

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? Hi, Justin. My name is Sumit. I'm calling from Oxford Global. Um, I wanted to un-enroll from my health insurance. Okay, so you wanted to drop the medical and just keep everything else or something? Yeah, so I, I just wanted to explore, like, what I could keep and what I could drop. Uh, uh, can you please walk me through that? Yeah, of course. Uh, what's the staffing agency you work for one more time? Oxford Global Resources. Okay. And the last four of your Social? 6639. And what was your first and last name? Sumit Gupta. Sumit, okay. And for security purposes, can you verify the home address, including city, state and zip code, Sumit? 370 West Big Pine Drive, West Lafayette, Indiana, 47906. And confirm your date of birth? March 20, 1975. And a good telephone number, have as 441-5315? That's correct, yes. And the email, have as buzz.sumit@gmail? Yes. Okay, so let's see here. So looking at the file, it looks like you're currently enrolled into the Insure Plus Basic, which is a medical plan, dental, short-term disability, term life, which is life insurance, vision, and the MEC TeleRx, which is a preventative healthcare service plan, all for employee only. Or employee plus family, my apologies. Sorry. Yeah. So, um, uh, definitely I want to, uh, take off the medical, uh, because I have opted for an individual plan through HealthGov. Okay, so let's see here. So you want to drop both medical plans? Yeah. Okay, so let's see.... Here. Um, for a s- do you mind if I place you on brief hold for a second? I need to confirm something. Okay. Yeah, no, please go ahead. Okay, I'll be right back for you. Okay, Sumit? Yeah. Okay. Hello, Sumit. You still there? Yeah, I'm there. Awesome. Thank you so much for holding. So let's see here. So dropping both medical plans, uh, let's see. So your current deductions right now with everything was \$90.42. However, dropping both MEC TeleRx and the Insure Plus Basic would make your new total deductions \$29.24 a week. Uh, okay. And I will still have the dental, vision, short-term disability, and life insurance, right? Correct. Yes, sir. That's what the \$29.24 goes to. Okay. And in case I opt for another, uh, vision and dental plan, then I will be able to drop these two plans later on this month? Correct. Yes, sir. Okay, the, this does not have any date foundation about, uh, that we have for 18th, uh, December, right? Um, what was that again? I'm sorry. So if I wanted to change, uh, my other benefits, say, for example, drop, uh, my BIC dental and BIC vision- Mm-hmm. ... uh, at any time later on, will I be able to do that or no? Um, yes, sir. So you can downgrade, or cancel, or drop coverage at any time. Um, but since it's, uh, well, since you're out of w- once you get outside of the company open enrollment period, you couldn't upgrade or add anything, if that makes any sense. So you can downgrade, or cancel any time, or drop coverage at any time. Um, but when it comes to, like, upgrading or adding things, uh, you would have to wait until company open enrollment or experience a qualified life event. Right. And, and I want this to be effective from, uh, first week

of January, not right away, right? Um, yes. So if we make this change right now, pending enrollments do take one to two weeks to go through. So there is that. Okay. Yeah, I mean, so I really want this to be effective from 1st January, 2025 onwards. Okay, so let's see here. But do you authorize Oxford Global to make that \$29.24 deduction off your paycheck every week? Uh, yes. For now, yes. Okay, so let me go ahead and save that. So like I said earlier, uh, how the spending enrollment process works, it will take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$29.24 come off your paycheck, that's how you know both medical plans were chopped from the coverage. Okay? Okay. Okay. But other than that, Sumit, is there anything else I could help you out with today? No, I think I'm good for now. Thank you. You're welcome. You have a great day, okay? Thanks. Yeah. All right, 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. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. My name is Sumit. I'm calling from Oxford Global. Um, I wanted to un-enroll from my health insurance.

Speaker speaker_1: Okay, so you wanted to drop the medical and just keep everything else or something?

Speaker speaker_2: Yeah, so I, I just wanted to explore, like, what I could keep and what I could drop. Uh, uh, can you please walk me through that?

Speaker speaker_1: Yeah, of course. Uh, what's the staffing agency you work for one more time?

Speaker speaker_2: Oxford Global Resources.

Speaker speaker_1: Okay. And the last four of your Social?

Speaker speaker_2: 6639.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Sumit Gupta.

Speaker speaker_1: Sumit, okay. And for security purposes, can you verify the home address, including city, state and zip code, Sumit?

Speaker speaker_2: 370 West Big Pine Drive, West Lafayette, Indiana, 47906.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: March 20, 1975.

Speaker speaker_1: And a good telephone number, have as 441-5315?

Speaker speaker_2: That's correct, yes.

Speaker speaker_1: And the email, have as buzz.sumit@gmail?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, so let's see here. So looking at the file, it looks like you're currently enrolled into the Insure Plus Basic, which is a medical plan, dental, short-term disability, term life, which is life insurance, vision, and the MEC TeleRx, which is a preventative healthcare service plan, all for employee only. Or employee plus family, my apologies. Sorry.

Speaker speaker_2: Yeah. So, um, uh, definitely I want to, uh, take off the medical, uh, because I have opted for an individual plan through HealthGov.

Speaker speaker_1: Okay, so let's see here. So you want to drop both medical plans?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay, so let's see.... Here. Um, for a s- do you mind if I place you on brief hold for a second? I need to confirm something.

Speaker speaker_2: Okay. Yeah, no, please go ahead.

Speaker speaker_1: Okay, I'll be right back for you. Okay, Sumit?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Hello, Sumit. You still there?

Speaker speaker_2: Yeah, I'm there.

Speaker speaker_1: Awesome. Thank you so much for holding. So let's see here. So dropping both medical plans, uh, let's see. So your current deductions right now with everything was \$90.42. However, dropping both MEC TeleRx and the Insure Plus Basic would make your new total deductions \$29.24 a week.

Speaker speaker_2: Uh, okay. And I will still have the dental, vision, short-term disability, and life insurance, right?

Speaker speaker_1: Correct. Yes, sir. That's what the \$29.24 goes to.

Speaker speaker_2: Okay. And in case I opt for another, uh, vision and dental plan, then I will be able to drop these two plans later on this month?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Okay, the, this does not have any date foundation about, uh, that we have for 18th, uh, December, right?

Speaker speaker_1: Um, what was that again? I'm sorry.

Speaker speaker_2: So if I wanted to change, uh, my other benefits, say, for example, drop, uh, my BIC dental and BIC vision-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... uh, at any time later on, will I be able to do that or no?

Speaker speaker_1: Um, yes, sir. So you can downgrade, or cancel, or drop coverage at any time. Um, but since it's, uh, well, since you're out of w- once you get outside of the company open enrollment period, you couldn't upgrade or add anything, if that makes any sense. So you can downgrade, or cancel any time, or drop coverage at any time. Um, but when it comes to, like, upgrading or adding things, uh, you would have to wait until company open enrollment or experience a qualified life event.

Speaker speaker_2: Right. And, and I want this to be effective from, uh, first week of January, not right away, right?

Speaker speaker_1: Um, yes. So if we make this change right now, pending enrollments do take one to two weeks to go through. So there is that.

Speaker speaker_2: Okay. Yeah, I mean, so I really want this to be effective from 1st January, 2025 onwards.

Speaker speaker_1: Okay, so let's see here. But do you authorize Oxford Global to make that \$29.24 deduction off your paycheck every week?

Speaker speaker_2: Uh, yes. For now, yes.

Speaker speaker_1: Okay, so let me go ahead and save that. So like I said earlier, uh, how the spending enrollment process works, it will take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$29.24 come off your paycheck, that's how you know both medical plans were chopped from the coverage. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. But other than that, Sumit, is there anything else I could help you out with today?

Speaker speaker_2: No, I think I'm good for now. Thank you.

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

Speaker speaker_2: Thanks. Yeah.

Speaker speaker_1: All right, bye-bye.

Speaker speaker_2: Bye.