

## Transcript: Chris Sofield

(deactivated)-5824630428221440-5054502660947968

### 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? Yeah, hi. Um, I need to enroll for benefits. Okay. I haven't had any since I worked for... and figured I better get it. All right. What staffing company do you work with, ma'am? Oxford... Oxford. And we'll- And the last four inaudiblecode? 2297. Thank you. And then your first and last name. Nancy Katzenberg. Thank you. Ms. Katzenberg, could you verify your address and date of birth please? Uh, 15091 Cottonwood Canyon Road, Yakima, Washington 98908 and 3/12/68. Thank you. And then we have a phone on file for you at 509-945-2612. Is that correct? Yep, it is. All right. Let's see here. And did you have an idea of what you wanted to enroll into, ma'am? Not a clue. I don't. Okay. Um, so Oxford offers three different medical policies. Um, one, the Stay Healthy plan, which covers preventative care services only. So things like physicals, vaccines, cancer screenings, things like that. Um, but standard doctor's visits or hospital visits for like sickness or injury, uh, those are not covered by that plan. Um- They don't c- The other two... Correct. The, those are not covered by the preventative only plan. Uh, the other two plans available, the EnsurePlus Basic and EnsurePlus Enhanced, are more or less the exact opposite. They'll cover those, uh, like if you're sick or if you're injured, those kinds of visits to the doctor or hospital or anything like that. Uh, those are covered by EnsurePlus. However, EnsurePlus does not cover the preventative care visits. Um, as a result, because they don't cover the same things, because they're completely different in what they, in what they handle, uh, you are allowed to enroll into both plans if you feel like you need both types of benefits. Um, also on top of those medical policies, Oxford offers add-ons for dental, vision, life insurance, and short-term disability. Oh, boy, this sounds like it's going to be expensive. Because I, we, I mean, we have, we have to go in for doctor visits because we both have hypertension. I mean, I, I wear glasses. My husband needs glasses. So, you know, we're both dental. I mean... Right. How do I go about getting everything that, you know, a normal, I guess a normal, uh, policy would be, and what would that cost me for my, myself and my husband? Uh, for employee and spouse, I can just go ahead and give you the pricing real quick. Uh, the preventative care plan is \$19.78 per week. EnsurePlus Basic is \$28.57 a week and Enhanced is \$42.17 a week. Um, the only real difference between the EnsurePlus plans is how much coverage you have for specifically hospitalization type benefits. So like overnight hospital stay, surgeries, ICU, uh, specifically those kinds of benefits. Standard doctor's visits, prescription benefits, anything else like that, there's really no difference between the two. Um. Hmm. And then, uh, and then dental is \$7.01. Vision is \$4.35. Life insurance, if you want that for both of you, is \$2.55. And then disability, which is just yourself, is \$3.95. And all of these prices are per week. Okay, let's see. I don't need the, the last two you just said, which were the, the life insurance and, uh, disability. Disability. I don't need those. Got it. Um, between the

two, because I mean, granted I'm gonna sit here and knock on my head, you know, knock on wood, that we don't need any kind of hospital stays. We, we never have. So, um, I'm gonna say probably don't need that one. We could go with the lower one along with, you know, the preventative care, obviously. Okay, so looking at the... So the Stay Healthy, the EnsurePlus Basic and then dental and vision, just, uh, both for you and your spouse, uh, altogether, that totals out to \$59.71 per week. Do we authorize Oxford to make, to, uh, to make those deductions? Um, that comes with pharmacy, correct? Uh, yes, you have, uh, you will have, uh, prescription coverage, uh, in two ways actually. Your preventative care plan includes a membership to a program called FreeRx. If it's a covered medication under FreeRx's formulary, then you have no out-of-pocket cost for it. You can check that by going to their website at freerx.com. And then- Mm-hmm. ... um, EnsurePlus has, uh, has coverage through a different company called PharmaVeil. If it's covered through PharmaVeil, then it's, um, it's a \$10, \$20 or \$30 copay depending on the level of coverage it ha- uh, that, that medication has, as lo- as long as it's generics. If it's a non-generic, then you get a discount, which is just, um, which is just calculated at the pharmacy. Um, so things like that. Oh, okay. Okay. So yeah, um, yep, for the, the, the two with the vision and dental. Got it. We're moving forward with that. All right. And let's go ahead- Yep. ... we need to get your husband on here. What's his name? Donald. Obvi- obviously same last name, Katzenberg. Right. D-E-R-G. Right, obv-... Not everybody does that, but... All right. And then, uh, do you by chance have his social? 538-943486. Thank you. And then what's- Which I would- ... your date of birth? 9/19/71. 9/19/71. Got it. All right. So open enrollment is slated to go into effect as of January 6th. So about a week or so before then, you should start seeing those deductions coming out of your checks. Um, once that deduction happens, your policy should become effective on January 6th with ID cards typically arriving about a week or two after that. Okay, perfect. All right. Was there anything else I could help you with? I don't believe so. That was relatively easy. Well, we, we try to make it easier, but just hope- Yeah. Good. And hope, hope it works. Seems like it worked out this time. Right? Okay. Perfect. All right. Then. Well- All right. Well- If... All right. If that's everything, Ms. Katzenberg, thanks again for calling in. You have a wonderful day and happy holidays. Thank you. You too. Okay. Bye now. B- 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: Yeah, hi. Um, I need to enroll for benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I haven't had any since I worked for... and figured I better get it.

Speaker speaker\_1: All right. What staffing company do you work with, ma'am?

Speaker speaker\_2: Oxford...

Speaker speaker\_1: Oxford.

Speaker speaker\_2: And we'll-

Speaker speaker\_1: And the last four

Speaker speaker\_3: inaudiblecode?

Speaker speaker\_2: 2297.

Speaker speaker\_1: Thank you. And then your first and last name.

Speaker speaker\_2: Nancy Katzenberg.

Speaker speaker\_1: Thank you. Ms. Katzenberg, could you verify your address and date of birth please?

Speaker speaker\_2: Uh, 15091 Cottonwood Canyon Road, Yakima, Washington 98908 and 3/12/68.

Speaker speaker\_1: Thank you. And then we have a phone on file for you at 509-945-2612. Is that correct?

Speaker speaker\_2: Yep, it is.

Speaker speaker\_1: All right. Let's see here. And did you have an idea of what you wanted to enroll into, ma'am?

Speaker speaker\_2: Not a clue. I don't.

Speaker speaker\_1: Okay. Um, so Oxford offers three different medical policies. Um, one, the Stay Healthy plan, which covers preventative care services only. So things like physicals, vaccines, cancer screenings, things like that. Um, but standard doctor's visits or hospital visits for like sickness or injury, uh, those are not covered by that plan. Um-

Speaker speaker\_2: They don't c-

Speaker speaker\_1: The other two... Correct. The, those are not covered by the preventative only plan. Uh, the other two plans available, the EnsurePlus Basic and EnsurePlus Enhanced, are more or less the exact opposite. They'll cover those, uh, like if you're sick or if you're injured, those kinds of visits to the doctor or hospital or anything like that. Uh, those are covered by EnsurePlus. However, EnsurePlus does not cover the preventative care visits. Um, as a result, because they don't cover the same things, because they're completely different in what they, in what they handle, uh, you are allowed to enroll into both plans if you feel like you need both types of benefits. Um, also on top of those medical policies, Oxford offers add-ons for dental, vision, life insurance, and short-term disability.

Speaker speaker\_2: Oh, boy, this sounds like it's going to be expensive. Because I, we, I mean, we have, we have to go in for doctor visits because we both have hypertension. I mean, I, I wear glasses. My husband needs glasses. So, you know, we're both dental. I mean...

Speaker speaker\_1: Right.

Speaker speaker\_2: How do I go about getting everything that, you know, a normal, I guess a normal, uh, policy would be, and what would that cost me for my, myself and my husband?

Speaker speaker\_1: Uh, for employee and spouse, I can just go ahead and give you the pricing real quick. Uh, the preventative care plan is \$19.78 per week. EnsurePlus Basic is \$28.57 a week and Enhanced is \$42.17 a week. Um, the only real difference between the EnsurePlus plans is how much coverage you have for specifically hospitalization type benefits. So like overnight hospital stay, surgeries, ICU, uh, specifically those kinds of benefits. Standard doctor's visits, prescription benefits, anything else like that, there's really no difference between the two. Um.

Speaker speaker\_2: Hmm.

Speaker speaker\_1: And then, uh, and then dental is \$7.01. Vision is \$4.35. Life insurance, if you want that for both of you, is \$2.55. And then disability, which is just yourself, is \$3.95. And all of these prices are per week.

Speaker speaker\_2: Okay, let's see. I don't need the, the last two you just said, which were the, the life insurance and, uh, disability.

Speaker speaker\_1: Disability.

Speaker speaker\_2: I don't need those.

Speaker speaker\_1: Got it.

Speaker speaker\_2: Um, between the two, because I mean, granted I'm gonna sit here and knock on my head, you know, knock on wood, that we don't need any kind of hospital stays. We, we never have. So, um, I'm gonna say probably don't need that one. We could go with the lower one along with, you know, the preventative care, obviously.

Speaker speaker\_1: Okay, so looking at the... So the Stay Healthy, the EnsurePlus Basic and then dental and vision, just, uh, both for you and your spouse, uh, altogether, that totals out to \$59.71 per week. Do we authorize Oxford to make, to, uh, to make those deductions?

Speaker speaker\_2: Um, that comes with pharmacy, correct?

Speaker speaker\_1: Uh, yes, you have, uh, you will have, uh, prescription coverage, uh, in two ways actually. Your preventative care plan includes a membership to a program called FreeRx. If it's a covered medication under FreeRx's formulary, then you have no out-of-pocket cost for it. You can check that by going to their website at [freerx.com](http://freerx.com). And then-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... um, EnsurePlus has, uh, has coverage through a different company called PharmaVeil. If it's covered through PharmaVeil, then it's, um, it's a \$10, \$20 or \$30 copay depending on the level of coverage it has- uh, that, that medication has, as long as it's generics. If it's a non-generic, then you get a discount, which is just, um, which is just calculated at the pharmacy. Um, so things like that.

Speaker speaker\_2: Oh, okay. Okay. So yeah, um, yep, for the, the, the two with the vision and dental.

Speaker speaker\_1: Got it. We're moving forward with that. All right. And let's go ahead-

Speaker speaker\_2: Yep.

Speaker speaker\_1: ... we need to get your husband on here. What's his name?

Speaker speaker\_2: Donald. Obvi- obviously same last name, Katzenberg.

Speaker speaker\_1: Right. D-E-R-G.

Speaker speaker\_2: Right, obv-... Not everybody does that, but...

Speaker speaker\_1: All right. And then, uh, do you by chance have his social?

Speaker speaker\_2: 538-943486.

Speaker speaker\_1: Thank you. And then what's-

Speaker speaker\_2: Which I would-

Speaker speaker\_1: ... your date of birth?

Speaker speaker\_2: 9/19/71.

Speaker speaker\_1: 9/19/71. Got it. All right. So open enrollment is slated to go into effect as of January 6th. So about a week or so before then, you should start seeing those deductions coming out of your checks. Um, once that deduction happens, your policy should become effective on January 6th with ID cards typically arriving about a week or two after that.

Speaker speaker\_2: Okay, perfect.

Speaker speaker\_1: All right. Was there anything else I could help you with?

Speaker speaker\_2: I don't believe so. That was relatively easy.

Speaker speaker\_1: Well, we, we try to make it easier, but just hope-

Speaker speaker\_2: Yeah. Good.

Speaker speaker\_1: And hope, hope it works. Seems like it worked out this time.

Speaker speaker\_2: Right? Okay. Perfect.

Speaker speaker\_1: All right. Then. Well-

Speaker speaker\_2: All right. Well-

Speaker speaker\_1: If... All right. If that's everything, Ms. Katzenberg, thanks again for calling in. You have a wonderful day and happy holidays.

Speaker speaker\_2: Thank you. You too.

Speaker speaker\_1: Okay. Bye now.

Speaker speaker\_2: B- bye-bye.