

## Transcript: Justin

**Mills-5037368467734528-5712803614638080**

### 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? Hi. I'm a new employee for Oxford, and I would like to enroll in my benefits. It... okay All right. Well, what, what's the last four of your social? Um, six one seven six. And your first and last name? Bryant, B-R-Y-A-N-T. Last name is Lee, L-E. And for security purposes, can you verify the home address, including city, state and zip code, Bryant? Nine Fernwood Road, Westport, Connecticut, zero six eight eight zero. And your date of birth? January 2nd, 1997. And a good telephone number have is 407-233-6240? Yep . And an email have is bryant.lee200 at gmail? Yes. Okay. Now, did you have an idea of what you wanted to be enrolled into or no? Um, no. Um... well, kind of. Uh... sorry, I don't... I don't know how this usually works. Totally understand. Um, so... But... So I do know that, uh, Oxford, they offer three medical plans. One of the medical plans is the MEC TeleRX which just covers preventative healthcare services only. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy at \$16.11 per week. Then they have two other medical plans, the Insure Plus plans. Now, those actually cover hospitals, doctors and medications. The only major difference between the Basics and the Enhanced is how much the insurance carrier pays to cover things. But those range from \$18 even to \$25.17 a week. However, Oxford does offer other things like dental, short-term disability, term life and vision. Okay. Um... so for the medical, can I do the, um... it was just those two, right? Uh, those three, the preventative healthcare service plan and then the two Insure Plus plans. Um... for the... so for the Med, can I do the preventative one? And then I would like to do the dental and vision. Okay, so the MEC and dental and vision for employee only, correct? What was that? For employee only, correct? So coverage for yourself only? Yeah. Mm-hmm. Okay, so the MEC, dental and vision. Anything else? Um... what else? Other than... no. Yeah, I think that's fine because the other one would be disability and life insurance, right? Correct. Um, do I also have, um... do I also participate in the 401K retirement plan? Um, no. What I... I would reach out to Oxford Global regard- regarding 401K since we don't offer it here at Benefits in a Card. Oh . Okay. You guys don't have uh, pens insurance, correct? Correct. We don't offer that either. Okay. Okay, so dental, vision and the MEC TeleRX for employee only would make your total deductions \$21.90 per week. Do you authorize Oxford to make that deduction for you? Uh, sure. Like it comes right off my paycheck, correct? Correct. Yeah. Uh, for the medical, does that also cover like prescriptions too or no? Um, yes. So it does include a FreeRX subscription. Um, so if you head to freerx.com, you can check the list of medications that are approved on that list. Uh, they do have acute and non-chronic medi- medications. Um, but the FreeRX is a subscription that's included with that medical plan, so you do have medication coverage as well. Okay. Okay. Um, so I do want to let you know that this pending enrollment will take one

to two weeks to go through. Then whenever you witness your first payroll deduction of the \$21.90 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, Bryant, is there anything else I could help you out with today? That's it. Awesome. Well, thank you for calling Benefits in a Card and I hope you have a wonderful day, okay? Thank you. You too. Thank you. 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. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. I'm a new employee for Oxford, and I would like to enroll in my benefits. It... okay

Speaker speaker\_3: All right. Well, what, what's the last four of your social?

Speaker speaker\_2: Um, six one seven six.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Bryant, B-R-Y-A-N-T. Last name is Lee, L-E.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Bryant?

Speaker speaker\_2: Nine Fernwood Road, Westport, Connecticut, zero six eight eight zero.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: January 2nd, 1997.

Speaker speaker\_1: And a good telephone number have is 407-233-6240?

Speaker speaker\_2: Yep .

Speaker speaker\_1: And an email have is bryant.lee200 at gmail?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Now, did you have an idea of what you wanted to be enrolled into or no?

Speaker speaker\_2: Um, no. Um... well, kind of. Uh... sorry, I don't... I don't know how this usually works.

Speaker speaker\_1: Totally understand. Um, so...

Speaker speaker\_2: But...

Speaker speaker\_1: So I do know that, uh, Oxford, they offer three medical plans. One of the medical plans is the MEC TeleRX which just covers preventative healthcare services only. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy at \$16.11 per week. Then they have two other medical plans, the Insure Plus plans. Now, those actually cover hospitals, doctors and medications. The only major difference between the Basics and the Enhanced is how much the insurance carrier pays to cover things. But those range from \$18 even to \$25.17 a week. However, Oxford does offer other things like dental, short-term disability, term life and vision.

Speaker speaker\_2: Okay. Um... so for the medical, can I do the, um... it was just those two, right?

Speaker speaker\_1: Uh, those three, the preventative healthcare service plan and then the two Insure Plus plans.

Speaker speaker\_2: Um... for the... so for the Med, can I do the preventative one? And then I would like to do the dental and vision.

Speaker speaker\_1: Okay, so the MEC and dental and vision for employee only, correct?

Speaker speaker\_2: What was that?

Speaker speaker\_1: For employee only, correct? So coverage for yourself only?

Speaker speaker\_2: Yeah. Mm-hmm.

Speaker speaker\_1: Okay, so the MEC, dental and vision. Anything else?

Speaker speaker\_2: Um... what else? Other than... no. Yeah, I think that's fine because the other one would be disability and life insurance, right?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Um, do I also have, um... do I also participate in the 401K retirement plan?

Speaker speaker\_1: Um, no. What I... I would reach out to Oxford Global regard- regarding 401K since we don't offer it here at Benefits in a Card.

Speaker speaker\_2: Oh . Okay. You guys don't have uh, pens insurance, correct?

Speaker speaker\_1: Correct. We don't offer that either.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay, so dental, vision and the MEC TeleRX for employee only would make your total deductions \$21.90 per week. Do you authorize Oxford to make that deduction for you?

Speaker speaker\_2: Uh, sure. Like it comes right off my paycheck, correct?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Yeah. Uh, for the medical, does that also cover like prescriptions too or no?

Speaker speaker\_1: Um, yes. So it does include a FreeRX subscription. Um, so if you head to freerx.com, you can check the list of medications that are approved on that list. Uh, they do have acute and non-chronic medi- medications. Um, but the FreeRX is a subscription that's included with that medical plan, so you do have medication coverage as well.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Um, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$21.90 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, Bryant, is there anything else I could help you out with today?

Speaker speaker\_2: That's it.

Speaker speaker\_1: Awesome. Well, thank you for calling Benefits in a Card and I hope you have a wonderful day, okay?

Speaker speaker\_2: Thank you. You too.

Speaker speaker\_1: Thank you. Bye-bye.