

Transcript: Francesca

Baez-6130975029280768-5033602194554880

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi, Francesca. I'm calling to enroll my husband and I. Okay. Who's the one working with the staffing company? Uh, I am. What staffing company do you work with? Oxford Global. What are the last four of your social? Um, 136... I, I'm sorry. Um, let's see. 91367. And the last name? Smith. For security purposes, please verify your mailing address and date of birth. It's 11157 Running Pine Drive, Riverview, Florida 33569. And the date of birth? April 2nd, '76. I have best contact, 943-1286, 89, sorry. 986. Yes. Mm-hmm. And then I have your email down as jadanplus2@gmail.com. Yes. Perfect. All right. Did you know which plans you wanted to be enrolled into? Um, I'm kind of looking through it. It's, um, a little bit, um, unsure. It's a little confusing to me. Um, I just... I wanna enroll in the, the plan that has the most benefits. Okay. For which service is that? Like medical, dental, vision? Um, medic- I wanna enroll... Yeah, I want medical, um, dental and vision. Okay. And then that comment you made, you want the one that covers the most, that pertains to the medical services, correct? Correct. Yes. Okay. So would that be Insure Plus Enhanced? Is that the plan? So in a sense, it is. What I mean by that is their benefits are split into two separate categories. So I was looking through the benefit guide to see if they offer more than those three, but it is just those three for the moment. Mm-hmm. The state... Are you looking at the benefit guide? Yes. Okay. So that first one, Stay Healthy MEC TailorRx, that one is medical preventative only. It's not gonna cover what they call hospital indemnity services. And then it's gonna be the same thing by Versa. The Insure Plus plans don't cover anything preventative. They only cover hospital indemnity. Um, so to go into it a little bit more in detail- Mm-hmm. ... that Stay Healthy MEC will cover the preventative services like your screenings, so that's blood pressure, iron deficiency, the counseling for a healthy diet, avoiding the UV exposures from the sun, the preventative immunizations like your influenza shot, tetanus, varicella shot, as well as the generic preventative prescriptions like statins, vitamins, FDA-approved contraceptive methods and such. Mm-hmm. It does, however, have a network requirement. This is the only plan they offer medical-wise that has that. Um, as well as the fact that it will provide you with a FreeRx membership. Now, as far as all three of those plans, all three of them will include a virtual care- Mm-hmm. ... urgent plan with them. So the Insure Pluses plans, what they're going to be covering you for will be your hospital indemnity services, which in a sense that gives the hospital services, your doctor's visits, your urgent care, emergency room, surgeries and such. Mm-hmm. They do have a tier system. That's what I meant by saying that the Enhanced will be the highest tier. The Insure Plus and the Insure Plus Enhanced go on a tier system, the Insure Plus Enhanced being the highest tier for them. Now, with them only offering preventative services- Mm-hmm. I mean, with them only offering hospital indemnity services,

sorry, they won't cover preventative services. Like let's say, for example, your annual physical, um, your mammography that usually you get just to make sure that everything is okay. Those things that are considered- Right. ... preventative won't be covered with those plans. Uh-huh. You do have the option to mix the Stay Healthy with one of the Insure Pluses. You just can't be enrolled into both Insure Pluses at the same time, if that makes sense. Okay. So you can enroll in like the Stay Healthy MEC and then one of the Insure Plus? Mm-hmm. Oh, okay. Yeah, because I, um, like I need to go for my mammogram and I'm just, you know, um, you know, if I need to have more services, you know, if they find something or, you know, something happens with that- Mm-hmm. ... then, um, like any further testing or anything, then I would be covered? If they are preventative services while being- Mm-hmm. ... under the Stay Healthy, then yes. But if there's any diagnostic testing- Mm-hmm. ... that will be the services that will be covered under one of the Insure Pluses. Okay. But you said I can enroll in both? Yes, ma'am. Okay. Okay. And then, like, my husband, he has, um, um, quite a few medications that he takes. So you said that we would be enrolled in the, the, um, for the, the GoodRx you said? So FreeRx. Yes, ma'am. Okay. Okay. And then with the... Uh, the en- I also wanted to comment, with the FreeRx, you have the ability-Mm-hmm. ... to go into their website and put in specifically which are his current medications, and that will tell you whether or can cover or not it will be covered or it won't. Mm-hmm. 'Cause with the Free Rx, there's about 90% of those generic prescriptions that are prescribed in the US that will come out free. Some of them, you do have to pay a small amount out of pocket depending on which prescription it will be. Mm-hmm. Um, only thing that I do say to keep in mind with those is anything that's considered a Q medication, you'll have the access to pick it up at one of your local participant pharmacies. Okay. Where any chronic medication will have to be shipped to your home- Mm-hmm. ... within one to three business days for free. But it's just that all the chronic has to be picked, I mean, shipped to you. They won't cover it if you pick it up at the pharmacy under the Free Rx. Okay. Okay. And then the difference between the Ensure Plus Basic and the Enhanced, um, I'm looking at you now. So the difference is just really the fact that the Ensure Plus Enhanced will give you more of a dollar amount coverage on the services than the Ensure Plus would. Okay. Yes, for example, the daily hospital confinements, if you have the Ensure Plus, you'll be covered for \$50, whereas if you have the Ensure Plus Enhanced, they will actually cover you for \$100 rather than the \$50. Okay. Oh, okay. I see. Okay. Um, would you be able to tell me how much it would be for, for me and my husband if we, if we enrolled in the Stay Healthy and the Ensure Plus Enhanced? Sure thing. So for both the Ensure Plus Enhanced and Stay Healthy, the Ensure Plus Enhanced will be \$42.17 per paycheck employee and spouse. And then the Stay Healthy will be \$19.78 per paycheck employee and spouse, so you're looking at \$61.95 per paycheck for those two plans. Okay. Okay, and then, um, and then the vision and the dental is separate? Yes, ma'am. If we were to add vision and dental, there's only one plan being offered. The dental will come out to be \$7.01 per paycheck employee and spouse, and then vision will come out to be \$4.35 per paycheck employee and spouse. So all four plans together, vision, dental- Mm-hmm. ... Ensure Plus Enhanced and Stay Healthy is \$73.31 per paycheck. Okay. Let's see how much that would be a month. So we don't go by monthly-wise due to the fact that some months don't have the four weeks itself. Mm-hmm. But however, if we were to look at from an example with the four weeks in mind, you're looking at \$293.24 per month if it is a four-month week. Okay. Okay. Okay, um, yes, I would like to, um, to enroll in those plans. Okay. Did you want me to

go over the dental and the vision prior to submitting your enrollment? Um, yes, please. Okay, so for the vision, you will be with the co-pays, they have a \$10 co-pay for your eye exam. Mm-hmm. A \$25 co-pay for your lenses and your frames. Okay. Still a dollar co-pay for the contact lens fittings, and then each of you guys will have a frame allowance annually of \$130. Okay. And then the dental plan works with percentages. Okay. So your preventative services will be covered at 100%. The basic services, basic restore services, and the radiographs will be covered at 80%. Mm-hmm. Each of you will have an annual maximum coverage per service of \$500 and a \$50 deductible for each of you individually. Okay. And what are the... And this is just, um, it's BIC dental and vision? So the dental is with American Public Life, which is also with the Ensure Plus Enhanced. Okay. And your vision will be with MetLife. MetLife? Okay. And then finally, the Stay Healthy will be with 90 Degree. 90 Degree? Okay. Mm-hmm. Oh, I've never heard of that. Okay. So when I go to look for providers, um, that accept this, this, these plans, is there a website to go on, or... Yes, ma'am. So- I don't know if we'd be able to keep our, our, our providers that we have now. So we do have their websites and phone numbers that I can send you in an email. Um, that way you can- Okay. ... take a look and see. I'll also add in there which carrier goes with which plan for you to have. Okay. Um, the 90 Degree one, they also used to go by IMA, so maybe you heard of them by that way, 'cause they changed their name, I believe, it was during this year at some point. Hmm. Okay. And then for the American Public Life, they also have an acronym, APL. I put it in parentheses for you so that you can take a look and see it in there. Okay, thank you so much. Of course. And then I'll also make sure to point out that the only plan you're enrolling into that has a network requirement is going to be your Stay Healthy, but I'll put it in there just so you know which one does have it. Okay. And what is that again? Hmm? The Stay Healthy? Um, yes. That one is the preventative one. Okay. And what did you say about the in-network? It has a network requirement. Oh, okay. What does- So- ... what does that mean? That just means that there's a specific list of providers and doctors that you have to go for those benefits to be covered under the insurance. So what a lot of people do is since the preventative is the only one that has that requirement- Mm-hmm. ... sometimes they have two doctors, one for where they usually go to get their stuff that are preventative done, and then they keep the other doctor. Like let's say, for example, as you stated, you have a current doctor. Mm-hmm. So if they do work with American Public Life, which would be the InsurPlus Enhanced carrier, you're able to go to them under your InsurPlus Enhanced. Now if they do not- they are not under their network for the Stay Healthy, you're able to get your preventative things like the physical and such at a provider that is within that list, and then keep all of your other medical services with your other doctor that you currently already have. Okay. I see. Okay. Sorry, it's just so confusing, looking at everything and trying to understand it all. No, it's okay. You're good. Don't worry. That is what we're here for. Mm-hmm. All right. So it is all sent. That email is going to have their phone numbers as well as the website for their network providers. Okay. Network providers is basically the name that they have- Mm-hmm. ... for the specific company that an insurance will use to provide that n- that list of the offices, clinics, or doctors are within their network. Okay. All right. And then I'll go on to submitting your enrollment. So I just need a verbal authorization that you authorize Oxford Global to make the deduction of \$73.31 per paycheck, where you select the coverage for yourself and spouse. Yes. All right. And then keep in mind this policy will be effective January 6th, 2025. Okay. All right. And then what is your spouse first and last name? It's Robert Smith. And any chance

you have a social? If not, it's okay. Uh, no, I don't. Sorry. All right. No, that's okay. And then what is his date of birth? It's 9/11/70. 9/11/70. Mm-hmm. And Robert, R-O-B as in boy, E-R-T, right? Yes. I don't know if you need his middle name. I just need the initial just to make sure everything matches in their system. Okay. It's D as in Doyle. All right. Okay. So you are all set. Oh- I added his information and the policy should be processing out. Okay. Now is your company- Oh. Go ahead, I'm sorry. No, I said that was easy. Yeah, I was just gonna say your company has the last day for enrollment on this Wednesday, the 18th. Yes. So if in the event that you're going through all of the carriers and the network, there's anything that you feel you need to change from the policy, you have 'til the 18th, 8:00 PM Eastern Time to make that call and let us know. Oh, okay. Great. Thank you so much. Of course. And then for future references, anything that has to do with the insurance, you'll call us. Okay. And then anything that has to do with your payroll, employment and such, will be with your staffing company directly. Okay. Sounds good. All right. Thank you. Well, of course. My pleasure. Do you have any questions or concerns? Um, no, not- not at this time, no. All right. Oh, and I almost forgot the one important thing. So your insurance cards are gonna be a little bit different than what you might be used to. Mm-hmm. It's gonna be a benefit card with your name on it and it will say employee plus spouse. Mm-hmm. That will be the benefit card that you and your spouse both use. Oh, okay. And then for the InsurPlus Enhanced stock carrier, for some reason, American Public Life only sends a digital copy for their medical plans unless requested. So once you become active after the 6th- Mm-hmm. ... on the 10th of January, Friday will be when the carriers send out those benefit cards. That will be when they send also that digital copy of that benefit card to your email we have on file. Oh. If you want a hard copy sent, any day after the 6th, give us a call and we can put in that mail request for you. Oh, okay. Okay. All right. So you are all set. I do hope you have a wonderful rest of your day and thank you for your time today. Thank you. You too. Bye-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 Francesca. How can I assist you today?

Speaker speaker_2: Hi, Francesca. I'm calling to enroll my husband and I.

Speaker speaker_1: Okay. Who's the one working with the staffing company?

Speaker speaker_2: Uh, I am.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Oxford Global.

Speaker speaker_1: What are the last four of your social?

Speaker speaker_2: Um, 136... I, I'm sorry. Um, let's see. 91367.

Speaker speaker_1: And the last name?

Speaker speaker_2: Smith.

Speaker speaker_1: For security purposes, please verify your mailing address and date of birth.

Speaker speaker_2: It's 11157 Running Pine Drive, Riverview, Florida 33569.

Speaker speaker_1: And the date of birth?

Speaker speaker_2: April 2nd, '76.

Speaker speaker_1: I have best contact, 943-1286, 89, sorry. 986.

Speaker speaker_2: Yes. Mm-hmm.

Speaker speaker_1: And then I have your email down as jadanplus2@gmail.com.

Speaker speaker_2: Yes.

Speaker speaker_1: Perfect. All right. Did you know which plans you wanted to be enrolled into?

Speaker speaker_2: Um, I'm kind of looking through it. It's, um, a little bit, um, unsure. It's a little confusing to me. Um, I just... I wanna enroll in the, the plan that has the most benefits.

Speaker speaker_1: Okay. For which service is that? Like medical, dental, vision?

Speaker speaker_2: Um, medic- I wanna enroll... Yeah, I want medical, um, dental and vision.

Speaker speaker_1: Okay. And then that comment you made, you want the one that covers the most, that pertains to the medical services, correct?

Speaker speaker_2: Correct. Yes.

Speaker speaker_1: Okay. So would that be Insure Plus Enhanced? Is that the plan?

Speaker speaker_2: So in a sense, it is. What I mean by that is their benefits are split into two separate categories. So I was looking through the benefit guide to see if they offer more than those three, but it is just those three for the moment. Mm-hmm.

Speaker speaker_1: The state... Are you looking at the benefit guide?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So that first one, Stay Healthy MEC TailorRx, that one is medical preventative only. It's not gonna cover what they call hospital indemnity services. And then it's gonna be the same thing by Versa. The Insure Plus plans don't cover anything preventative. They only cover hospital indemnity. Um, so to go into it a little bit more in detail-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that Stay Healthy MEC will cover the preventative services like your screenings, so that's blood pressure, iron deficiency, the counseling for a healthy diet, avoiding the UV exposures from the sun, the preventative immunizations like your influenza

shot, tetanus, varicella shot, as well as the generic preventative prescriptions like statins, vitamins, FDA-approved contraceptive methods and such.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It does, however, have a network requirement. This is the only plan they offer medical-wise that has that. Um, as well as the fact that it will provide you with a FreeRx membership. Now, as far as all three of those plans, all three of them will include a virtual care-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... urgent plan with them. So the Insure Pluses plans, what they're going to be covering you for will be your hospital indemnity services, which in a sense that gives the hospital services, your doctor's visits, your urgent care, emergency room, surgeries and such.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: They do have a tier system. That's what I meant by saying that the Enhanced will be the highest tier. The Insure Plus and the Insure Plus Enhanced go on a tier system, the Insure Plus Enhanced being the highest tier for them. Now, with them only offering preventative services-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I mean, with them only offering hospital indemnity services, sorry, they won't cover preventative services. Like let's say, for example, your annual physical, um, your mammography that usually you get just to make sure that everything is okay. Those things that are considered-

Speaker speaker_2: Right.

Speaker speaker_1: ... preventative won't be covered with those plans.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: You do have the option to mix the Stay Healthy with one of the Insure Pluses. You just can't be enrolled into both Insure Pluses at the same time, if that makes sense.

Speaker speaker_2: Okay. So you can enroll in like the Stay Healthy MEC and then one of the Insure Plus?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Oh, okay. Yeah, because I, um, like I need to go for my mammogram and I'm just, you know, um, you know, if I need to have more services, you know, if they find something or, you know, something happens with that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... then, um, like any further testing or anything, then I would be covered?

Speaker speaker_1: If they are preventative services while being-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... under the Stay Healthy, then yes. But if there's any diagnostic testing-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that will be the services that will be covered under one of the Insure Pluses.

Speaker speaker_2: Okay. But you said I can enroll in both?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Okay. And then, like, my husband, he has, um, um, quite a few medications that he takes. So you said that we would be enrolled in the, the, um, for the, the GoodRx you said? So

Speaker speaker_1: FreeRx. Yes, ma'am.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: And then with the... Uh, the en- I also wanted to comment, with the FreeRx, you have the ability-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to go into their website and put in specifically which are his current medications, and that will tell you whether or can cover or not it will be covered or it won't.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: 'Cause with the Free Rx, there's about 90% of those generic prescriptions that are prescribed in the US that will come out free. Some of them, you do have to pay a small amount out of pocket depending on which prescription it will be.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, only thing that I do say to keep in mind with those is anything that's considered a Q medication, you'll have the access to pick it up at one of your local participant pharmacies.

Speaker speaker_2: Okay.

Speaker speaker_1: Where any chronic medication will have to be shipped to your home-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... within one to three business days for free. But it's just that all the chronic has to be picked, I mean, shipped to you. They won't cover it if you pick it up at the pharmacy under the Free Rx.

Speaker speaker_2: Okay. Okay. And then the difference between the Ensure Plus Basic and the Enhanced, um, I'm looking at you now.

Speaker speaker_1: So the difference is just really the fact that the Ensure Plus Enhanced will give you more of a dollar amount coverage on the services than the Ensure Plus would.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, for example, the daily hospital confinements, if you have the Ensure Plus, you'll be covered for \$50, whereas if you have the Ensure Plus Enhanced, they will actually cover you for \$100 rather than the \$50.

Speaker speaker_2: Okay. Oh, okay. I see. Okay. Um, would you be able to tell me how much it would be for, for me and my husband if we, if we enrolled in the Stay Healthy and the Ensure Plus Enhanced?

Speaker speaker_1: Sure thing. So for both the Ensure Plus Enhanced and Stay Healthy, the Ensure Plus Enhanced will be \$42.17 per paycheck employee and spouse. And then the Stay Healthy will be \$19.78 per paycheck employee and spouse, so you're looking at \$61.95 per paycheck for those two plans.

Speaker speaker_2: Okay. Okay, and then, um, and then the vision and the dental is separate?

Speaker speaker_1: Yes, ma'am. If we were to add vision and dental, there's only one plan being offered. The dental will come out to be \$7.01 per paycheck employee and spouse, and then vision will come out to be \$4.35 per paycheck employee and spouse. So all four plans together, vision, dental-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... Ensure Plus Enhanced and Stay Healthy is \$73.31 per paycheck.

Speaker speaker_2: Okay. Let's see how much that would be a month.

Speaker speaker_1: So we don't go by monthly-wise due to the fact that some months don't have the four weeks itself.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But however, if we were to look at from an example with the four weeks in mind, you're looking at \$293.24 per month if it is a four-month week.

Speaker speaker_2: Okay. Okay. Okay, um, yes, I would like to, um, to enroll in those plans.

Speaker speaker_1: Okay. Did you want me to go over the dental and the vision prior to submitting your enrollment?

Speaker speaker_2: Um, yes, please.

Speaker speaker_1: Okay, so for the vision, you will be with the co-pays, they have a \$10 co-pay for your eye exam.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: A \$25 co-pay for your lenses and your frames.

Speaker speaker_2: Okay.

Speaker speaker_1: Still a dollar co-pay for the contact lens fittings, and then each of you guys will have a frame allowance annually of \$130.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the dental plan works with percentages.

Speaker speaker_2: Okay.

Speaker speaker_1: So your preventative services will be covered at 100%. The basic services, basic restore services, and the radiographs will be covered at 80%.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Each of you will have an annual maximum coverage per service of \$500 and a \$50 deductible for each of you individually.

Speaker speaker_2: Okay. And what are the... And this is just, um, it's BIC dental and vision?

Speaker speaker_1: So the dental is with American Public Life, which is also with the Ensure Plus Enhanced.

Speaker speaker_2: Okay.

Speaker speaker_1: And your vision will be with MetLife.

Speaker speaker_2: MetLife? Okay.

Speaker speaker_1: And then finally, the Stay Healthy will be with 90 Degree.

Speaker speaker_2: 90 Degree? Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Oh, I've never heard of that. Okay. So when I go to look for providers, um, that accept this, this, these plans, is there a website to go on, or...

Speaker speaker_1: Yes, ma'am. So-

Speaker speaker_2: I don't know if we'd be able to keep our, our, our providers that we have now.

Speaker speaker_1: So we do have their websites and phone numbers that I can send you in an email. Um, that way you can-

Speaker speaker_2: Okay.

Speaker speaker_1: ... take a look and see. I'll also add in there which carrier goes with which plan for you to have.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, the 90 Degree one, they also used to go by IMA, so maybe you heard of them by that way, 'cause they changed their name, I believe, it was during this year at some point.

Speaker speaker_2: Hmm. Okay.

Speaker speaker_1: And then for the American Public Life, they also have an acronym, APL. I put it in parentheses for you so that you can take a look and see it in there.

Speaker speaker_2: Okay, thank you so much.

Speaker speaker_1: Of course. And then I'll also make sure to point out that the only plan you're enrolling into that has a network requirement is going to be your Stay Healthy, but I'll put it in there just so you know which one does have it.

Speaker speaker_3: Okay. And what is that again? Hmm?

Speaker speaker_1: The Stay Healthy?

Speaker speaker_3: Um, yes.

Speaker speaker_1: That one is the preventative one.

Speaker speaker_3: Okay. And what did you say about the in-network?

Speaker speaker_1: It has a network requirement.

Speaker speaker_3: Oh, okay. What does-

Speaker speaker_1: So-

Speaker speaker_3: ... what does that mean?

Speaker speaker_1: That just means that there's a specific list of providers and doctors that you have to go for those benefits to be covered under the insurance. So what a lot of people do is since the preventative is the only one that has that requirement-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... sometimes they have two doctors, one for where they usually go to get their stuff that are preventative done, and then they keep the other doctor. Like let's say, for example, as you stated, you have a current doctor.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: So if they do work with American Public Life, which would be the InsurPlus Enhanced carrier, you're able to go to them under your InsurPlus Enhanced. Now if they do not- they are not under their network for the Stay Healthy, you're able to get your preventative things like the physical and such at a provider that is within that list, and then keep all of your other medical services with your other doctor that you currently already have.

Speaker speaker_3: Okay. I see. Okay. Sorry, it's just so confusing, looking at everything and trying to understand it all.

Speaker speaker_1: No, it's okay. You're good. Don't worry. That is what we're here for.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: All right. So it is all sent. That email is going to have their phone numbers as well as the website for their network providers.

Speaker speaker_3: Okay.

Speaker speaker_1: Network providers is basically the name that they have-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... for the specific company that an insurance will use to provide that n-that list of the offices, clinics, or doctors are within their network.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. And then I'll go on to submitting your enrollment. So I just need a verbal authorization that you authorize Oxford Global to make the deduction of \$73.31 per paycheck, where you select the coverage for yourself and spouse.

Speaker speaker_3: Yes.

Speaker speaker_1: All right. And then keep in mind this policy will be effective January 6th, 2025.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. And then what is your spouse first and last name?

Speaker speaker_3: It's Robert Smith.

Speaker speaker_1: And any chance you have a social? If not, it's okay.

Speaker speaker_3: Uh, no, I don't. Sorry.

Speaker speaker_1: All right. No, that's okay. And then what is his date of birth?

Speaker speaker_3: It's 9/11/70.

Speaker speaker_1: 9/11/70.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: And Robert, R-O-B as in boy, E-R-T, right?

Speaker speaker_3: Yes. I don't know if you need his middle name.

Speaker speaker_1: I just need the initial just to make sure everything matches in their system.

Speaker speaker_3: Okay. It's D as in Doyle.

Speaker speaker_1: All right. Okay. So you are all set.

Speaker speaker_3: Oh-

Speaker speaker_1: I added his information and the policy should be processing out.

Speaker speaker_3: Okay. Now is your company-

Speaker speaker_1: Oh. Go ahead, I'm sorry.

Speaker speaker_3: No, I said that was easy.

Speaker speaker_1: Yeah, I was just gonna say your company has the last day for enrollment on this Wednesday, the 18th.

Speaker speaker_3: Yes.

Speaker speaker_1: So if in the event that you're going through all of the carriers and the network, there's anything that you feel you need to change from the policy, you have 'til the 18th, 8:00 PM Eastern Time to make that call and let us know.

Speaker speaker_3: Oh, okay. Great. Thank you so much.

Speaker speaker_1: Of course. And then for future references, anything that has to do with the insurance, you'll call us.

Speaker speaker_3: Okay.

Speaker speaker_1: And then anything that has to do with your payroll, employment and such, will be with your staffing company directly.

Speaker speaker_3: Okay. Sounds good.

Speaker speaker_1: All right.

Speaker speaker_3: Thank you.

Speaker speaker_1: Well, of course. My pleasure. Do you have any questions or concerns?

Speaker speaker_3: Um, no, not- not at this time, no.

Speaker speaker_1: All right. Oh, and I almost forgot the one important thing. So your insurance cards are gonna be a little bit different than what you might be used to.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: It's gonna be a benefit card with your name on it and it will say employee plus spouse.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: That will be the benefit card that you and your spouse both use.

Speaker speaker_3: Oh, okay.

Speaker speaker_1: And then for the InsurPlus Enhanced stock carrier, for some reason, American Public Life only sends a digital copy for their medical plans unless requested. So once you become active after the 6th-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... on the 10th of January, Friday will be when the carriers send out those benefit cards. That will be when they send also that digital copy of that benefit card to your email we have on file.

Speaker speaker_3: Oh.

Speaker speaker_1: If you want a hard copy sent, any day after the 6th, give us a call and we can put in that mail request for you.

Speaker speaker_3: Oh, okay. Okay.

Speaker speaker_1: All right. So you are all set. I do hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_3: Thank you. You too. Bye-bye.

Speaker speaker_1: Bye-bye.