

Transcript: Francesca

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Full Transcript

Thank you for calling BenefitsNL, my name is Francesca. How can I assist you today? Hey, Francesca. I'm just recently started with Oxford and I wanted to sign up for insurance. All right. What are the last four of the Social Security to see if you're eligible? 0620. And your last name? Wilder, W-I-L-D-E-R. Mark Wilder. All right, and then the last way to make sure that I've been located the right account, could you verify your mailing address for me and your date of birth? 501 East 99th Street, Unit 10, Inglewood, California, 90301. 7776. All right. I have best contact information, same phone number we... you're calling on, 205-887-9078, with the email of your first initial, your last name, numbers3230@icloud.com? That is correct. All right. So you are actually all set. Your personal enrollment period started last week, so you still have roughly one to two more weeks. Do you know which plan specifically you want to enroll into or not yet? Yeah, I wanted to go with the Basic Plan. Y'all have that NEC plan, Basic Plan, and then the Enhanced Plan, is that correct? Yes, sir. So the difference between those two is that the NEC, Teva Rx, the one that you're calling Basic, that one only covers preventative, whereas the Insur Plus or the Insur Plus Basic, those cover hospital indemnity benefits. I was looking at the one that, um, was in the middle of the chart, and it had, like, hospital visit, you guys pay up to \$200 a day instead of the \$400, like the, uh, premium, premium one. What? Oh, I know what you're looking at now. You're looking at an enrollment form, right? Let me look real quick. But I think that the one you're talking about is the one that's \$18 an hour. I mean, per week, sorry. That would be a lot. Oh, 1-833-024, yes, sir. Take your time. The one that I am referring to is the Insur Plus Basic, and that one would be monthly for the family, it would be 163.11. Let's see. But I'm gonna do the employee and spouse only. So that would be the second line, 123.80. Do you see that? Um, yes, sir. The only thing is, these benefits are weekly. Um, per week, so if I'm looking at it on an example of a four-week, employee plus spouse is supposed to be 28.57 per week, so it will actually be 114 with 28 cents. Okay. Yeah, that's perfect. All right. And then were you looking to enroll into any of the additional benefits of vision, dental, short-term disability, or life insurance? Yes. Yes, I would. All right. Into which ones? I would like the, uh, let me see. Let's see, the, um... So the short-term disability that's, uh, already allocated to this policy. I know. The one that's already in the plan that you chose will be group accident. Um, but short-term disability is separate, it will be \$3.95 per paycheck. Yeah, let's find the, the best visual, vision insurance that you have with that. So they only offer one dental and vision plan. Are you also gonna be putting your spouse on the vision? Yes, it's gonna be, uh, myself and spouse on all of these plans. Understood. So the only one that we won't be able to put her on is that short-term disability, since it's only available for the employee itself. Okay. However, the vision for you and the spouse will be \$4.35 per paycheck. It is gonna give you a \$10 co-pay for each for the eye exam, a \$25 co-pay for each of lenses and frames. There is no charge for contact lens

fittings since the co-pay is \$0, and then each of you guys separately will get \$130 annually for frame allowance. Okay, that's fine. Let's sign up for that, please. All right. And then were you looking to also enroll into dental or their Chain Life life insurance? Yes, I wanna do the dental. And what type of dental insurance do you have? So the dental plan they offer is a PPO limited with American Public Life, which would be \$7.01 per paycheck. It's gonna g- you guys cover for preventative services at 100%, basic services, basic restorative services, and radiographs at 80%. Each of you will have a total maximum services cover of \$500 per year with a \$50 deductible. Okay. And then the eye insurance would be \$2.55 per paycheck employee and spouse. You as the employee will be covered for \$20,000 up to the age of 64. When you turn 65, that \$20,000 is gonna decrease by 25% and it kinda, it's gonna keep doing so every five years. And then the spouse will be covered at- The, uh... Mm-hmm. You talking about for the life insurance? Yes, sir. What's the max I can get on the life insurance?... \$20,000 up to the age of 64. After the age of 64? No, up to. Because once you turn- Okay. ... 64 that \$20,000 will decrease by 25%. Oh, wow, okay. And the spouse, can I get \$20,000 on the spouse? So the spouse can only be covered for \$2,500. Oh, okay. Okay, and... okay, 286 219. And then any child over 26 cannot be covered under, is that correct? Yes, sir. Once they are 26 they're no longer eligible to be on the, uh, on these plans. Okay, yeah, let's do employee plus spouse on that for the \$255 per week. All right. So we have you with the Intro Plus Basic, the Dental, the Vision and the Life Insurance for employee and spouse, and then that Short-Term Disability. So you're looking at 46.43 per paycheck. Do you authorize Oxford Global? This is all the- Go ahead, I'm sorry. This all the insur- this all the insurance, 43, uh, per check for all the dental, life, medical, et cetera. Is that correct? Yes, sir. It will be 46.43. Okay. Yeah, that's fine. All right, and then do you authorize Oxford Global to make the 46.43 deduction per paycheck? Yes. Do you have to have my wife, um, name and Social Security number, or how does that work? So with your staffing company requirements, minimum we need her first and last name and date of birth. If you do not have that social as of right now, you can hold off on providing that for when you do have it. In the event that you're already active and have not provided, it won't cause her an issue to utilize the benefits. Okay. I can give you- Mm-hmm. ... the, uh, the name and, her name, she's getting her name changed to Morrow for, for my last name, but would you like the name now or the name that she's changing it to? I will recommend the name that she's changing it to 'cause the process to activate your policy's gonna take roughly two to three weeks, so we'll be back to put the new name she's gonna switch it to. Okay. All right. And what will that name be? That will be Tanya, T-A-N-Y-I-T-A-N-Y-A Wilder, W-A-L-D-E-R. And I have her Social. All right, go ahead whenever you're ready. Uh, 239-356-340. 239-356-340. There we go. And what is her date of birth? November 4, 1967. All right, and then just making sure, the spelling of her first name is T-A-N-Y-A, right? Yes. And no middle initial, correct? A. A. Tanya A. Wilder. Tanya A. Wilder. All right, so you are all set. So it's gonna take them roughly one to two weeks for them to start making the deductions. When you see the first 46.43, following Monday you guys will be active. And that same week of activation, Friday your carriers will send out the benefit cards through the mail. The only one that's not gonna be sent out and is gonna be digitally sent to your email instead will be the Intro Plus Basic Plan card. If you guys do want a physical one sent to your house, give us a call when you're active so that we can provide the mail request to them. Um, and then if you guys need those benefit cards before you wait for them to get home, you can give us a call on your activation week, Wednesday, Thursday they usually have the e-versions

available, to send you digital copies to your email and file. Okay, just to make sure I have this correct- Mm-hmm. ... you said after they deduct from my paycheck that following Monday is when coverage will start. Is that correct? Yes, sir. Okay. All right, thank you. Of course. Well, is there anything else we can assist you with today? No, that's it. So I don't need to do anything else. At this point I am signed up for insurance. Is that correct? Yes, sir. And in the event that you would like to make any changes, you have all the way 'til... Oh. There we go. You have all the way 'til April 27th to make any policy changes. Okay, perfect. Thank you. My pleasure. Have a great day. All right, bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling BenefitsNL, my name is Francesca. How can I assist you today?

Speaker speaker_1: Hey, Francesca. I'm just recently started with Oxford and I wanted to sign up for insurance.

Speaker speaker_0: All right. What are the last four of the Social Security to see if you're eligible?

Speaker speaker_1: 0620.

Speaker speaker_0: And your last name?

Speaker speaker_1: Wilder, W-I-L-D-E-R. Mark Wilder.

Speaker speaker_0: All right, and then the last way to make sure that I've been located the right account, could you verify your mailing address for me and your date of birth?

Speaker speaker_1: 501 East 99th Street, Unit 10, Inglewood, California, 90301. 7776.

Speaker speaker_0: All right. I have best contact information, same phone number we... you're calling on, 205-887-9078, with the email of your first initial, your last name, numbers3230@icloud.com?

Speaker speaker_1: That is correct.

Speaker speaker_0: All right. So you are actually all set. Your personal enrollment period started last week, so you still have roughly one to two more weeks. Do you know which plan specifically you want to enroll into or not yet?

Speaker speaker_1: Yeah, I wanted to go with the Basic Plan. Y'all have that NEC plan, Basic Plan, and then the Enhanced Plan, is that correct?

Speaker speaker_0: Yes, sir. So the difference between those two is that the NEC, Teva Rx, the one that you're calling Basic, that one only covers preventative, whereas the Insur Plus or the Insur Plus Basic, those cover hospital indemnity benefits.

Speaker speaker_1: I was looking at the one that, um, was in the middle of the chart, and it had, like, hospital visit, you guys pay up to \$200 a day instead of the \$400, like the, uh, premium, premium one.

Speaker speaker_0: What? Oh, I know what you're looking at now. You're looking at an enrollment form, right?

Speaker speaker_1: Let me look real quick.

Speaker speaker_0: But I think that the one you're talking about is the one that's \$18 an hour. I mean, per week, sorry.

Speaker speaker_1: That would be a lot. Oh, 1-833-024, yes, sir.

Speaker speaker_0: Take your time.

Speaker speaker_1: The one that I am referring to is the Insur Plus Basic, and that one would be monthly for the family, it would be 163.11.

Speaker speaker_0: Let's see.

Speaker speaker_1: But I'm gonna do the employee and spouse only. So that would be the second line, 123.80. Do you see that?

Speaker speaker_0: Um, yes, sir. The only thing is, these benefits are weekly. Um, per week, so if I'm looking at it on an example of a four-week, employee plus spouse is supposed to be 28.57 per week, so it will actually be 114 with 28 cents.

Speaker speaker_1: Okay. Yeah, that's perfect.

Speaker speaker_0: All right. And then were you looking to enroll into any of the additional benefits of vision, dental, short-term disability, or life insurance?

Speaker speaker_1: Yes. Yes, I would.

Speaker speaker_0: All right. Into which ones?

Speaker speaker_1: I would like the, uh, let me see. Let's see, the, um... So the short-term disability that's, uh, already allocated to this policy.

Speaker speaker_0: I know. The one that's already in the plan that you chose will be group accident. Um, but short-term disability is separate, it will be \$3.95 per paycheck.

Speaker speaker_1: Yeah, let's find the, the best visual, vision insurance that you have with that.

Speaker speaker_0: So they only offer one dental and vision plan. Are you also gonna be putting your spouse on the vision?

Speaker speaker_1: Yes, it's gonna be, uh, myself and spouse on all of these plans.

Speaker speaker_0: Understood. So the only one that we won't be able to put her on is that short-term disability, since it's only available for the employee itself.

Speaker speaker_1: Okay.

Speaker speaker_0: However, the vision for you and the spouse will be \$4.35 per paycheck. It is gonna give you a \$10 co-pay for each for the eye exam, a \$25 co-pay for each of lenses and frames. There is no charge for contact lens fittings since the co-pay is \$0, and then each of you guys separately will get \$130 annually for frame allowance.

Speaker speaker_1: Okay, that's fine. Let's sign up for that, please.

Speaker speaker_0: All right. And then were you looking to also enroll into dental or their Chain Life life insurance?

Speaker speaker_1: Yes, I wanna do the dental. And what type of dental insurance do you have?

Speaker speaker_0: So the dental plan they offer is a PPO limited with American Public Life, which would be \$7.01 per paycheck. It's gonna g- you guys cover for preventative services at 100%, basic services, basic restorative services, and radiographs at 80%. Each of you will have a total maximum services cover of \$500 per year with a \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the eye insurance would be \$2.55 per paycheck employee and spouse. You as the employee will be covered for \$20,000 up to the age of 64. When you turn 65, that \$20,000 is gonna decrease by 25% and it kinda, it's gonna keep doing so every five years. And then the spouse will be covered at-

Speaker speaker_1: The, uh...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: You talking about for the life insurance?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: What's the max I can get on the life insurance?

Speaker speaker_0: ... \$20,000 up to the age of 64.

Speaker speaker_1: After the age of 64?

Speaker speaker_0: No, up to. Because once you turn-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 64 that \$20,000 will decrease by 25%.

Speaker speaker_1: Oh, wow, okay. And the spouse, can I get \$20,000 on the spouse?

Speaker speaker_0: So the spouse can only be covered for \$2,500.

Speaker speaker_1: Oh, okay. Okay, and... okay, 286 219. And then any child over 26 cannot be covered under, is that correct?

Speaker speaker_0: Yes, sir. Once they are 26 they're no longer eligible to be on the, uh, on these plans.

Speaker speaker_1: Okay, yeah, let's do employee plus spouse on that for the \$255 per week.

Speaker speaker_0: All right. So we have you with the Intro Plus Basic, the Dental, the Vision and the Life Insurance for employee and spouse, and then that Short-Term Disability. So you're looking at 46.43 per paycheck. Do you authorize Oxford Global?

Speaker speaker_1: This is all the-

Speaker speaker_0: Go ahead, I'm sorry.

Speaker speaker_1: This all the insur- this all the insurance, 43, uh, per check for all the dental, life, medical, et cetera. Is that correct?

Speaker speaker_0: Yes, sir. It will be 46.43.

Speaker speaker_1: Okay. Yeah, that's fine.

Speaker speaker_0: All right, and then do you authorize Oxford Global to make the 46.43 deduction per paycheck?

Speaker speaker_1: Yes. Do you have to have my wife, um, name and Social Security number, or how does that work?

Speaker speaker_0: So with your staffing company requirements, minimum we need her first and last name and date of birth. If you do not have that social as of right now, you can hold off on providing that for when you do have it. In the event that you're already active and have not provided, it won't cause her an issue to utilize the benefits.

Speaker speaker_1: Okay. I can give you-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... the, uh, the name and, her name, she's getting her name changed to Morrow for, for my last name, but would you like the name now or the name that she's changing it to?

Speaker speaker_0: I will recommend the name that she's changing it to 'cause the process to activate your policy's gonna take roughly two to three weeks, so we'll be back to put the new name she's gonna switch it to.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And what will that name be?

Speaker speaker_1: That will be Tanya, T-A-N-Y-I- T-A-N-Y-A Wilder, W-A-L-D-E-R. And I have her Social.

Speaker speaker_0: All right, go ahead whenever you're ready.

Speaker speaker_1: Uh, 239-356-340. 239-356-340.

Speaker speaker_0: There we go. And what is her date of birth?

Speaker speaker_1: November 4, 1967.

Speaker speaker_0: All right, and then just making sure, the spelling of her first name is T-A-N-Y-A, right?

Speaker speaker_1: Yes.

Speaker speaker_0: And no middle initial, correct?

Speaker speaker_1: A. A. Tanya A. Wilder.

Speaker speaker_0: Tanya A. Wilder. All right, so you are all set. So it's gonna take them roughly one to two weeks for them to start making the deductions. When you see the first 46.43, following Monday you guys will be active. And that same week of activation, Friday your carriers will send out the benefit cards through the mail. The only one that's not gonna be sent out and is gonna be digitally sent to your email instead will be the Intro Plus Basic Plan card. If you guys do want a physical one sent to your house, give us a call when you're active so that we can provide the mail request to them. Um, and then if you guys need those benefit cards before you wait for them to get home, you can give us a call on your activation week, Wednesday, Thursday they usually have the e-versions available, to send you digital copies to your email and file.

Speaker speaker_1: Okay, just to make sure I have this correct-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... you said after they deduct from my paycheck that following Monday is when coverage will start. Is that correct?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. All right, thank you.

Speaker speaker_0: Of course. Well, is there anything else we can assist you with today?

Speaker speaker_1: No, that's it. So I don't need to do anything else. At this point I am signed up for insurance. Is that correct?

Speaker speaker_0: Yes, sir. And in the event that you would like to make any changes, you have all the way 'til... Oh. There we go. You have all the way 'til April 27th to make any policy changes.

Speaker speaker_1: Okay, perfect. Thank you.

Speaker speaker_0: My pleasure. Have a great day.

Speaker speaker_1: All right, bye.

Speaker speaker_0: Bye.