_1: Okay. Yeah. Le- let me just double-check to make sure I'm not giving you any incorrect information real quick. Uh, yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: If you just hold on the line for me, I'll be right back with you.

Speaker speaker_2: Sure.

Speaker speaker_1: Ms. Roberts?

Speaker speaker_3: Yes.

Speaker speaker_1: Okay. Thank you for holding. I appreciate your patience. Okay. Yeah. Um, it's, uh, this, because it is a removal of policies, um, and are not... you're not adding policies or anything like that, uh, this would go into effect sooner than the, uh, so- sooner than

the rollover on January 6th. So this-

Speaker speaker_3: Okay, perfect.

Speaker speaker_1: ... this will go into effect sooner than that.

Speaker speaker_3: All right.

Speaker speaker_1: All right?

Speaker speaker_3: Well, I... You've done a great job, so thank you so much.

Speaker speaker_1: No problem. And then I did have one last question for you. Uh, just because, um, the information in our system still is under your- uh, still is under your old name of Hallstrom-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... we can update that for you. Uh, we can go ahead and change it over to Roberts, um, and then-

Speaker speaker_3: Okay.

Speaker speaker_1: ... send a, uh, send a copy, or send an email to the back office team, have them reach out to the carriers and update your information to where, uh, you should be able to get new copies of your ID cards under your current name.

Speaker speaker_3: Okay, that would be great.

Speaker speaker_1: Okay. Yeah. So I'll go ahead and set that all up. Um, the change in... The- the changes for your name should process in the next 24 to 48 business hours. And from my understanding, you should receive new ID cards with your new name, um, within about 7 to 10 business days. Um, if you don't-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... give us a call back and we'll check to see what's going on with that and see if we can't get that fixed for you, okay?

Speaker speaker_3: All right. Thanks. You have a great day.

Speaker speaker_1: You as well, ma'am. Thanks for calling. Bye now.

Speaker speaker_3: Okay. Bye-bye.