

Transcript: Justin

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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. This is Justin. How can I help you today? Justin, hi. Uh, my name is Vir, and I'm calling regarding that, to cancel the, my current insurance end of the December. Okay. What's the staffing agency you work for? Uh, Oxford. Oxford? And the last four of your social? 4908. All right. Yep. And for security purposes, could you verify your home address, including city, state and zip code? Yeah. 2700 Maple Street, Apartment 124C, Bremerton, Washington 98310. And confirm your date of birth? April 25th, 1993. And a good telephone number have a 732-723-7096? Got it. Yes. And the email I have is vi, your last name, 17 at gmail? V... That, yes. Okay. Um, so I'll go ahead and cancel the coverage for you. However, I do wanna let you know, cancellations do take one to two weeks to go through, so it is possible for you to experience one or two more final payroll deductions, but after that you should be officially canceled. Okay, Viral? So, like, uh, so I'm... Like, so I, I, I don't understand. So when it will the cancellation happen? What, what will be the effective date? Um, so let's see. Let me go ahead and process that. So it says, uh, expected last day of coverage is December 29th. December 29th? Yes, sir. So if it's canceled on December 29th, I'm gonna only charge for, 'til next week, right? Um, so yes, sir. So cancellations do take one to two weeks to go through, so like I said earlier, it is possible for you to experience one or two more final deductions. Yes, sir. No, so I mean, so, so like, uh, one or two final more deductions, so it, the deduction will happen in January as well, first week? No, sir. So- You are saying that they are trying to... No. No, sir. So if you get paid this week, you would have deductions come off like normal. Same thing goes for next week. Um, if you- Next week, right. Then no coverage, be, or no... Well, it just depends, but they're presuming last day of active coverage is December 29th, which should be that last Sunday in December. Okay. Uh, one second, uh, just like one second, one second. Let me do this right now. Yeah, uh... And, uh, this one also cancel my life insurance as well? Uh, yes. The Insure Plus Basic, which was the medical plan and then dental and then term life, which was the life insurance. Yes, sir. Term life. Okay. Uh, but if I wanna just keep term life, I cannot do that? Yeah. So you wanted to, uh, just keep term life instead? Uh... Hold on. How much is for term life? I was saying, uh... Hold on, I will look. Um, so term life for employee only was \$2.11 per week. Uh... And what was the in- uh, insured amount for this? Um, let me pull the benefit guide. Bear with me one second. Uh... Where is that? So the term life benefit for employees up to age 64 was 20,000. 20,000. So is, that's the maximum, right? Correct. Okay. And that's two dollar- \$2, you said \$2 what? Two dollars and 11 cents per week. \$2.11 per week. Uh, okay. Yeah, that's fine. Then you can just keep the term life insurance. Okay. Um, so let's see. So I'll go ahead and un-cancel that real quick. And then bear with me. Let's see. Mm-hmm. So your current deductions right now with the medical, dental, and the term life was \$23.75. However, dropping the medical and the dental, your new

total deductions will be \$2.11. The dental... Den- uh, so in dental... What was the coverage in dental? Uh, hold on. I, the... If I wanna just keep the dental. So what was the coverage in dental? Can you tell me? Yeah. So when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or x-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. 80, or... Oh, 80%, you say it will cover 80%, right? Correct. Yes, sir. Okay. Uh, and just to, uh, go through one more time, this, uh, uh, InsurancePlus Enhanced, right? Mm-hmm. Uh, in that InsurancePlus Enhanced, uh, the, the medical, that plan that you have, what will be the highest insured amount that you cover in that? Um, so the Insure Plus Enhanced covers hospitals, doctors and medications. Uh, I don't know what question you were asking, meaning that, you were, uh- No, so, so like that the insured amount will be like, what is the... Is 50,000, uh, 100K, one million, like what's the insured amount? Is an, like a limit like that you guys offer them, and then there, there's a d- deductible amount for this, right? For the Insure+. No, sir. So the InsurePlus plans are hospital indemnity plans. The insurance carrier pays us that dollar amount to cover things, as long as copays have been met. They pay a set dollar amount. So I can email you a copy of a benefit guide so you can look over what we've done here. Oh, yeah. I, I, I, I, I have the, I, I... Um, mm, I have here the copy with me. I'm just trying to know because in that I, I, I'm not clear, uh, because like, it doesn't say, like, how much it will cover, like, uh, you know, there's any limit, like 50,000, 100,000, like, uh, for the insured amount. It doesn't say, like..... the dental insurance was like that. That... Like, it cover up to, uh, you know, 500 K, 100 K, million, right? It does... It doesn't say anything here. Well, I don't believe that if it doesn't say anything like that, then I don't think it covers anything like that because there- No, okay. ... it's not major medical insurance. Right. Okay. What... So, and for the... For the den- dental insurance you said how much I was paying? \$3.64 a week. Okay. Yeah. So, and in that, that, that is only one... You one plan only. That dental, you don't have, uh, uh, any other plan. It's just the one plan for dental? Correct. One dental plan. Yes, sir. Okay. No, yeah. Can you... That's all right. So can you... Uh, I want to add my spouse into that. So how much for that? For dentals if I add my spouse into the dental insurance? Dental for employee plus spouse would be \$7.01 per week. \$7. Okay. So you're saying that preventative, uh, healthcare is... Preventative maintenance is free, right? In that? I'm sorry, what was that one more time? I- i- i- in the dental insurance plan, the preventative maintenance is free, right? Regular, I mean, uh, the preventative maintenance happens in once in a year for the, uh, for the tooth, right? So the tooth is free, right? Yes, sir. So your preventative visits are covered at 100%. Basic restoratives such as fillings and extractions, except surgical extractions will be covered at 80%. Yes, sir. Okay. And the, and so any maintenance, like what? That's... Like, how many time you can visit, like, in a, in a year? It is just one time? Two times? Um, I do know that you have x-rays, uh, covered once per six months, so twice a year. Okay. Correct. Yeah. So yeah, but I would like to keep that, uh, you know, dental insurance and add my spouse. So just to cancel the medical part of it and just a- uh, you know, keep the dental and, uh, the long t- long-term life insurance. Okay. So dental for employee plus spouse and term life for employee only? Yeah. That will also, also has a spouse? Yes, for \$2.55. However, coverage for her would be \$2,500. \$2,500? No, then that's fine, you know. Let's keep the employee, uh, on that. Uh, so yeah, dental and that one. That works. Okay. Yeah. If- So your current deduction... Okay, so your cur- current deductions right now with the medical, dental

and term life for employee only was \$23.75. However, doing dental for employee plus spouse, term life for employee only would make your new total deductions \$9.12 per week. Do you authorize- Okay. ... Oxford Global to make that deduction for you? Yep, that is fine. Okay, so let me go ahead and save that and add your spouse's information down. What's your spouse's first name? Uh, it's, her name is Devanshi. I'll spell it for you. D-E-V-A-N-S-H-I, Devanshi. And the last name is Par- Parikh. P-A-R-I-K-H. And her social? Uh, one second. Hold on. Let me check here one second. Give me a second. 469-98-1230. 1230 you said? Yep, 1230. And her date of birth? Date of birth will be the 11th, 3rd, uh, and 1995. So November 3rd, 1995? Yep. Uh, yeah. Uh, just one second. Who is this? I don't know. Who are you? Yeah. Yeah, that's correct. Yeah, November 3rd, 1995. Yeah. And, uh, that's also security offer, right? Okay. Um, so I do want to let you know that this is future coverage, so this coverage won't actually begin until January. However- Yes. ... pending enrollments do take one to two weeks to go through. Then whenever- Right. ... you witness your payroll deduction of the \$9.12 come off your paycheck, that's how you know the changes went into effect. Seven to 10 business days later, you'll receive new policy and ID card information in the mail. But other than that, is there anything else I could help you out with today? Um, no. Uh, actually, can you, um... Can you put the new address into the mailing address? Is it possible? Yeah. What's the new mailing address for you? Yeah. Yeah, it's 1917 Northeast N.E. Riddell Road, R-I-D-D-E-L-L, Riddell Road, Apartment 303, Bremerton, Washington. So 98103 and the zip code is same, 98310. Okay. So just to confirm, 1917 Northeast Riddell Road- Yes. ... R-I-D-D-E-L-L Road, Apartment 303, Bremerton, Washington, 98310? You got it. Okay. So I went ahead and updated that for you. Is there anything else I could help you out with today? No, I'm... I guess I'm all done then. Thank you. You're welcome. You have a wonderful day, okay? You t- you too, sir.

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. This is Justin. How can I help you today?

Speaker speaker_2: Justin, hi. Uh, my name is Vir, and I'm calling regarding that, to cancel the, my current insurance end of the December.

Speaker speaker_1: Okay. What's the staffing agency you work for?

Speaker speaker_2: Uh, Oxford.

Speaker speaker_1: Oxford? And the last four of your social?

Speaker speaker_2: 4908.

Speaker speaker_1: All right. Yep. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_2: Yeah. 2700 Maple Street, Apartment 124C, Bremerton, Washington 98310.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: April 25th, 1993.

Speaker speaker_1: And a good telephone number have a 732-723-7096?

Speaker speaker_2: Got it. Yes.

Speaker speaker_1: And the email I have is vi, your last name, 17 at gmail?

Speaker speaker_2: V... That, yes.

Speaker speaker_1: Okay. Um, so I'll go ahead and cancel the coverage for you. However, I do wanna let you know, cancellations do take one to two weeks to go through, so it is possible for you to experience one or two more final payroll deductions, but after that you should be officially canceled. Okay, Viral?

Speaker speaker_2: So, like, uh, so I'm... Like, so I, I, I don't understand. So when it will the cancellation happen? What, what will be the effective date?

Speaker speaker_1: Um, so let's see. Let me go ahead and process that. So it says, uh, expected last day of coverage is December 29th.

Speaker speaker_2: December 29th?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: So if it's canceled on December 29th, I'm gonna only charge for, 'til next week, right?

Speaker speaker_1: Um, so yes, sir. So cancellations do take one to two weeks to go through, so like I said earlier, it is possible for you to experience one or two more final deductions. Yes, sir.

Speaker speaker_2: No, so I mean, so, so like, uh, one or two final more deductions, so it, the deduction will happen in January as well, first week?

Speaker speaker_1: No, sir. So-

Speaker speaker_2: You are saying that they are trying to... No.

Speaker speaker_1: No, sir. So if you get paid this week, you would have deductions come off like normal. Same thing goes for next week. Um, if you-

Speaker speaker_2: Next week, right.

Speaker speaker_1: Then no coverage, be, or no... Well, it just depends, but they're presuming last day of active coverage is December 29th, which should be that last Sunday in December.

Speaker speaker_2: Okay. Uh, one second, uh, just like one second, one second. Let me do this right now. Yeah, uh... And, uh, this one also cancel my life insurance as well?

Speaker speaker_1: Uh, yes. The Insure Plus Basic, which was the medical plan and then dental and then term life, which was the life insurance. Yes, sir.

Speaker speaker_2: Term life. Okay. Uh, but if I wanna just keep term life, I cannot do that?

Speaker speaker_1: Yeah. So you wanted to, uh, just keep term life instead?

Speaker speaker_2: Uh... Hold on. How much is for term life? I was saying, uh... Hold on, I will look.

Speaker speaker_1: Um, so term life for employee only was \$2.11 per week.

Speaker speaker_2: Uh... And what was the in- uh, insured amount for this?

Speaker speaker_1: Um, let me pull the benefit guide. Bear with me one second.

Speaker speaker_2: Uh... Where is that?

Speaker speaker_1: So the term life benefit for employees up to age 64 was 20,000.

Speaker speaker_2: 20,000. So is, that's the maximum, right?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And that's two dollar- \$2, you said \$2 what?

Speaker speaker_1: Two dollars and 11 cents per week.

Speaker speaker_2: \$2.11 per week. Uh, okay. Yeah, that's fine. Then you can just keep the term life insurance.

Speaker speaker_1: Okay. Um, so let's see. So I'll go ahead and un-cancel that real quick. And then bear with me. Let's see.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So your current deductions right now with the medical, dental, and the term life was \$23.75. However, dropping the medical and the dental, your new total deductions will be \$2.11.

Speaker speaker_2: The dental... Den- uh, so in dental... What was the coverage in dental? Uh, hold on. I, the... If I wanna just keep the dental. So what was the coverage in dental? Can you tell me?

Speaker speaker_1: Yeah. So when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or x-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible.

Speaker speaker_2: 80, or... Oh, 80%, you say it will cover 80%, right?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Okay. Uh, and just to, uh, go through one more time, this, uh, uh, InsurancePlus Enhanced, right? Mm-hmm. Uh, in that InsurancePlus Enhanced, uh, the, the medical, that plan that you have, what will be the highest insured amount that you cover in that?

Speaker speaker_1: Um, so the Insure Plus Enhanced covers hospitals, doctors and medications. Uh, I don't know what question you were asking, meaning that, you were, uh-

Speaker speaker_2: No, so, so like that the insured amount will be like, what is the... Is 50,000, uh, 100K, one million, like what's the insured amount? Is an, like a limit like that you guys offer them, and then there, there's a d- deductible amount for this, right? For the Insure+.

Speaker speaker_1: No, sir. So the InsurePlus plans are hospital indemnity plans. The insurance carrier pays us that dollar amount to cover things, as long as copays have been met. They pay a set dollar amount. So I can email you a copy of a benefit guide so you can look over what we've done here.

Speaker speaker_2: Oh, yeah. I, I, I, I, I have the, I, I... Um, mm, I have here the copy with me. I'm just trying to know because in that I, I, I'm not clear, uh, because like, it doesn't say, like, how much it will cover, like, uh, you know, there's any limit, like 50,000, 100,000, like, uh, for the insured amount. It doesn't say, like..... the dental insurance was like that. That... Like, it cover up to, uh, you know, 500 K, 100 K, million, right? It does... It doesn't say anything here.

Speaker speaker_1: Well, I don't believe that if it doesn't say anything like that, then I don't think it covers anything like that because there-

Speaker speaker_2: No, okay.

Speaker speaker_1: ... it's not major medical insurance.

Speaker speaker_2: Right. Okay. What... So, and for the... For the den- dental insurance you said how much I was paying?

Speaker speaker_1: \$3.64 a week.

Speaker speaker_2: Okay. Yeah. So, and in that, that, that is only one... You one plan only. That dental, you don't have, uh, uh, any other plan. It's just the one plan for dental?

Speaker speaker_1: Correct. One dental plan. Yes, sir.

Speaker speaker_2: Okay. No, yeah. Can you... That's all right. So can you... Uh, I want to add my spouse into that. So how much for that? For dentals if I add my spouse into the dental insurance?

Speaker speaker_1: Dental for employee plus spouse would be \$7.01 per week.

Speaker speaker_2: \$7. Okay. So you're saying that preventative, uh, healthcare is... Preventative maintenance is free, right? In that?

Speaker speaker_1: I'm sorry, what was that one more time?

Speaker speaker_2: I- i- i- in the dental insurance plan, the preventative maintenance is free, right? Regular, I mean, uh, the preventative maintenance happens in once in a year for the, uh, for the tooth, right? So the tooth is free, right?

Speaker speaker_1: Yes, sir. So your preventative visits are covered at 100%. Basic restoratives such as fillings and extractions, except surgical extractions will be covered at 80%. Yes, sir.

Speaker speaker_2: Okay. And the, and so any maintenance, like what? That's... Like, how many time you can visit, like, in a, in a year? It is just one time? Two times?

Speaker speaker_1: Um, I do know that you have x-rays, uh, covered once per six months, so twice a year.

Speaker speaker_2: Okay.

Speaker speaker_1: Correct.

Speaker speaker_2: Yeah. So yeah, but I would like to keep that, uh, you know, dental insurance and add my spouse. So just to cancel the medical part of it and just a- uh, you know, keep the dental and, uh, the long t- long-term life insurance.

Speaker speaker_1: Okay. So dental for employee plus spouse and term life for employee only?

Speaker speaker_2: Yeah. That will also, also has a spouse?

Speaker speaker_1: Yes, for \$2.55. However, coverage for her would be \$2,500.

Speaker speaker_2: \$2,500? No, then that's fine, you know. Let's keep the employee, uh, on that. Uh, so yeah, dental and that one. That works.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah. If-

Speaker speaker_1: So your current deduction... Okay, so your cur- current deductions right now with the medical, dental and term life for employee only was \$23.75. However, doing dental for employee plus spouse, term life for employee only would make your new total deductions \$9.12 per week. Do you authorize-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Oxford Global to make that deduction for you?

Speaker speaker_2: Yep, that is fine.

Speaker speaker_1: Okay, so let me go ahead and save that and add your spouse's information down. What's your spouse's first name?

Speaker speaker_2: Uh, it's, her name is Devanshi. I'll spell it for you. D-E-V-A-N-S-H-I, Devanshi. And the last name is Par- Parikh. P-A-R-I-K-H.

Speaker speaker_1: And her social?

Speaker speaker_2: Uh, one second. Hold on. Let me check here one second. Give me a second. 469-98-1230.

Speaker speaker_1: 1230 you said?

Speaker speaker_2: Yep, 1230.

Speaker speaker_1: And her date of birth?

Speaker speaker_2: Date of birth will be the 11th, 3rd, uh, and 1995.

Speaker speaker_1: So November 3rd, 1995?

Speaker speaker_2: Yep. Uh, yeah. Uh, just one second.

Speaker speaker_3: Who is this?

Speaker speaker_2: I don't know.

Speaker speaker_3: Who are you?

Speaker speaker_2: Yeah. Yeah, that's correct. Yeah, November 3rd, 1995. Yeah. And, uh, that's also security offer, right?

Speaker speaker_1: Okay. Um, so I do want to let you know that this is future coverage, so this coverage won't actually begin until January. However-

Speaker speaker_2: Yes.

Speaker speaker_1: ... pending enrollments do take one to two weeks to go through. Then whenever-

Speaker speaker_2: Right.

Speaker speaker_1: ... you witness your payroll deduction of the \$9.12 come off your paycheck, that's how you know the changes went into effect. Seven to 10 business days later, you'll receive new policy and ID card information in the mail. But other than that, is there anything else I could help you out with today?

Speaker speaker_2: Um, no. Uh, actually, can you, um... Can you put the new address into the mailing address? Is it possible?

Speaker speaker_1: Yeah. What's the new mailing address for you?

Speaker speaker_2: Yeah. Yeah, it's 1917 Northeast N.E. Riddell Road, R-I-D-D-E-L-L, Riddell Road, Apartment 303, Bremerton, Washington. So 98103 and the zip code is same, 98310.

Speaker speaker_1: Okay. So just to confirm, 1917 Northeast Riddell Road-

Speaker speaker_2: Yes.

Speaker speaker_1: ... R-I-D-D-E-L-L Road, Apartment 303, Bremerton, Washington, 98310?

Speaker speaker_2: You got it.

Speaker speaker_1: Okay. So I went ahead and updated that for you. Is there anything else I could help you out with today?

Speaker speaker_2: No, I'm... I guess I'm all done then. Thank you.

Speaker speaker_1: You're welcome. You have a wonderful day, okay?

Speaker speaker_2: You t- you too, sir.