

Transcript: Estefania

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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 . My name is Stephanie. How can I assist you? Hi, Stephanie. I need to sign up for benefits. Okay. What staffing agency are you currently with? Oxford Global. And what are the last four of your Social? 4511. For security purposes, could you please verify your full address, as well as your date of birth for me? 5671 Cypress Gardens Road, Winter Haven, Florida 33884. Okay. And is : I'm sorry, what? So- Hello? Could you- Hello? Yes, ma'am. Can you hear me? Yes. Can you hear me? Yes. Um, is your phone number still 863-232-8013? Yes. Email address still tammy.mskinner@gmail.com?

tammy.m.skiner@gmail.com. Okay, thank you. And then I was gonna ask you, do you know what you wanna be enrolled into or do you want me to send you the benefit guide so that- Um, I got it. ... benefit guide... Oh, you got it already? Okay. All righty, um, what were you looking into enrolling? Well, I need the medical, dental and vision. Which one of the medical plans? There's gonna be three different ones. I'm gonna need employee with kids. Okay. For all of them? Yes. Okay. And then, did you know what medical plan you wanna enroll into? I do. So they offer a preventative, and then two medicals plans. So which plan- I do need a medical. ... do you want me to go over the differences? Um, this might be... Um, medical plan comparison? Um, what's the biggest difference- So if you want, I can go over them real quick. Yeah. What's the biggest difference? So, th- so they offer three different medical plans. The first one that I'm gonna go over, it's called the Stay Healthy MEC Tele-RS. That plan is only for preventative services, meaning it's only gonna cover like one physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling. But this plan will not cover any doctor visits if you were to get sick, any hospital visits if you were to get injured. It wouldn't cover urgent care, emergency room, nor surgery. So it's only for preventative services. It also requires you to stay within the network to be covered, but it's and it offers- Okay. ... a membership, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also includes virtual urgent care, which offers medical assistance virtually- Wait. Hang on. ... with medical providers. Can you just tell me the difference between the basic and the enhanced? Yes, ma'am. So, these two are your hospital indemnity plans. These are the ones that will cover your doctor visits, hospital visits, urgent care, emergency room and surgeries. But they don't- Okay. ... cover your preventative services. So they don't cover what I just went through with the Stay Healthy. They're just for hospital indemnity services. These two don't- So you would get both? Yes. So if you want preventative services as well as hospital indemnity, you would have to include the MEC, because that one's for preventative, and then th- one of the Ensure Plus because w- with the plans that they offer, it's either like, either you choose the preventative services as well as the Ensure, or you can just choose one or the other. But they don't, um, cover like preventative

and hospital indemnity in one. Okay. Ne ever heard of this one before, but okay. I guess I need employee with children with the Stay Healthy and the, um, Ensure Plus basic. Okay. Um, do... The main differences between the Ensure Plus and then the Ensure Plus Enhanced is in four areas. In the areas of daily hospital confinement, the Ensure Plus would cover \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover \$200 per day, while the Enhanced would cover \$400 per day. For annual first occurrence hospital, the Ensure Plus would cover \$500, while the Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus up to 1,000 and the Ensure Plus Enhanced would cover up to 2,000 based on surgical schedule. Everything after that stays the same. So in total, the Ensure Plus covers a greater dollar amount than the Plus. If you were- Um, and it's only \$10 more, let's just do the Enhanced and the, um, Stay Healthy. Okay. So I have the Ensure Plus Enhanced for employee and child for \$36.80. I have dental for employee and child- Uh, that's children, right? Children? Yes. Mm-hmm. Okay. And then I have dental for employee and child for \$9.62. And then did you say vision as well? Yes. Vision for employee and child for \$4.94. And then you also wanted your Stay Healthy, which is for preventative services for employee and child. That would be a weekly deduction of \$20.30. So for those four selected plans, your weekly deduction would be \$71.66. Do you allow- Okay. ... Oxford Global to make the weekly deduction of \$71.66 from your paycheck with these selected plans? Yes. Okay. Okay, and then, could I please get the child's information? I have three children. Okay. The first one, um, is Amber, A-N-D-E-R. Arnett, A-R-N-E-T-T... Why do we talk on this side? Who holds the food? Five... It was A-R-N-E-T. Here she is, here she is. Okay, thank you... cial. If you don't, we can put zeroes for now. Oh, what- what do you have? What do you need? Um, her social. If you don't have it we can put zeros down. Ooh, I don't have those right now. Okay, that's fine. I do not have those on me. So for now, we can put zeroes, and then you're welcome to call back with them. Yes. And then is this... This is a female child, right? Yes. And then what was her date of birth? 8/15/08. Okay. And then the second child's first and last name? Addison. A-D-D-I-S-O-N Arnett. And then what's her date of birth? Um, Addison is, uh, fuh- 4/15/2010. And then the third child? Klarissa. C-L-A-I-R-I-S-S-A... . Okay, thank you. I'll get Addy, uh, sandwiches. Go pee. And then the date of birth? Uh, Klarissa's is 2/16/07. . Okay. Okay, thank you. And then I was gonna notify you that your plans have a effective date of January the 5th, so you should be seeing a deduction one or two weeks prior to that effective date. Okay. Okay? Um, and then I was also gonna inform you that for the first week of your activation week, either that Thursday or Friday, you should be receiving three different cards. So you should be getting your dental card, vision card, and your stay healthy card. For your Insurplus Enhance, they normally don't ma- They normally what? So once you're act- Normally don't mail those out to the members. You do want a f- physical m- Insurplus Enhance card, you're welcome to give us a call once you're active, and we will go ahead and put in a request. But you would have to be active for us to request it. Okay. All right, and if for some reason you have a doctor's appointment, um, that week of your activation week and you still don't have your cards, you're welcome to give us a call and we'll email you the information via email address. Okay. Should be getting three cards that first week, dental, vision, MEC, and then his... I would put a note to myself to, um, well, to yourself, to give us a call if you do want a physical copy of your medical card, and we'll go- Okay. ... ahead and request it for you. All right. Sounds good. Did you have any questions? Nope, that is all. All right. Well, thank you for your time. I hope you have a great

day today. Thank you. Bye-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 . My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, Stephanie. I need to sign up for benefits.

Speaker speaker_1: Okay. What staffing agency are you currently with?

Speaker speaker_2: Oxford Global.

Speaker speaker_1: And what are the last four of your Social?

Speaker speaker_2: 4511.

Speaker speaker_1: For security purposes, could you please verify your full address, as well as your date of birth for me?

Speaker speaker_2: 5671 Cypress Gardens Road, Winter Haven, Florida 33884.

Speaker speaker_1: Okay. And is :

Speaker speaker_2: I'm sorry, what?

Speaker speaker_1: So-

Speaker speaker_2: Hello?

Speaker speaker_1: Could you-

Speaker speaker_2: Hello?

Speaker speaker_1: Yes, ma'am. Can you hear me?

Speaker speaker_2: Yes.

Speaker speaker_1: Can you hear me?

Speaker speaker_2: Yes.

Speaker speaker_1: Um, is your phone number still 863-232-8013?

Speaker speaker_2: Yes.

Speaker speaker_1: Email address still tammy.mskinner@gmail.com?

Speaker speaker_2: tammy.m.skinner@gmail.com.

Speaker speaker_1: Okay, thank you. And then I was gonna ask you, do you know what you wanna be enrolled into or do you want me to send you the benefit guide so that-

Speaker speaker_2: Um, I got it.

Speaker speaker_1: ... benefit guide... Oh, you got it already? Okay. All righty, um, what were you looking into enrolling?

Speaker speaker_2: Well, I need the medical, dental and vision.

Speaker speaker_1: Which one of the medical plans? There's gonna be three different ones.

Speaker speaker_2: I'm gonna need employee with kids.

Speaker speaker_1: Okay. For all of them?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then, did you know what medical plan you wanna enroll into?

Speaker speaker_2: I do.

Speaker speaker_1: So they offer a preventative, and then two medicals plans. So which plan-

Speaker speaker_2: I do need a medical.

Speaker speaker_1: ... do you want me to go over the differences?

Speaker speaker_2: Um, this might be... Um, medical plan comparison? Um, what's the biggest difference-

Speaker speaker_1: So if you want, I can go over them real quick.

Speaker speaker_2: Yeah. What's the biggest difference?

Speaker speaker_1: So, th- so they offer three different medical plans. The first one that I'm gonna go over, it's called the Stay Healthy MEC Tele-RS. That plan is only for preventative services, meaning it's only gonna cover like one physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling. But this plan will not cover any doctor visits if you were to get sick, any hospital visits if you were to get injured. It wouldn't cover urgent care, emergency room, nor surgery. So it's only for preventative services. It also requires you to stay within the network to be covered, but it's and it offers-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a membership, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also includes virtual urgent care, which offers medical assistance virtually-

Speaker speaker_2: Wait. Hang on.

Speaker speaker_1: ... with medical providers.

Speaker speaker_2: Can you just tell me the difference between the basic and the enhanced?

Speaker speaker_1: Yes, ma'am. So, these two are your hospital indemnity plans. These are the ones that will cover your doctor visits, hospital visits, urgent care, emergency room and surgeries. But they don't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... cover your preventative services. So they don't cover what I just went through with the Stay Healthy. They're just for hospital indemnity services. These two don't-

Speaker speaker_2: So you would get both?

Speaker speaker_1: Yes. So if you want preventative services as well as hospital indemnity, you would have to include the MEC, because that one's for preventative, and then the one of the Ensure Plus because with the plans that they offer, it's either like, either you choose the preventative services as well as the Ensure, or you can just choose one or the other. But they don't, um, cover like preventative and hospital indemnity in one.

Speaker speaker_2: Okay. I've never heard of this one before, but okay. I guess I need employee with children with the Stay Healthy and the, um, Ensure Plus basic.

Speaker speaker_1: Okay. Um, do... The main differences between the Ensure Plus and then the Ensure Plus Enhanced is in four areas. In the areas of daily hospital confinement, the Ensure Plus would cover \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover \$200 per day, while the Enhanced would cover \$400 per day. For annual first occurrence hospital, the Ensure Plus would cover \$500, while the Ensure Plus Enhanced would cover \$1,500. For surgical, the Ensure Plus up to 1,000 and the Ensure Plus Enhanced would cover up to 2,000 based on surgical schedule. Everything after that stays the same. So in total, the Ensure Plus covers a greater dollar amount than the Plus. If you were-

Speaker speaker_2: Um, and it's only \$10 more, let's just do the Enhanced and the, um, Stay Healthy.

Speaker speaker_1: Okay. So I have the Ensure Plus Enhanced for employee and child for \$36.80. I have dental for employee and child-

Speaker speaker_2: Uh, that's children, right? Children?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And then I have dental for employee and child for \$9.62. And then did you say vision as well?

Speaker speaker_2: Yes.

Speaker speaker_1: Vision for employee and child for \$4.94. And then you also wanted your Stay Healthy, which is for preventative services for employee and child. That would be a weekly deduction of \$20.30. So for those four selected plans, your weekly deduction would be \$71.66. Do you allow-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Oxford Global to make the weekly deduction of \$71.66 from your paycheck with these selected plans?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Okay, and then, could I please get the child's information?

Speaker speaker_3: I have three children.

Speaker speaker_1: Okay.

Speaker speaker_3: The first one, um, is Amber, A-N-D-E-R. Arnett, A-R-N-E-T-T... Why do we talk on this side? Who holds the food?

Speaker speaker_1: Five... It was A-R-N-E-T.

Speaker speaker_3: Here she is, here she is.

Speaker speaker_1: Okay, thank you... cial. If you don't, we can put zeroes for now.

Speaker speaker_3: Oh, what- what do you have? What do you need?

Speaker speaker_1: Um, her social. If you don't have it we can put zeros down.

Speaker speaker_3: Ooh, I don't have those right now.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_3: I do not have those on me.

Speaker speaker_1: So for now, we can put zeroes, and then you're welcome to call back with them.

Speaker speaker_3: Yes.

Speaker speaker_1: And then is this... This is a female child, right?

Speaker speaker_3: Yes.

Speaker speaker_1: And then what was her date of birth?

Speaker speaker_3: 8/15/08.

Speaker speaker_1: Okay. And then the second child's first and last name?

Speaker speaker_3: Addison. A-D-D-I-S-O-N Arnett.

Speaker speaker_1: And then what's her date of birth?

Speaker speaker_3: Um, Addison is, uh, fuh- 4/15/2010.

Speaker speaker_1: And then the third child?

Speaker speaker_3: Klarissa. C-L-A-I-R-I-S-S-A... .

Speaker speaker_1: Okay, thank you.

Speaker speaker_3: I'll get Addy, uh, sandwiches. Go pee.

Speaker speaker_1: And then the date of birth?

Speaker speaker_3: Uh, Klarissa's is 2/16/07. .

Speaker speaker_1: Okay. Okay, thank you. And then I was gonna notify you that your plans have a effective date of January the 5th, so you should be seeing a deduction one or two weeks prior to that effective date.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay? Um, and then I was also gonna inform you that for the first week of your activation week, either that Thursday or Friday, you should be receiving three different cards. So you should be getting your dental card, vision card, and your stay healthy card. For your Insurplus Enhance, they normally don't ma-

Speaker speaker_3: They normally what?

Speaker speaker_1: So once you're act- Normally don't mail those out to the members. You do want a f- physical m- Insurplus Enhance card, you're welcome to give us a call once you're active, and we will go ahead and put in a request. But you would have to be active for us to request it.

Speaker speaker_3: Okay.

Speaker speaker_1: All right, and if for some reason you have a doctor's appointment, um, that week of your activation week and you still don't have your cards, you're welcome to give us a call and we'll email you the information via email address.

Speaker speaker_3: Okay.

Speaker speaker_1: Should be getting three cards that first week, dental, vision, MEC, and then his... I would put a note to myself to, um, well, to yourself, to give us a call if you do want a physical copy of your medical card, and we'll go-

Speaker speaker_3: Okay.

Speaker speaker_1: ... ahead and request it for you. All right.

Speaker speaker_3: Sounds good.

Speaker speaker_1: Did you have any questions?

Speaker speaker_3: Nope, that is all.

Speaker speaker_1: All right. Well, thank you for your time. I hope you have a great day today.

Speaker speaker_3: Thank you. Bye-bye.

Speaker speaker_1: Bye.