

## Transcript: Francesca

**Baez-6097171124273152-6140910601453568**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hi, Francesca. Uh, my husband works for the consulting company, Oxford, and I, um, he's given me two names to contact. I just really learned of... He, he's been an employee for almost three months. I just learned that they offer benefits, um, and I know nothing about 'em, and I'm very interested in, um, signing up for them. So can you guide me regarding this? The only thing I can provide is general information. I wouldn't be able to verify whether or not he will be eligible to be enrolled into benefits. Okay. Is there a d-... Okay, well, yeah, what information can you give me and then who do I speak to? So they won't allow you to do anything aside from getting general information, ma'am. If you let me know what questions you have after- What, what insurance is it? Care PPO Limited Plan. Depending on the plan will depend on who the carrier will be. Oh, okay. Now, do the, does the company pay for it or does it come strictly out of our pocket? No, none of them are free. Everything will be taken out of his paycheck. Okay. All right, so but he's gotta call? Yes. To make the enrollment process, we have to speak with him in regards to it. And does he call this number? Yes, ma'am. Okay, um, what time do you close today? We close at 8:00 PM Eastern Time. If I'm not mistaken, today is the last day for company opening moments period. It is. Right. Yeah. Yeah, and that's why I'm trying to see if I can get an extension 'cause I know nothing about this and I, I, I'm a medical biller myself, so I handle all our medical issues. So, um, you know, my husband is gonna ask questions that he does not know or I don't even know if it's worth getting. Okay. So there wouldn't be any extensions that we can pro- provide at this moment, unfortunately. He will just have to call- Right. ... prior to 8:00 PM Eastern Time to process the enrollment. But I'll be happy to answer any of the other questions you have about the benefits. Um, well, I mean, it's, that would be kinda hard to do con- considering I don't know what option I would want, right? Okay, so let me rephrase my question. Do you have questions in regards to the carriers, which plans itself are being offered, or is this a- Yeah, what's my- ... service? Yeah. What, what plans are being offered? They offer medical, dental, short-term disability, and term life, which is their life's insurance. Okay. All right. And you couldn't b- obviously give me a price my husband would have to do all this? The pricing, I'm able to provide to you since it is just general information. Okay. You, you, you can or you can't? No, ma'am, I can. I'm just scrolling to the- Oh. ... Benefit Guide to help you. Oh, okay. No... Okay, no problem. So there's only one vision plan being offered. Is this gonna be for employee, employee's spouse, employee or children's, or both? It's gonna be for just me. It... my, the, um, my- just, uh, me and my husband. Okay. So for the vision plan employee and spouse it is \$4.35 per paycheck. Okay. And then the coverage that it will be providing will be a copay of a \$10 for eye exam. Mm-hmm. \$25 for the lenses and frames copay. Mm-hmm. Zero copay for contact lens fitting. Sounds good. And then the frame

allowance is \$130 per year. Okay, and then you offer dental too? Yes, ma'am. The dental will be \$7.01 per paycheck. Okay, that sounds good. Um- And then the coverage- Mm-hmm. All right. Okay. And then the coverage, they will cover preventative services at 100%. Okay. Basic services, basic reserve services, and the radiographs at 80%. Okay, and what about medical? Sure thing. So for medical, they offer three plans in total. The first one is preventative only, which is the Healthy MEC TeleRx. Mm-hmm. It'll be \$19.78 per paycheck. Okay. And it will require a network. And that network will be with the MultiPlan Network provider. Mm-hmm. And then the other two plans are hospital indemnity only. They don't cover preventative services. There's the Inura Plus, which is \$28.57 per paycheck. And then Inura Plus Enhanced, which is \$42.17 per paycheck. Okay, and, and what does that cover? So the Inura Plus plans will be covering your hospital indemnity services like your hospital confinement, surgical benefits, anesthesia benefits, or outpatient sickness benefits. Okay. So is there one, um... I mean, 'cause I would like one that covers, like, if I go do my annual. You know, my OB-GYN, my mammogram, my phys- my yearly physical. You know, things like that. Is there one that combines it, or how does that work? So that would be the Stay Healthy MEC that will cover those services you listed, since they are preventative. You're able to enroll into the Stay Healthy and one of the Intro Pluses. You just can't enroll into both Intro Pluses, if that makes sense. So I, I can do hospital and, like, preventative? Yes, you're able to do that. You just can't enroll into Intro Plus and then Intro Plus Enhance as well. Okay. Okay. That, that sounds good then. All right. So I think, um... Now if I am there, wha- what's the fastest way to get this moving? Do I call my husband and have him just start it in the... 'Cause I should be home within a half hour and then I can take over. Um, is there any way that you can send me information regarding this or how do, how does that work? Yes, ma'am. I can send you via email a copy of the benefit guide, if you like and then... You're able to do, what I would recommend doing if you wanna do it before you get- Uh-huh. ... to the home. Um, you're able to do a two-way call with him and then call us as the third way to loop both of you guys into the call. And then we just need his verbal authorization that he's gonna allow you to process the enrollment. However, he's gonna need to stay till the end 'cause we need final approval at the end to be able to process that enrollment. Yeah. Yeah, yeah. See, I, I'm driving right now. Like I said- Mm-hmm. ... I'll be home in a half hour, so I, I, I think that'll be good. So I am gonna call him right now. Uh, wa- will, will you send us something or do you s- or do you start it or do I start it? Let me put it that way. Um, so for the three-way, it will have to be you that starts it and then give us a call once both of you guys are on the line. And then in regards to the information that I can send, I just need you to provide me an email address to send you that copy of the benefit guide. Okay, that's fine. Yeah, I'll go ahead and give you that. At least you can get me that and then- Mm-hmm. ... by the time I get home, I can do all the, the other stuff. And then once you're active in his policy w- coverage, when you call in you just have to advise the caller, the agent, that you're a dependent in his policy and then moving forward you won't need verbal authorization from him. Right. Yeah. Okay. That's no problem. Yeah, soon as I get home, um, I will get on this. Um, I'll give you my email so you can, um, send me that please if you don't mind. Of course. What will be the email? Uh, the letter U as in umbrella, O as in Oscar, M as in Mary, E as in Eric, M as in Mary, A as in air, I as in ink, L as in love. UOMEmail@yahoo.com. All right. It's gonna be coming in from info@benefitsinacard.com and it will be titled Benefit Guide. Okay. Wonderful. All right. And then we're gonna be open all the way to 8:00 PM Eastern Time, so you should be good to go with an agent who will help you

process that enrollment later on. Wonderful. Yeah, I should be home within 30 minutes, so that, that should give me enough time to look at it and then... I mean, how long does it take to enroll? Give or take, I wanna say 10 to 15 minutes on average. Oh. Perfect. Perfect, perfect, perfect. Okay. Wonderful. All right. Um, that's great then. I'm, I'm, I'm happy now. All right. Then- Send me that and then we'll... I'll start the process when I get home. Understood. I'm happy I was able to assist. Have a wonderful rest of your day. You too. Thank you for calling us today. Okay. Thank you. And I'll take care. 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 Car. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Hi, Francesca. Uh, my husband works for the consulting company, Oxford, and I, um, he's given me two names to contact. I just really learned of... He, he's been an employee for almost three months. I just learned that they offer benefits, um, and I know nothing about 'em, and I'm very interested in, um, signing up for them. So can you guide me regarding this?

Speaker speaker\_1: The only thing I can provide is general information. I wouldn't be able to verify whether or not he will be eligible to be enrolled into benefits.

Speaker speaker\_2: Okay. Is there a d-... Okay, well, yeah, what information can you give me and then who do I speak to?

Speaker speaker\_1: So they won't allow you to do anything aside from getting general information, ma'am. If you let me know what questions you have after-

Speaker speaker\_2: What, what insurance is it?

Speaker speaker\_1: Care PPO Limited Plan. Depending on the plan will depend on who the carrier will be.

Speaker speaker\_2: Oh, okay. Now, do the, does the company pay for it or does it come strictly out of our pocket?

Speaker speaker\_1: No, none of them are free. Everything will be taken out of his paycheck.

Speaker speaker\_2: Okay. All right, so but he's gotta call?

Speaker speaker\_1: Yes. To make the enrollment process, we have to speak with him in regards to it.

Speaker speaker\_2: And does he call this number?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay, um, what time do you close today?

Speaker speaker\_1: We close at 8:00 PM Eastern Time. If I'm not mistaken, today is the last day for company opening moments period.

Speaker speaker\_2: It is. Right. Yeah. Yeah, and that's why I'm trying to see if I can get an extension 'cause I know nothing about this and I, I, I'm a medical biller myself, so I handle all our medical issues. So, um, you know, my husband is gonna ask questions that he does not know or I don't even know if it's worth getting.

Speaker speaker\_1: Okay. So there wouldn't be any extensions that we can pro- provide at this moment, unfortunately. He will just have to call-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... prior to 8:00 PM Eastern Time to process the enrollment. But I'll be happy to answer any of the other questions you have about the benefits.

Speaker speaker\_2: Um, well, I mean, it's, that would be kinda hard to do con- considering I don't know what option I would want, right?

Speaker speaker\_1: Okay, so let me rephrase my question. Do you have questions in regards to the carriers, which plans itself are being offered, or is this a-

Speaker speaker\_2: Yeah, what's my-

Speaker speaker\_1: ... service?

Speaker speaker\_2: Yeah. What, what plans are being offered?

Speaker speaker\_1: They offer medical, dental, short-term disability, and term life, which is their life's insurance.

Speaker speaker\_2: Okay. All right. And you couldn't b- obviously give me a price my husband would have to do all this?

Speaker speaker\_1: The pricing, I'm able to provide to you since it is just general information.

Speaker speaker\_2: Okay. You, you, you can or you can't?

Speaker speaker\_1: No, ma'am, I can. I'm just scrolling to the-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... Benefit Guide to help you.

Speaker speaker\_2: Oh, okay. No... Okay, no problem.

Speaker speaker\_1: So there's only one vision plan being offered. Is this gonna be for employee, employee's spouse, employee or children's, or both?

Speaker speaker\_2: It's gonna be for just me. It... my, the, um, my- just, uh, me and my husband.

Speaker speaker\_1: Okay. So for the vision plan employee and spouse it is \$4.35 per paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then the coverage that it will be providing will be a copay of a \$10 for eye exam.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: \$25 for the lenses and frames copay.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Zero copay for contact lens fitting.

Speaker speaker\_2: Sounds good.

Speaker speaker\_1: And then the frame allowance is \$130 per year.

Speaker speaker\_2: Okay, and then you offer dental too?

Speaker speaker\_1: Yes, ma'am. The dental will be \$7.01 per paycheck.

Speaker speaker\_2: Okay, that sounds good. Um-

Speaker speaker\_1: And then the coverage-

Speaker speaker\_2: Mm-hmm. All right.

Speaker speaker\_1: Okay. And then the coverage, they will cover preventative services at 100%.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Basic services, basic reserve services, and the radiographs at 80%.

Speaker speaker\_2: Okay, and what about medical?

Speaker speaker\_1: Sure thing. So for medical, they offer three plans in total. The first one is preventative only, which is the Healthy MEC TeleRx.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It'll be \$19.78 per paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And it will require a network. And that network will be with the MultiPlan Network provider.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then the other two plans are hospital indemnity only. They don't cover preventative services. There's the Inura Plus, which is \$28.57 per paycheck. And then Inura Plus Enhanced, which is \$42.17 per paycheck.

Speaker speaker\_2: Okay, and, and what does that cover?

Speaker speaker\_1: So the Inura Plus plans will be covering your hospital indemnity services like your hospital confinement, surgical benefits, anesthesia benefits, or outpatient sickness benefits.

Speaker speaker\_2: Okay. So is there one, um... I mean, 'cause I would like one that covers, like, if I go do my annual. You know, my OB-GYN, my mammogram, my phys- my yearly physical. You know, things like that. Is there one that combines it, or how does that work?

Speaker speaker\_1: So that would be the Stay Healthy MEC that will cover those services you listed, since they are preventative. You're able to enroll into the Stay Healthy and one of the Intro Pluses. You just can't enroll into both Intro Pluses, if that makes sense.

Speaker speaker\_2: So I, I can do hospital and, like, preventative?

Speaker speaker\_1: Yes, you're able to do that. You just can't enroll into Intro Plus and then Intro Plus Enhance as well.

Speaker speaker\_2: Okay. Okay. That, that sounds good then. All right. So I think, um... Now if I am there, wha- what's the fastest way to get this moving? Do I call my husband and have him just start it in the... 'Cause I should be home within a half hour and then I can take over. Um, is there any way that you can send me information regarding this or how do, how does that work?

Speaker speaker\_1: Yes, ma'am. I can send you via email a copy of the benefit guide, if you like and then... You're able to do, what I would recommend doing if you wanna do it before you get-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... to the home. Um, you're able to do a two-way call with him and then call us as the third way to loop both of you guys into the call. And then we just need his verbal authorization that he's gonna allow you to process the enrollment. However, he's gonna need to stay till the end 'cause we need final approval at the end to be able to process that enrollment.

Speaker speaker\_2: Yeah. Yeah, yeah. See, I, I'm driving right now. Like I said-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... I'll be home in a half hour, so I, I, I think that'll be good. So I am gonna call him right now. Uh, wa- will, will you send us something or do you s- or do you start it or do I start it? Let me put it that way.

Speaker speaker\_1: Um, so for the three-way, it will have to be you that starts it and then give us a call once both of you guys are on the line. And then in regards to the information that I can send, I just need you to provide me an email address to send you that copy of the benefit guide.

Speaker speaker\_2: Okay, that's fine. Yeah, I'll go ahead and give you that. At least you can get me that and then-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... by the time I get home, I can do all the, the other stuff.

Speaker speaker\_1: And then once you're active in his policy w- coverage, when you call in you just have to advise the caller, the agent, that you're a dependent in his policy and then moving forward you won't need verbal authorization from him.

Speaker speaker\_2: Right. Yeah. Okay. That's no problem. Yeah, soon as I get home, um, I will get on this. Um, I'll give you my email so you can, um, send me that please if you don't mind.

Speaker speaker\_1: Of course. What will be the email?

Speaker speaker\_2: Uh, the letter U as in umbrella, O as in Oscar, M as in Mary, E as in Eric, M as in Mary, A as in air, I as in ink, L as in love. UOMEmail@yahoo.com.

Speaker speaker\_1: All right. It's gonna be coming in from info@benefitsinacard.com and it will be titled Benefit Guide.

Speaker speaker\_2: Okay. Wonderful.

Speaker speaker\_1: All right. And then we're gonna be open all the way to 8:00 PM Eastern Time, so you should be good to go with an agent who will help you process that enrollment later on.

Speaker speaker\_2: Wonderful. Yeah, I should be home within 30 minutes, so that, that should give me enough time to look at it and then... I mean, how long does it take to enroll?

Speaker speaker\_1: Give or take, I wanna say 10 to 15 minutes on average.

Speaker speaker\_2: Oh. Perfect. Perfect, perfect, perfect. Okay. Wonderful. All right. Um, that's great then. I'm, I'm, I'm happy now.

Speaker speaker\_1: All right. Then-

Speaker speaker\_2: Send me that and then we'll... I'll start the process when I get home.

Speaker speaker\_1: Understood. I'm happy I was able to assist. Have a wonderful rest of your day.

Speaker speaker\_2: You too.

Speaker speaker\_1: Thank you for calling us today.

Speaker speaker\_2: Okay. Thank you. And I'll take care. Bye-bye.

Speaker speaker\_1: Bye.