

## **Transcript: Justin**

**Mills-5412136036548608-6323619348037632**

### **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? Hello. I'm an Oxford employee. I've worked for y'all since November 13th of 2023, and I saw where they had benefits enrollment, and I don't want, I don't know if maybe I wasn't eligible yet last year. I don't know how that works. But I guess the first thing I wanna do is find out, is there any chance that I possibly have dental coverage now? Did I sign up- Yeah. ... for it last year? Yeah, let me check on that, too. Oxford Global, you said? That's correct. And what's the last four of your Social? 6115. And what was your first and last name? Wendell Walker. And for security purposes, can you verify the home address, including city, state and zip code? Yes. 27 County Road 1215, Pittsburg, Texas 75686. And confirm your date of birth. 3/3/61. And a good telephone number have is 903-563-1734. That is correct. And the email I have is wendellw-a-l@outlook.com. That is correct. Okay, so looking at a file, it looks like you are currently enrolled into dental, short-term disability and term life, which is life insurance offered through Oxford Global. So yes, sir- Okay. ... you do have dental coverage. All right. When did my dental coverage start? Um, let's see here. Check the calendar. Bear with me. No problem. So it looks like the 2023 benefits started on December 23rd, and then 2024 started on January 1st. Will start on January 1st. Com- uh, what? Oh, 20... Okay. Yeah, okay. So January 1st, I had dental, dental insurance. Gotcha. All right. Correct. Okay. How can I get information on that, uh, policy? I should have all that. I'm sorry. I just... Everything's been crazy. It's weird. I'm working out of town, and, uh, I... Anyway. No worries, I'll- No excuses. But I guess, you know, some way to get linked up with, uh, that policy. Yeah, I can possibly email you the information. Um, do you mind if I put you in a brief hold- And may I have your- ... while I get it? And don't email it, but t- I got two emails, and I don't know if you can put that in your system. I want to keep that first email 'cause that's my personal email. Okay. Like, right now I'm at work. I wanna give you my company email with, with Albemarle, who I'm working f- for through Oxford. Okay. What's that email? Wendell... Just my name, wendell.walker@albemarle, A-L-B-E... Just a second. M-A-R-L-E.com. And just to confirm, wendell.walker@albemarle.com? No, M-A-R-L-E.com. L-E. My apologies. Okay. Well, here, do you mind if I place you in a brief hold while I email that information to you? No problem. Okay. Hello, Wendell. You still there? Yes, sir. Awesome. Thank you so much for holding. So I went ahead and emailed you your dental ID card to the email you provided me with earlier. Um, email that you should be looking out for is coming from my personal work email, so justin@benefitcentercard.com. However, if you don't see it in the inbox, be sure to check your spam or check your junk folder, okay? Okay. Uh, yeah, I'm watching for it. And it's pretty quick. Um, if you just send it. Don't... It's not in junk. And sometimes it goes to my other, and it's not in my other, so I'm just giving this a minute here and see if maybe it doesn't come in.

And as far as that card goes, now you said I had, uh, a life insurance policy and short-term disability. Yeah, sure. But- Does any of that information ... have a card? Um, so those actually don't have, uh, ID cards, uh, but I can provide policy numbers if, if need be. Yeah, if you could send me another email with that stuff on it, I'd really appreciate it. That way, uh,..... And, and this, this is my bad. I was probably given all this at one time, but just been insanely busy and had a lot going on. And it's kinda tough when you work in one place and live in another. Totally understand. And they keep me busy here, but I kinda like it, um, so. And I still got a job. I totally understand. Well, is there anything else I can help you out with today? Mm, you bet. What about signing up for next year? Um, unless... Now, I do know- I don't see anything, I think I saw that it just stays the same. Yes, sir. So if you don't want to make any changes, it rolls over automatically. However, I do know that Oxford Global's in their company open enrollment period from now until the 19th of December. Right. Okay, I got that, got that card. All right, hang on a second. And th- and that I can just give this to my dentist, uh, and they'll have it. Correct. Yes, sir. And then they'll do whatever they need to do with it. And as far as policy information goes, I guess it'll just be up to them to try to get it, uh, they can work all that out, I guess, with the dental company. Um, 'cause I don't know what... APL, I've seen this. I don't know how I, I misplaced this or something. Well, I'm gonna forward this to my dentist, and then you said you could send me another email that would have the information for the, uh, the life insurance and the, uh, uh, disability? Disabil- short-term disability. Yes, sir. I'm working on that email right now. Okay. Appreciate it. And then if I don't do anything, these coverages will just re-up? Correct. Yes, they will roll over. Yes, sir. And how m- And, and, and k- How much do they cost a month? Um, let's see. So your total premium is \$9.70 per week. A week? Okay, so 30, 30 s- 38 bucks a month or something. Yeah. Okay, um, that's not bad. Um... All right. Well, uh, yeah, if y- You sent me the other email. It could be here. I don't know. Um, yes, sir. I'm still working on that email for you. Oh, you're still working on it. Okay. Just give me about two minutes more here. Yeah. And if I don't do anything, everything just stays the same? If the rates change or anything? Correct. Yes, sir. No, no rate changes? Just, just gonna happen again, okay? Correct. And it'll be the same policy number and all that too? Yes, sir. Okay. Well, is there anything else I could help you out with today, Wendell? I think that's covered. I really appreciate your help. Thank you. You're welcome. You have a great day, okay? All right. You too. All right. Thank you. 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: Hello. I'm an Oxford employee. I've worked for y'all since November 13th of 2023, and I saw where they had benefits enrollment, and I don't want, I don't know if maybe I wasn't eligible yet last year. I don't know how that works. But I guess the first thing I wanna do is find out, is there any chance that I possibly have dental coverage now? Did I sign up-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... for it last year?

Speaker speaker\_1: Yeah, let me check on that, too. Oxford Global, you said?

Speaker speaker\_2: That's correct.

Speaker speaker\_1: And what's the last four of your Social?

Speaker speaker\_2: 6115.

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

Speaker speaker\_2: Wendell Walker.

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

Speaker speaker\_2: Yes. 27 County Road 1215, Pittsburg, Texas 75686.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: 3/3/61.

Speaker speaker\_1: And a good telephone number have is 903-563-1734.

Speaker speaker\_2: That is correct.

Speaker speaker\_1: And the email I have is wendellw-a-l@outlook.com.

Speaker speaker\_2: That is correct.

Speaker speaker\_1: Okay, so looking at a file, it looks like you are currently enrolled into dental, short-term disability and term life, which is life insurance offered through Oxford Global. So yes, sir-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you do have dental coverage.

Speaker speaker\_2: All right. When did my dental coverage start?

Speaker speaker\_1: Um, let's see here. Check the calendar. Bear with me.

Speaker speaker\_2: No problem.

Speaker speaker\_1: So it looks like the 2023 benefits started on December 23rd, and then 2024 started on January 1st.

Speaker speaker\_2: Will start on January 1st. Com- uh, what? Oh, 20... Okay. Yeah, okay. So January 1st, I had dental, dental insurance. Gotcha. All right.

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay. How can I get information on that, uh, policy? I should have all that. I'm sorry. I just... Everything's been crazy. It's weird. I'm working out of town, and, uh, I...

Anyway.

Speaker speaker\_1: No worries, I'll-

Speaker speaker\_2: No excuses. But I guess, you know, some way to get linked up with, uh, that policy.

Speaker speaker\_1: Yeah, I can possibly email you the information. Um, do you mind if I put you in a brief hold-

Speaker speaker\_2: And may I have your-

Speaker speaker\_1: ... while I get it?

Speaker speaker\_2: And don't email it, but t- I got two emails, and I don't know if you can put that in your system. I want to keep that first email 'cause that's my personal email.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Like, right now I'm at work. I wanna give you my company email with, with Albemarle, who I'm working f- for through Oxford.

Speaker speaker\_1: Okay. What's that email?

Speaker speaker\_2: Wendell... Just my name, wendell.walker@albemarle, A-L-B-E... Just a second. M-A-R-L-E.com.

Speaker speaker\_1: And just to confirm, wendell.walker@albemare.com?

Speaker speaker\_2: No, M-A-R-L-E.com.

Speaker speaker\_1: L-E. My apologies. Okay. Well, here, do you mind if I place you in a brief hold while I email that information to you?

Speaker speaker\_2: No problem.

Speaker speaker\_1: Okay. Hello, Wendell. You still there?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Awesome. Thank you so much for holding. So I went ahead and emailed you your dental ID card to the email you provided me with earlier. Um, email that you should be looking out for is coming from my personal work email, so justin@benefitcentercard.com. However, if you don't see it in the inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker\_2: Okay. Uh, yeah, I'm watching for it. And it's pretty quick. Um, if you just send it. Don't... It's not in junk. And sometimes it goes to my other, and it's not in my other, so I'm just giving this a minute here and see if maybe it doesn't come in. And as far as that card goes, now you said I had, uh, a life insurance policy and short-term disability.

Speaker speaker\_1: Yeah, sure. But-

Speaker speaker\_2: Does any of that information

Speaker speaker\_3: ... have a card?

Speaker speaker\_1: Um, so those actually don't have, uh, ID cards, uh, but I can provide policy numbers if, if need be.

Speaker speaker\_2: Yeah, if you could send me another email with that stuff on it, I'd really appreciate it. That way, uh,..... And, and this, this is my bad. I was probably given all this at one time, but just been insanely busy and had a lot going on. And it's kinda tough when you work in one place and live in another.

Speaker speaker\_1: Totally understand.

Speaker speaker\_2: And they keep me busy here, but I kinda like it, um, so. And I still got a job.

Speaker speaker\_1: I totally understand. Well, is there anything else I can help you out with today?

Speaker speaker\_2: Mm, you bet. What about signing up for next year?

Speaker speaker\_1: Um, unless... Now, I do know-

Speaker speaker\_2: I don't see anything, I think I saw that it just stays the same.

Speaker speaker\_1: Yes, sir. So if you don't want to make any changes, it rolls over automatically. However, I do know that Oxford Global's in their company open enrollment period from now until the 19th of December.

Speaker speaker\_2: Right. Okay, I got that, got that card. All right, hang on a second. And then that I can just give this to my dentist, uh, and they'll have it.

Speaker speaker\_1: Correct. Yes, sir.

Speaker speaker\_2: And then they'll do whatever they need to do with it. And as far as policy information goes, I guess it'll just be up to them to try to get it, uh, they can work all that out, I guess, with the dental company. Um, 'cause I don't know what... APL, I've seen this. I don't know how I, I misplaced this or something. Well, I'm gonna forward this to my dentist, and then you said you could send me another email that would have the information for the, uh, the life insurance and the, uh, uh, disability?

Speaker speaker\_1: Disabil- short-term disability. Yes, sir. I'm working on that email right now.

Speaker speaker\_2: Okay. Appreciate it. And then if I don't do anything, these coverages will just re-up?

Speaker speaker\_1: Correct. Yes, they will roll over. Yes, sir.

Speaker speaker\_2: And how m- And, and, and k- How much do they cost a month?

Speaker speaker\_1: Um, let's see. So your total premium is \$9.70 per week.

Speaker speaker\_2: A week? Okay, so 30, 30 s- 38 bucks a month or something. Yeah. Okay, um, that's not bad. Um... All right. Well, uh, yeah, if y- You sent me the other email. It

could be here. I don't know.

Speaker speaker\_1: Um, yes, sir. I'm still working on that email for you.

Speaker speaker\_2: Oh, you're still working on it. Okay.

Speaker speaker\_1: Just give me about two minutes more here.

Speaker speaker\_2: Yeah. And if I don't do anything, everything just stays the same? If the rates change or anything?

Speaker speaker\_1: Correct. Yes, sir.

Speaker speaker\_2: No, no rate changes? Just, just gonna happen again, okay?

Speaker speaker\_1: Correct.

Speaker speaker\_2: And it'll be the same policy number and all that too?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Well, is there anything else I could help you out with today, Wendell?

Speaker speaker\_2: I think that's covered. I really appreciate your help. Thank you.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_2: All right. You too.

Speaker speaker\_1: All right.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: Bye.