

## **Transcript: Francesca**

**Baez-4917409985511424-5387262227824640**

### **Full Transcript**

Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today? Yeah, can you hear me okay? Yes, sir. Okay. This other lady just hung up. Um, I need to, I need to get enrolled. Um, I just started work for Oxford and they're sending me all these, um, you know, details, but, uh, there's no paperwork there for me to, uh, get my family enrolled. If, if it's instant coverage as soon as I, uh, the day I hire in, then where's my card? Where's my coverage? Where's my... You know, I need some help here. Sure thing, sir. I would like to begin by clarifying none of the benefits that Oxford Global offers that we administer are instantly activated. It takes one to two weeks for them to process an enrollment. Once you start working and get your first paycheck, it could be one to two weeks after that first paycheck for them to make the deduction to activate your policy. One of the last- Yeah, that's what I mean. The sooner, the sooner, the better. I can't just keep talking about it and talking about it and then the next thing I know they're gonna say, "Oh, you missed open enrollment." I understand sir, I was just clarifying and making sure that you have all the information you need and that you are aware it won't be instant enrollment or instant activation. What are the last four of your Social, please? 8625. The last name? Beene. B-E-A-N? B-E-E-N-E. Okay, so we need to make a file. They have not sent one over. I'm gonna need your full Social. Do you feel comfortable providing it on a recorded line? Yeah, go ahead. 465-048625. What is your first name? Roger. R-O-G-E-R. What would be the mailing address, please? 8413 Viceroy Ln, Las Vegas, Nevada 89117. And there is no unit or apartment number, it's a home, right? It's a home, yeah. What is your date of birth? 08/09/57. And is the phone number you're calling me on a good number for me to put as contact information in the account? Yes, it is. I have shown as 402-504-8669. Does it sound correct? That's correct, yes. All right. And then the last thing before we get into the enrollment will be, would you like to add a email address to the account? I see there was no email at the moment. No, the email is roger.beene@outlook.com. Your first period last name at outlook.com, did I get that correct? Yeah, yeah, I just want to spell Ro- it's R-O-G-E-R dot B-E-E-N-E at outlook.com. All right, we are all good to go. So Oxford Global offers medical, dental, vision, life insurance, insurance, and disability for the employee only. Out of all of those, there's only the medical that has more than one plan that you're able to select from. I know you told me they did not give you the coverage information. So you want me to go over what those plans will cover specifically, is this correct? Is the, um, this is for the family. I'm, I have Medicare. I'm, I'm semi, I'm retired, I get Social Security and I'm covered. It's just I've got a wife and a 14-year-old son that don't have any insurance. Okay. So, with it being Medicaid, if you haven't already- No. Oh. They're not, they're not eligible for Medicaid. I understand that, sir, but what I was gonna say is, I would recommend you check in that they don't have an issue with you having coverage with Oxford Global, 'cause the only way you're able to get your family covered is if you have a policy. So you would have

coverage with Oxford Global and add them as your dependents. Yeah. If you- That's exactly what I want to do. Okay. The only reason why I was saying to check is because sometimes depending on the state, you could lose your Medicaid benefit. Which plans were you looking to be enrolled into? Hey, I don't have Medicaid, ma'am. I have Medicare with Social Security. Okay. And you already checked with them that this won't affect it? Nothing's gonna affect that. Okay. Which plans were you looking to be enrolled into? The, uh, a PP, a PPO plan, you know. Um... Yes, sir. They're all PPO. They're all PPO? Mm-hmm. Correct. Okay. Is it... And you said you only offered one, right? For the family. There's only one dental, one vision, and one life insurance plan offered, but there is three medical plans in total that are being offered. And your family is eligible for all of them. Yeah. Okay, so the, um... What's the, what's no deductible? Or least amount of deductible? Anything? So with these plans, none of them work with deductibles aside from the dental. All of them work with either a co-pay which will be the vision, and then all of their medical plans that will cover hospital services cover a set dollar amount for specific services. They don't have any deductibles or percentages or co-pays with the medical plan. Okay. That's what I want then. Sign me up. All right. So there is Insurplus which would be \$37.64 and Insurplus Enhanced which is \$54.30. Only difference will be if you go into the Enhanced, it's going to cover more of a dollar amount on certain services, but they cover the same thing, both of them. Okay. I want them, I want, I want them to have the best they can get, you know? I don't want, I don't want them to have to worry about n- no money or nothing. Just let's get it over with here. Whatever, whatever- I do. ... is the best for them, yeah. Okay. Um, so I'm gonna go off just 'cause my line being recorded, I apologize. Um, we're gonna go off with the one that cost us the most then which will cover more of a dollar amount, which is Insurplus Enhanced. Did you also- Yeah. ... want me to process their enrollment into dental, vision and life insurance? Yeah. Okay. And then medical's split into hospital and dental which is the hospital services and the preventative. Did you also want them to have preventative services for like their physicals and such? Yeah, yeah, yeah. Definitely. Understood. And then last question, Mr. Bean, is do you need me to go over any of the specific coverage of this plan? No, you don't have to go through all that. I've had so many... I've had Cigna, Aetna, Global. I've been around the world a few times and I always just get the maximum, just bite the bullet on it, you know? Never- Understood. ... never had to use it much. Yeah. Gotcha. So we're just missing then their information. What will be your spouse's first and last name? Uh, her, her first name is Svetlana. S-V-E-T-L-A-N-A. And last name Bean. B-E-A-N. And I'm guessing you do not have her Social, correct? 604-35-7905. You don't know your husband's Social? Or boyfriend's Social? Oh, I'm not married yet. But usually we don't get a lot of the members getting ready to enroll dependents with their Social. And what is her date of birth? 3-16-70. I better know that one, huh? All right, and then let's go ahead with the children's. Okay. I got one boy, one knot-head. Michael Bean and, uh, he's 3/06. This is his birthday. 3/06/2011. And what will be his Social? Well, I'm gonna have to get back with you on Social. I can- All right. That's okay. Yeah. And then the last question we have before we can process your enrollment will be who would you like to be the beneficiary for the life insurance of yourself, spouse and child? I just need their first and last name and their relationship to you. Uh, do you do like a 75/25 split? Yes, sir. We're able to do that. Yeah. So 75 to Svetlana Bean, my wife, and 25 to my son, Michael. He keeps asking me what's gonna... What, uh, what he gets. He's 14. What- What, what is all he gonna get out of the deal? So you will be covered for \$20,000 up to the age of 64. Once you turn 65, the \$20,000

decreases by 25% and it'll keep decreasing every five years. Well, I'm 67 now, so I guess it's, uh, decreased already before we got off the phone. Yes, sir. It will be by 25% already decreased. That's good. I'm getting cremated anyway, I don't care. Shouldn't cost more than \$30 to do mine. All right, so we are all set. The last thing will be the verbal disclosure. Do you authorize Oxford Global to deduct \$103.13 for the policy of yourself and family? Yeah. All right, Mr. Bean. You're all set. So as discussed previously, once you start working, allow one to two weeks for them to start making those deductions. And when you see the first one, following Monday the policy will be effective and Friday of the activation week they'll send out the benefit cards. And is it retroactive? Um, what do you mean by that? I'm sorry. Okay. Well, because paperwork says it starts on the day I hire ya and you saying it takes three weeks to process, uh, does, is, is... If I went to the doctor tomorrow or they did and I had, was supposed to pay out of pocket or whatever, but is, is it, is that policy that I get three weeks from now going to retroact and cover that or no? No, sir, unfortunately 'cause these are weekly benefits so you basically take the deduction the week prior to the week that will be covered. Okay. So can, can you send me a sneak preview of what I'm enrolled in? Yes, sir. I was going to offer to send you a copy of their benefit guide with all of the plans that you have enrolled information on. Okay. I have a benefits guide but I, I don't know what we just did. Oh, okay. I know what you mean. So you wanted like an enrollment confirmation that will state- Yeah. ... which plans we have processed your enrollment on. Yeah. Can you do that? Of course. I'll go ahead and request it. You should be receiving it within 24 to 48 hours. All right. You're a pretty sharp cookie, you know that? Thank you. All right. Is that it for us or hey, how do I get that Social Security number back to you for old Mikey? Uh, so you can give us a call back and they'll be able to add it for you. If for whichever reason you forget or are not able to call back, it's not going to give him an issue to be able to use the benefits 'cause your, it's... Sorry. The specific staffing company doesn't have a requirement for the Social. Oh, okay. All right. Yes, sir. Well, I got everything else on him. I got his rabies shots and everything, so he, there's no, no doubt who he is. We've got his family and everything, right? Yes, sir. All right. I really appreciate that. It was my pleasure. Have a great day. Uh-huh. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yeah, can you hear me okay?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. This other lady just hung up. Um, I need to, I need to get enrolled. Um, I just started work for Oxford and they're sending me all these, um, you know, details, but, uh, there's no paperwork there for me to, uh, get my family enrolled. If, if it's instant coverage as soon as I, uh, the day I hire in, then where's my card? Where's my coverage? Where's my... You know, I need some help here.

Speaker speaker\_0: Sure thing, sir. I would like to begin by clarifying none of the benefits that Oxford Global offers that we administer are instantly activated. It takes one to two weeks for them to process an enrollment. Once you start working and get your first paycheck, it could be one to two weeks after that first paycheck for them to make the deduction to activate your policy. One of the last-

Speaker speaker\_1: Yeah, that's what I mean. The sooner, the sooner, the better. I can't just keep talking about it and talking about it and then the next thing I know they're gonna say, "Oh, you missed open enrollment."

Speaker speaker\_0: I understand sir, I was just clarifying and making sure that you have all the information you need and that you are aware it won't be instant enrollment or instant activation. What are the last four of your Social, please?

Speaker speaker\_1: 8625.

Speaker speaker\_0: The last name?

Speaker speaker\_1: Beene.

Speaker speaker\_0: B-E-A-N?

Speaker speaker\_1: B-E-E-N-E.

Speaker speaker\_0: Okay, so we need to make a file. They have not sent one over. I'm gonna need your full Social. Do you feel comfortable providing it on a recorded line?

Speaker speaker\_1: Yeah, go ahead. 465-048625.

Speaker speaker\_0: What is your first name?

Speaker speaker\_1: Roger. R-O-G-E-R.

Speaker speaker\_0: What would be the mailing address, please?

Speaker speaker\_1: 8413 Viceroy Ln, Las Vegas, Nevada 89117.

Speaker speaker\_0: And there is no unit or apartment number, it's a home, right?

Speaker speaker\_1: It's a home, yeah.

Speaker speaker\_0: What is your date of birth?

Speaker speaker\_1: 08/09/57.

Speaker speaker\_0: And is the phone number you're calling me on a good number for me to put as contact information in the account?

Speaker speaker\_1: Yes, it is.

Speaker speaker\_0: I have shown as 402-504-8669. Does it sound correct?

Speaker speaker\_1: That's correct, yes.

Speaker speaker\_0: All right. And then the last thing before we get into the enrollment will be, would you like to add a email address to the account? I see there was no email at the moment.

Speaker speaker\_1: No, the email is roger.beene@outlook.com.

Speaker speaker\_0: Your first period last name at outlook.com, did I get that correct?

Speaker speaker\_1: Yeah, yeah, I just want to spell Ro- it's R-O-G-E-R dot B-E-E-N-E at outlook.com.

Speaker speaker\_0: All right, we are all good to go. So Oxford Global offers medical, dental, vision, life insurance, insurance, and disability for the employee only. Out of all of those, there's only the medical that has more than one plan that you're able to select from. I know you told me they did not give you the coverage information. So you want me to go over what those plans will cover specifically, is this correct?

Speaker speaker\_1: Is the, um, this is for the family. I'm, I have Medicare. I'm, I'm semi, I'm retired, I get Social Security and I'm covered. It's just I've got a wife and a 14-year-old son that don't have any insurance.

Speaker speaker\_0: Okay. So, with it being Medicaid, if you haven't already-

Speaker speaker\_1: No.

Speaker speaker\_0: Oh.

Speaker speaker\_1: They're not, they're not eligible for Medicaid.

Speaker speaker\_0: I understand that, sir, but what I was gonna say is, I would recommend you check in that they don't have an issue with you having coverage with Oxford Global, 'cause the only way you're able to get your family covered is if you have a policy. So you would have coverage with Oxford Global and add them as your dependents.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: If you-

Speaker speaker\_1: That's exactly what I want to do.

Speaker speaker\_0: Okay. The only reason why I was saying to check is because sometimes depending on the state, you could lose your Medicaid benefit. Which plans were you looking to be enrolled into?

Speaker speaker\_1: Hey, I don't have Medicaid, ma'am. I have Medicare with Social Security.

Speaker speaker\_0: Okay. And you already checked with them that this won't affect it?

Speaker speaker\_1: Nothing's gonna affect that.

Speaker speaker\_0: Okay. Which plans were you looking to be enrolled into?

Speaker speaker\_1: The, uh, a PP, a PPO plan, you know. Um...

Speaker speaker\_0: Yes, sir. They're all PPO.

Speaker speaker\_1: They're all PPO?

Speaker speaker\_0: Mm-hmm. Correct.

Speaker speaker\_1: Okay. Is it... And you said you only offered one, right? For the family.

Speaker speaker\_0: There's only one dental, one vision, and one life insurance plan offered, but there is three medical plans in total that are being offered. And your family is eligible for all of them.

Speaker speaker\_1: Yeah. Okay, so the, um... What's the, what's no deductible? Or least amount of deductible? Anything?

Speaker speaker\_0: So with these plans, none of them work with deductibles aside from the dental. All of them work with either a co-pay which will be the vision, and then all of their medical plans that will cover hospital services cover a set dollar amount for specific services. They don't have any deductibles or percentages or co-pays with the medical plan.

Speaker speaker\_1: Okay. That's what I want then. Sign me up.

Speaker speaker\_0: All right. So there is Insurplus which would be \$37.64 and Insurplus Enhanced which is \$54.30. Only difference will be if you go into the Enhanced, it's going to cover more of a dollar amount on certain services, but they cover the same thing, both of them.

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Speaker speaker\_0: I do.

Speaker speaker\_1: ... is the best for them, yeah.

Speaker speaker\_0: Okay. Um, so I'm gonna go off just 'cause my line being recorded, I apologize. Um, we're gonna go off with the one that cost us the most then which will cover more of a dollar amount, which is Insurplus Enhanced. Did you also-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... want me to process their enrollment into dental, vision and life insurance?

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Speaker speaker\_0: Okay. And then medical's split into hospital and dental which is the hospital services and the preventative. Did you also want them to have preventative services for like their physicals and such?

Speaker speaker\_1: Yeah, yeah, yeah. Definitely.

Speaker speaker\_0: Understood. And then last question, Mr. Bean, is do you need me to go over any of the specific coverage of this plan?

Speaker speaker\_1: No, you don't have to go through all that. I've had so many... I've had Cigna, Aetna, Global. I've been around the world a few times and I always just get the maximum, just bite the bullet on it, you know? Never-

Speaker speaker\_0: Understood.

Speaker speaker\_1: ... never had to use it much. Yeah.

Speaker speaker\_0: Gotcha. So we're just missing then their information. What will be your spouse's first and last name?

Speaker speaker\_1: Uh, her, her first name is Svetlana. S-V-E-T-L-A-N-A. And last name Bean. B-E-A-N.

Speaker speaker\_0: And I'm guessing you do not have her Social, correct?

Speaker speaker\_1: 604-35-7905. You don't know your husband's Social? Or boyfriend's Social?

Speaker speaker\_0: Oh, I'm not married yet. But usually we don't get a lot of the members getting ready to enroll dependents with their Social. And what is her date of birth?

Speaker speaker\_1: 3-16-70. I better know that one, huh?

Speaker speaker\_0: All right, and then let's go ahead with the children's.

Speaker speaker\_1: Okay. I got one boy, one knot-head. Michael Bean and, uh, he's 3/06. This is his birthday. 3/06/2011.

Speaker speaker\_0: And what will be his Social?

Speaker speaker\_1: Well, I'm gonna have to get back with you on Social. I can-

Speaker speaker\_0: All right. That's okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then the last question we have before we can process your enrollment will be who would you like to be the beneficiary for the life insurance of yourself, spouse and child? I just need their first and last name and their relationship to you.

Speaker speaker\_1: Uh, do you do like a 75/25 split?

Speaker speaker\_0: Yes, sir. We're able to do that.

Speaker speaker\_1: Yeah. So 75 to Svetlana Bean, my wife, and 25 to my son, Michael. He keeps asking me what's gonna... What, uh, what he gets. He's 14.

Speaker speaker\_0: What-

Speaker speaker\_1: What, what is all he gonna get out of the deal?

Speaker speaker\_0: So you will be covered for \$20,000 up to the age of 64. Once you turn 65, the \$20,000 decreases by 25% and it'll keep decreasing every five years.

Speaker speaker\_1: Well, I'm 67 now, so I guess it's, uh, decreased already before we got off the phone.

Speaker speaker\_0: Yes, sir. It will be by 25% already decreased.

Speaker speaker\_1: That's good. I'm getting cremated anyway, I don't care. Shouldn't cost more than \$30 to do mine.

Speaker speaker\_0: All right, so we are all set. The last thing will be the verbal disclosure. Do you authorize Oxford Global to deduct \$103.13 for the policy of yourself and family?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right, Mr. Bean. You're all set. So as discussed previously, once you start working, allow one to two weeks for them to start making those deductions. And when you see the first one, following Monday the policy will be effective and Friday of the activation week they'll send out the benefit cards.

Speaker speaker\_1: And is it retroactive?

Speaker speaker\_0: Um, what do you mean by that? I'm sorry.

Speaker speaker\_1: Okay. Well, because paperwork says it starts on the day I hire ya and you saying it takes three weeks to process, uh, does, is, is... If I went to the doctor tomorrow or they did and I had, was supposed to pay out of pocket or whatever, but is, is it, is that policy that I get three weeks from now going to retroact and cover that or no?

Speaker speaker\_0: No, sir, unfortunately 'cause these are weekly benefits so you basically take the deduction the week prior to the week that will be covered.

Speaker speaker\_1: Okay. So can, can you send me a sneak preview of what I'm enrolled in?

Speaker speaker\_0: Yes, sir. I was going to offer to send you a copy of their benefit guide with all of the plans that you have enrolled information on.

Speaker speaker\_1: Okay. I have a benefits guide but I, I don't know what we just did.

Speaker speaker\_0: Oh, okay. I know what you mean. So you wanted like an enrollment confirmation that will state-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... which plans we have processed your enrollment on.

Speaker speaker\_1: Yeah. Can you do that?

Speaker speaker\_0: Of course. I'll go ahead and request it. You should be receiving it within 24 to 48 hours.

Speaker speaker\_1: All right. You're a pretty sharp cookie, you know that?



Speaker speaker\_0: Thank you.

Speaker speaker\_1: All right. Is that it for us or hey, how do I get that Social Security number back to you for old Mikey?

Speaker speaker\_0: Uh, so you can give us a call back and they'll be able to add it for you. If for whichever reason you forget or are not able to call back, it's not going to give him an issue to be able to use the benefits 'cause your, it's... Sorry. The specific staffing company doesn't have a requirement for the Social.

Speaker speaker\_1: Oh, okay. All right.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Well, I got everything else on him. I got his rabies shots and everything, so he, there's no, no doubt who he is. We've got his family and everything, right?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: All right. I really appreciate that.

Speaker speaker\_0: It was my pleasure. Have a great day.

Speaker speaker\_1: Uh-huh. Bye.