

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? Uh, hi, Chris. This is Drew Sbinani, I am a new consultant with Oxford with Global Resources. I tried to sign up yesterday for the benefits, and it looks like, like everything was okay and today I received an email that says something is missing and it said, "Please call this number." Okay. Uh, so probably what you're missing is information about, uh, my wife. Okay. Let me pull your file up and see what we're looking for. Uh, what's the last four of your social? Uh, 6206. 6206? Correct. Okay. Mr. Binani, could you verify your address and date of birth for me please? It's 122 Kathleen Drive, Plymouth, Mass 02360. And, uh, what does she need, you said? Uh, uh, the e- email address? Date of birth. Date of birth is March 23rd, '62. Thank you. All right, and then phone number on file we have is 781-812-3389. Uh, that's the, that's a backup. That's my wife's number. Mine is 32- it, it's the same, but it adds with 3388 instead of 89. Okay. All right. And then, let's see here. Enrollment. Okay, yeah, I do see here that it looks like we had tried to get in contact with you regarding the, um, yeah, re- regarding the, uh, missing dependent information. And yes, as a result, we did have to make some changes to it, but we can go ahead and correct that now. Um, we were missing your wife's information to add her onto the policy properly. Um, give me a moment- Okay. ... to get back to that section of the system here. And then what's her name? Myrian, M-Y-R-I-A-N. And then same last name? Same last name. All right. Do you have her social? Yes, I do. It's, uh- Oh, good. ... 121... Let me know when you're ready. Go ahead. 121-68-5685. Thank you. And then her date of birth. November 22nd, 1966. Thank you. All right, that is all we were trying to get from you to be able to move forward with your enrollment properly. Anything else? Yeah. I wanted to learn more about this insurance. So the name of the insurance is Benefits in a Card, is that what it is? Uh, no sir, Benefits in a Card- What's the name of the insurance? Benefits in a Card is just the, Benefits in a Card is just the enrollment administrator for Oxford. We are not the insurance company itself. Um, the insurance company for the plan that you selected for your medical, uh, you have two. You have one for, um, you have one for your preventative care services only. That plan's going to be through a company called 90 Degree Benefits. And then you have one for your, uh, standard like, uh, doctor's visits and hospital visits and stuff. That plan is through a company called American Public Life. Okay. Uh, and how, how does this work? First, uh, would, would I get some, uh, insurance cards that I can use? Are you gonna send me- Okay. ... uh- Yeah. Okay. So, so, um, the enrollment process is one to two weeks. After one to two weeks is when you would start seeing deductions coming out of your checks. The Monday following the first deduction is when the policy is effective. ID cards will arrive, they are sent by the insurance company and not us. ID cards will arrive typically within one to two weeks after the policy's effective date. Okay. So the, so the key in here is that once they start doing the

deductions, uh, and then, then the process will start. That's the trigger. Now, and how does this work with the, with the actual insurance that we have? Because my wife has, uh, some insurance, but it's not that great. That's why I was thinking of adding this to it. Could you help me to understand the process? Like if we go to see a doctor, do we present the doctor with our regular, she has Harvard, uh, I think it's Harvard Pilgrim. Present that one and then present this one as secondary or the other way around? How does it work? You, you would have to ask the other insurance company that, because again, we are not the insurance company, we're the enrollment admin. We, we cannot, we cannot answer that kind of question. So you'll have to ask the- So, so- ... the carrier for her plan. So you're asking... Okay. Okay, so you basically... And what's the phone number for the, for this, uh, insurance we get? No. Do you have a- So- ... their phone number? ... no I w- I was saying you need to ask your wife's insurance carrier, not- No, but I'd like to know- ... just email. ... if I wanna... Yeah. If I wanted to get in touch with this insurance we get now. I know you are just the admin. How will I get in touch with them? Do you have their phone number? Okay. Do you have their website? Do you have- Okay. ... anything about them? S- sorry, I, I misunderstood your question. So yeah, um, the phone number to American Public Life, whenever you're ready. Okay, go ahead. That is 800- 800- ... 256-... two, five, six? 8-6-0-6. 8-6-0-6. American Public Life, so this is what we have for the basic es- so 800-256-8606. And how about the second one, please? Okay. So tha- so that's for your doctor's visits and your hospital visits and the like. For the- Yeah. ... preventative care services- Uh-huh. ... um, that's going to be- Uh-huh. ... 90 Degree Benefits, and their number- Um- Whenever you're ready. Benif- 90 Degree Benefit, okay. Here's the number, please. 800- Okay. 833- 833- 4296. And when you call- 4-2- ... that number- Uh-huh. When you call that number make sure y- you press option one. That is the only option that will get you to where you need to go. Option. How about the first one? Do we need to select any option, or is- there's the one for- I- I believe- ... American Public Life. I believe their customer service option is number four, but their- but theirs- Okay. ... is a little bit more clear-cut and more, more- Okay. ... intuitive. Um, American- or, uh, 90 Degrees, um, theirs will, uh, I- like, theirs will tell you, like, "If you have some questions, press option four." Uh, but option four routes back to us, and all we would do is tell you to contact them ... again, um- Reroutes me back. I hear you. Now, do they have websites that I can check online? Um, I'm not sure if- And then compare the benefits? ... 90 Degree, I'm not sure if 90 Degree Benefits does. I do know that American Public Life has one. It's ca- um, ampublic.com. Ampublic, so it's one word? ampublic- Yeah. ... dot com. ampublic- ampublic.com, yes, sir. ... dot com. Okay. Thank you so much. It's been very helpful. So now, uh, based on your experience with this, since we sign up for this, let's see, today, because yesterday nothing happened, uh, today is the first business day, when is the earliest I can start using the benefits from this insurance? So Monday- The Monday following... Yeah, it's the Monday following the first deduction, which is handled by Oxford. We are not, we're not part of the deduction process. So they'll end up telling you how- Mon- Monday following, following the first deduction. Okay. Okay. That's fine. At least I have an idea. Thank you so much. This is very helpful. Thank you. Do you need anything else from me or we're good? Uh, no. As far as, as far as our system is concerned, we have everything we need to move forward with your enrollment. Was there anything else I could help you with? No, I'm good. I just, last time when I checked I was looking, I just wanted to issue some type of a confirmation or an email that says, "You have been enrolled." I didn't receive anything. So now that we did

this, will I receive something from you or- or from the- Um- ... system directly that says I've been enrolled? Yeah. We can, we can send over an enrollment confirmation. Yes, sir. Can you confirm- Good. ... we have your email on file as dbenani8@gmail.com? Correct. Okay. All right. Yeah, so we can, we can, uh, send an enrollment confirmation email directly to you. I'll send a request to the team that handles those, and, uh, and, uh, you should receive that before end of business today. Wonderful. Thank you so much, I really appreciate it. And have a Merry Christmas and happy new year. Thank you again. Merry Christmas to you, too, sir. Thanks for calling. Bye now. Thank you. 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: Uh, hi, Chris. This is Drew Sbinani, I am a new consultant with Oxford with Global Resources. I tried to sign up yesterday for the benefits, and it looks like, like everything was okay and today I received an email that says something is missing and it said, "Please call this number."

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, so probably what you're missing is information about, uh, my wife.

Speaker speaker_1: Okay. Let me pull your file up and see what we're looking for. Uh, what's the last four of your social?

Speaker speaker_2: Uh, 6206.

Speaker speaker_1: 6206?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Mr. Binani, could you verify your address and date of birth for me please?

Speaker speaker_2: It's 122 Kathleen Drive, Plymouth, Mass 02360. And, uh, what does she need, you said? Uh, uh, the e- email address?

Speaker speaker_1: Date of birth.

Speaker speaker_2: Date of birth is March 23rd, '62.

Speaker speaker_1: Thank you. All right, and then phone number on file we have is 781-812-3389.

Speaker speaker_2: Uh, that's the, that's a backup. That's my wife's number. Mine is 32- it, it's the same, but it adds with 3388 instead of 89.

Speaker speaker_1: Okay. All right. And then, let's see here. Enrollment. Okay, yeah, I do see here that it looks like we had tried to get in contact with you regarding the, um, yeah, re-regarding the, uh, missing dependent information. And yes, as a result, we did have to make some changes to it, but we can go ahead and correct that now. Um, we were missing your wife's information to add her onto the policy properly. Um, give me a moment-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to get back to that section of the system here. And then what's her name?

Speaker speaker_2: Myrian, M-Y-R-I-A-N.

Speaker speaker_1: And then same last name?

Speaker speaker_2: Same last name.

Speaker speaker_1: All right. Do you have her social?

Speaker speaker_2: Yes, I do. It's, uh-

Speaker speaker_1: Oh, good.

Speaker speaker_2: ... 121... Let me know when you're ready.

Speaker speaker_1: Go ahead.

Speaker speaker_2: 121-68-5685.

Speaker speaker_1: Thank you. And then her date of birth.

Speaker speaker_2: November 22nd, 1966.

Speaker speaker_1: Thank you. All right, that is all we were trying to get from you to be able to move forward with your enrollment properly. Anything else?

Speaker speaker_2: Yeah. I wanted to learn more about this insurance. So the name of the insurance is Benefits in a Card, is that what it is?

Speaker speaker_1: Uh, no sir, Benefits in a Card-

Speaker speaker_2: What's the name of the insurance?

Speaker speaker_1: Benefits in a Card is just the, Benefits in a Card is just the enrollment administrator for Oxford. We are not the insurance company itself. Um, the insurance company for the plan that you selected for your medical, uh, you have two. You have one for, um, you have one for your preventative care services only. That plan's going to be through a company called 90 Degree Benefits. And then you have one for your, uh, standard like, uh, doctor's visits and hospital visits and stuff. That plan is through a company called American Public Life.

Speaker speaker_2: Okay. Uh, and how, how does this work? First, uh, would, would I get some, uh, insurance cards that I can use? Are you gonna send me-

Speaker speaker_1: Okay.

Speaker speaker_2: ... uh-

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: So, so, um, the enrollment process is one to two weeks. After one to two weeks is when you would start seeing deductions coming out of your checks. The Monday following the first deduction is when the policy is effective. ID cards will arrive, they are sent by the insurance company and not us. ID cards will arrive typically within one to two weeks after the policy's effective date.

Speaker speaker_2: Okay. So the, so the key in here is that once they start doing the deductions, uh, and then, then the process will start. That's the trigger. Now, and how does this work with the, with the actual insurance that we have? Because my wife has, uh, some insurance, but it's not that great. That's why I was thinking of adding this to it. Could you help me to understand the process? Like if we go to see a doctor, do we present the doctor with our regular, she has Harvard, uh, I think it's Harvard Pilgrim. Present that one and then present this one as secondary or the other way around? How does it work?

Speaker speaker_1: You, you would have to ask the other insurance company that, because again, we are not the insurance company, we're the enrollment admin. We, we cannot, we cannot answer that kind of question. So you'll have to ask the-

Speaker speaker_2: So, so-

Speaker speaker_1: ... the carrier for her plan.

Speaker speaker_2: So you're asking... Okay. Okay, so you basically... And what's the phone number for the, for this, uh, insurance we get?

Speaker speaker_1: No.

Speaker speaker_2: Do you have a-

Speaker speaker_1: So-

Speaker speaker_2: ... their phone number?

Speaker speaker_1: ... no I w- I was saying you need to ask your wife's insurance carrier, not-

Speaker speaker_2: No, but I'd like to know-

Speaker speaker_1: ... just email.

Speaker speaker_2: ... if I wanna... Yeah. If I wanted to get in touch with this insurance we get now. I know you are just the admin. How will I get in touch with them? Do you have their phone number?

Speaker speaker_1: Okay.

Speaker speaker_2: Do you have their website? Do you have-

Speaker speaker_1: Okay.

Speaker speaker_2: ... anything about them?

Speaker speaker_1: S- sorry, I, I misunderstood your question. So yeah, um, the phone number to American Public Life, whenever you're ready.

Speaker speaker_2: Okay, go ahead.

Speaker speaker_1: That is 800-

Speaker speaker_2: 800-

Speaker speaker_1: ... 256-

Speaker speaker_2: ... two, five, six?

Speaker speaker_1: 8-6-0-6.

Speaker speaker_2: 8-6-0-6. American Public Life, so this is what we have for the basic es- so 800-256-8606. And how about the second one, please?

Speaker speaker_1: Okay. So tha- so that's for your doctor's visits and your hospital visits and the like. For the-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... preventative care services-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... um, that's going to be-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... 90 Degree Benefits, and their number-

Speaker speaker_2: Um-

Speaker speaker_1: Whenever you're ready.

Speaker speaker_2: Benif- 90 Degree Benefit, okay. Here's the number, please.

Speaker speaker_1: 800-

Speaker speaker_2: Okay.

Speaker speaker_1: 833-

Speaker speaker_2: 833-

Speaker speaker_1: 4296. And when you call-

Speaker speaker_2: 4-2-

Speaker speaker_1: ... that number-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: When you call that number make sure y- you press option one. That is the only option that will get you to where you need to go.

Speaker speaker_2: Option. How about the first one? Do we need to select any option, or is there's the one for-

Speaker speaker_1: I- I believe-

Speaker speaker_2: ... American Public Life.

Speaker speaker_1: I believe their customer service option is number four, but their- but theirs-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is a little bit more clear-cut and more, more-

Speaker speaker_2: Okay.

Speaker speaker_1: ... intuitive. Um, American- or, uh, 90 Degrees, um, theirs will, uh, I- like, theirs will tell you, like, "If you have some questions, press option four." Uh, but option four routes back to us, and all we would do is tell you to contact them ... again, um-

Speaker speaker_2: Reroutes me back. I hear you. Now, do they have websites that I can check online?

Speaker speaker_1: Um, I'm not sure if-

Speaker speaker_2: And then compare the benefits?

Speaker speaker_1: ... 90 Degree, I'm not sure if 90 Degree Benefits does. I do know that American Public Life has one. It's ca- um, ampublic.com.

Speaker speaker_2: Ampublic, so it's one word? ampublic-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... dot com. ampublic-

Speaker speaker_1: ampublic.com, yes, sir.

Speaker speaker_2: ... dot com. Okay. Thank you so much. It's been very helpful. So now, uh, based on your experience with this, since we sign up for this, let's see, today, because yesterday nothing happened, uh, today is the first business day, when is the earliest I can start using the benefits from this insurance? So Monday-

Speaker speaker_1: The Monday following... Yeah, it's the Monday following the first deduction, which is handled by Oxford. We are not, we're not part of the deduction process. So they'll end up telling you how-

Speaker speaker_2: Mon- Monday following, following the first deduction. Okay. Okay. That's fine. At least I have an idea. Thank you so much. This is very helpful. Thank you. Do you need anything else from me or we're good?

Speaker speaker_1: Uh, no. As far as, as far as our system is concerned, we have everything we need to move forward with your enrollment. Was there anything else I could help you with?

Speaker speaker_2: No, I'm good. I just, last time when I checked I was looking, I just wanted to issue some type of a confirmation or an email that says, "You have been enrolled." I didn't receive anything. So now that we did this, will I receive something from you or- or from the-

Speaker speaker_1: Um-

Speaker speaker_2: ... system directly that says I've been enrolled?

Speaker speaker_1: Yeah. We can, we can send over an enrollment confirmation. Yes, sir. Can you confirm-

Speaker speaker_2: Good.

Speaker speaker_1: ... we have your email on file as dbenani8@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. All right. Yeah, so we can, we can, uh, send an enrollment confirmation email directly to you. I'll send a request to the team that handles those, and, uh, and, uh, you should receive that before end of business today.

Speaker speaker_2: Wonderful. Thank you so much, I really appreciate it. And have a Merry Christmas and happy new year. Thank you again.

Speaker speaker_1: Merry Christmas to you, too, sir. Thanks for calling. Bye now.

Speaker speaker_2: Thank you. Bye-bye.