

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Justin, good afternoon. Uh, my name is Owner. I'm a, um, uh, um, employee of Oxford Corp. I'm a consultant there. Uh, and today is the last day of the enrollment, benefits annual enrollment for 2025. And- Correct, yes. ... I reached out to Oxford. They said I should call this number to get enrolled. Okay. Um, so Oxford Global, what's the last four of your Social so I can pull your file for you? Yeah. It is 7225. And for security purposes, can you verify your home address, including city, state and zip code, Owner? Yes. It's 648 South Whitman Ct., Southeast, Ada, Michigan 49301. And confirm your date of birth? May 12th, '77. You said May 12th or May 10th? May 12th. Okay, 12th. Okay. So, let's see here. Yep. And a good telephone number has a 616-920-4375? It's correct. Mm-hmm. And the email it has is your, uh, ob.yourlastname@outlook.com? Yes. Yep. Okay. Now quick question. Did you receive a benefit guide through Oxford Global by any chance or no? Um, I got the email. Oh, okay. The PDF document with an attachment. So was... Okay. So the email, okay, 'cause I was gonna email you one just to be on the safe side. Um, but did you have any questions regarding what was offered? Um, um, I guess I do. So, um, I have a family of five, uh, my wife, myself and three kids. They are younger kids. Um, I know this is a, the health benefits, like a typical health insurance, uh, major health insurance by any means. But it's better than not having any insurance at all and we currently don't. Um, so I guess my question is, uh, are... So we're pretty healthy family but we do our regular checkups, like go to the den- dental office, dentist office, do our cleanings and checkups twice a year, eye appointments, vision, same thing, preventative care and going to doctor's office, PA patient's office once or twice, twice a year, right? So your, um, annual physical. So for... This, um, would provide the similar, the same benefits or a- all of these will be out of pocket, preventive care? Um, let's see. Now I do know that the StayHealthy MEC for preventat- is cover- covers all of the preventative healthcare services. Um, so as long as you stay in network, everything should be covered at 100%, um, under that StayHealthy MEC TeleRx. Now I- now regarding dental, um, that is an additional benefit option that could be added to the medical plans, uh, for a separate... Let's see. For employee plus family, \$14.49 a week. Um, but I do know that the Ensure Plus plans, those actually cover your hospital visits, doctor visits and medication coverage. Okay. So I'm looking at the benefits documents, uh, the guide documents and then, um, I'm seeing weekly deductions, uh, for the StayHealthy TeleRx Family with the Plus Enhanced, \$54. Okay. And this is just... So this doesn't include vision or dental? This is just- Uh, no, sir. Those are just medical only. Okay. Yeah. Okay. So on top of this, uh, how much would I pay for the dental? I see in the next page it says dental weekly deduction, \$14.49 for the family and vision is \$7.62 for the family. Correct. Okay. And, um, d- does spa- dental and vision plans, they come with annual checkups? Um, yes. So I do know

the, the dental, that covers all of the basic cleanings, checkups or X-rays once per six months. So you have that once per six months and then basic restoratives such as fillings and extractions, um, except surgical extractions. Now those will be covered at 80% if met by a \$50 deductible, uh, for the dental coverage. Um, but with vision, it's just copays. So your copay for an eye exam would be \$10, copay for lenses and frames, \$25. Um, but they do offer a frames allowance for \$130 so you can use that benefit to get a new pair of frames. Mm-hmm. Okay. Yeah. I guess I'll, I'll take all of these. Um, you know, vision for the family, dental for the family and Ensure Plus Enhanced for the family. Okay. All of which totals to, yeah, it's not much, so yeah. So just to confirm, we have the Ensure Plus Enhanced, dental and vision for employee plus family, correct? Uh, yes. Okay. So doing those three would make your total deduction \$76.41 a week. We authorize Oxford Global to make the deduction for you. Okay. So this is per week? Oh, okay. Um- Correct. Yes, sir. Yeah. H- hold on one second, please. So let me... Uh, I, I guess, I'm... The only thing that I'm thinking about is, uh, what does Ensure Plus, Ensure Plus Enhanced bring me as a additional benefit? I'm going through this documents really quickly. Can you just give me one minute? It shouldn't take more than a minute. No worries. Take your time. Yeah. Thank you. Mm-hmm. Okay. So, um, the preventative care is covered under StayHealthy MEC TeleRx, so it's already covered preventative care, ACA compliant. Ensure Plus, Ensure Plus Enhanced doesn't bring anything extra to it? Um... Correct. So the, the Ensure Plus plans, those would not cover your preventative healthcare services. Now you can combine one of the Ensure Plus plans with the StayHealthy MEC just to have the preventative healthcare services as well as the- Mm-hmm. ... hospitals, doctors, medications if you wanted to, but it's totally up to you. Oh, I see. So it doesn't have to be one or the other. I can combine? Oh. Correct. ... uh, Stay Healthy, uh, and one of these Insurance Plus packages, right? Correct. Yes, sir. Okay, okay. Gotcha. Okay. I guess, uh, what I'm gonna do is do Stay Healthy, Make, uh, uh, TeleRx, and then Insure Plus. not the enhanced one- But the basic? ... uh, for the family. Yep. Okay, so let's see here. So, the Insure Plus basic, the dental and vision, and the MEC TeleRx for employee plus family would make your total deductions \$83.29 a week, okay? Okay. Okay. Do you authorize Oxford Global to make that deduction for you? Yes. So, I'm going to go ahead and save that, and add your dependents down real quick. And what's your spouse's first name? Her name is, uh, Ozlem, O-Z-L-E-M. L-E-M? Okay. And last, last name is different. Her last name is O-Z K-A-Y-A. Okay. And do you have her Social by any chance? I do not, and she's out of town right now, but I can certainly get it later. No worries. Yeah. So I can put in zeros for all now, for right now as a placeholder. But when you do have the Social, just give us a call back so we can add it to the coverage, okay? Okay. Okay, and what's her date of birth? Her date of birth is, um, August 24th, 1977. '77, okay. And then the first child's... Uh, yeah, her name is Desne. It's D-E-S-N-E. D-E... Okay. D-E-S-N, as in nasty, E. And the same last name as mine, Karablis. Karablis, okay. And do you have the Social, or no? I do not. Okay, no worries. Zeros, child... And her date of birth? May 28th, mm, 2011. 2011, okay. And the second child? His name is Arda, A-R-D, as in David, A. Okay. And last name is same as mine. Okay. Zeros, child... And his date of birth? Um, that is May 17th, 2013. 2013, okay. And the last child? Uh, his name is Derin, D-E-R-I-N. Your dad wants to talk to you about Windows, if you want, and your - Hold on one second, please. No worries. Okay, I'm here. Okay, and what's, uh, his date of birth? Uh, November 17th, 2016. ... 2016, okay. Let's see. So, like I said earlier, once you do have all of your dependents' Socials, just give us a call back so we can add them to the coverage.

Um- Mm-hmm. However, I do want to let you know that this is future coverage, so this coverage won't actually begin until January. However, pending enrollments do take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$83.29 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. Okay. Other than that, is there anything else I could help you out with today? Okay, so the coverage start is of, uh, January 1st, right? Uh, give or take. So, uh- Okay, thank you. ... that's typically, we're presuming it around the 6th. So, you'll have deductions come out that week before for you to have active coverage around the 6th. Okay, okay. Gotcha. Um, do I have any questions? I do have one quick question here. So, this is the first time I'm enrolling in a plan like this, that's not your, um, typical major health insurance plan. Mm-hmm. Um, so let's say, uh... And, you know, tell me if you're not the right person to ask these questions, or maybe you are, I don't know. But, um, yeah, for like, a, let's say, a traffic accident happens and, uh, somebody gets injured and goes to the hospital or whatever, has a major ER visit. Uh, how, w- what, um... Ho- like, how much of the hospital bills or, you know, all these, um, you know, hospital bills and imaging and stuff like that, would it, would it cover? Um, sure. You know, is this like a fixed amount, or...? Yeah, it's a set dollar amount, I do know that. Um, so I do know that the insurance carrier will pay up to that certain dollar amount, so whatever is in the benefit guide is what they'll pay for that service, and then whatever the remaining balance is would be your responsibility. Okay, and all of these details are in the package, right? Correct, yes sir. Under the Plan Benefit Summaries page. Okay, gotcha. I'll, I'll give you some more detail and yeah, I'll clarify any questions. So, yeah, thank you very much. Is there anything else I can help you with today? Uh, no, thank you. You're welcome. You have a great day, okay? Y- you too. Thank you. 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 and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Justin, good afternoon. Uh, my name is Owner. I'm a, um, uh, um, employee of Oxford Corp. I'm a consultant there. Uh, and today is the last day of the enrollment, benefits annual enrollment for 2025. And-

Speaker speaker_1: Correct, yes.

Speaker speaker_2: ... I reached out to Oxford. They said I should call this number to get enrolled.

Speaker speaker_1: Okay. Um, so Oxford Global, what's the last four of your Social so I can pull your file for you?

Speaker speaker_2: Yeah. It is 7225.

Speaker speaker_1: And for security purposes, can you verify your home address, including city, state and zip code, Owner?

Speaker speaker_2: Yes. It's 648 South Whitman Ct., Southeast, Ada, Michigan 49301.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: May 12th, '77.

Speaker speaker_1: You said May 12th or May 10th?

Speaker speaker_2: May 12th.

Speaker speaker_1: Okay, 12th. Okay. So, let's see here.

Speaker speaker_2: Yep.

Speaker speaker_1: And a good telephone number has a 616-920-4375?

Speaker speaker_2: It's correct. Mm-hmm.

Speaker speaker_1: And the email it has is your, uh, ob.yourlastname@outlook.com?

Speaker speaker_2: Yes. Yep.

Speaker speaker_1: Okay. Now quick question. Did you receive a benefit guide through Oxford Global by any chance or no?

Speaker speaker_2: Um, I got the email.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: The PDF document with an attachment. So was...

Speaker speaker_1: Okay. So the email, okay, 'cause I was gonna email you one just to be on the safe side. Um, but did you have any questions regarding what was offered?

Speaker speaker_2: Um, um, I guess I do. So, um, I have a family of five, uh, my wife, myself and three kids. They are younger kids. Um, I know this is a, the health benefits, like a typical health insurance, uh, major health insurance by any means. But it's better than not having any insurance at all and we currently don't. Um, so I guess my question is, uh, are... So we're pretty healthy family but we do our regular checkups, like go to the den- dental office, dentist office, do our cleanings and checkups twice a year, eye appointments, vision, same thing, preventative care and going to doctor's office, PA patient's office once or twice, twice a year, right? So your, um, annual physical. So for... This, um, would provide the similar, the same benefits or a- all of these will be out of pocket, preventive care?

Speaker speaker_1: Um, let's see. Now I do know that the StayHealthy MEC for preventat- is cover- covers all of the preventative healthcare services. Um, so as long as you stay in network, everything should be covered at 100%, um, under that StayHealthy MEC TeleRx. Now I- now regarding dental, um, that is an additional benefit option that could be added to the medical plans, uh, for a separate... Let's see. For employee plus family, \$14.49 a week. Um, but I do know that the Ensure Plus plans, those actually cover your hospital visits, doctor

visits and medication coverage.

Speaker speaker_2: Okay. So I'm looking at the benefits documents, uh, the guide documents and then, um, I'm seeing weekly deductions, uh, for the StayHealthy TeleRx Family with the Plus Enhanced, \$54. Okay. And this is just... So this doesn't include vision or dental? This is just-

Speaker speaker_1: Uh, no, sir. Those are just medical only.

Speaker speaker_2: Okay. Yeah. Okay. So on top of this, uh, how much would I pay for the dental? I see in the next page it says dental weekly deduction, \$14.49 for the family and vision is \$7.62 for the family.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And, um, d- does spa- dental and vision plans, they come with annual checkups?

Speaker speaker_1: Um, yes. So I do know the, the dental, that covers all of the basic cleanings, checkups or X-rays once per six months. So you have that once per six months and then basic restoratives such as fillings and extractions, um, except surgical extractions. Now those will be covered at 80% if met by a \$50 deductible, uh, for the dental coverage. Um, but with vision, it's just copays. So your copay for an eye exam would be \$10, copay for lenses and frames, \$25. Um, but they do offer a frames allowance for \$130 so you can use that benefit to get a new pair of frames.

Speaker speaker_2: Mm-hmm. Okay. Yeah. I guess I'll, I'll take all of these. Um, you know, vision for the family, dental for the family and Ensure Plus Enhanced for the family.

Speaker speaker_1: Okay.

Speaker speaker_2: All of which totals to, yeah, it's not much, so yeah.

Speaker speaker_1: So just to confirm, we have the Ensure Plus Enhanced, dental and vision for employee plus family, correct?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: Okay. So doing those three would make your total deduction \$76.41 a week. We authorize Oxford Global to make the deduction for you.

Speaker speaker_2: Okay. So this is per week? Oh, okay. Um-

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Yeah. H- hold on one second, please. So let me... Uh, I, I guess, I'm... The only thing that I'm thinking about is, uh, what does Ensure Plus, Ensure Plus Enhanced bring me as a additional benefit? I'm going through this documents really quickly. Can you just give me one minute? It shouldn't take more than a minute.

Speaker speaker_1: No worries. Take your time.

Speaker speaker_2: Yeah. Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. So, um, the preventative care is covered under StayHealthy MEC TeleRx, so it's already covered preventative care, ACA compliant. Ensure Plus, Ensure Plus Enhanced doesn't bring anything extra to it? Um...

Speaker speaker_1: Cor- correct. So the, the Ensure Plus plans, those would not cover your preventative healthcare services. Now you can combine one of the Ensure Plus plans with the StayHealthy MEC just to have the preventative healthcare services as well as the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... hospitals, doctors, medications if you wanted to, but it's totally up to you.

Speaker speaker_2: Oh, I see. So it doesn't have to be one or the other. I can combine? Oh.

Speaker speaker_1: Correct.

Speaker speaker_2: ... uh, Stay Healthy, uh, and one of these Insurance Plus packages, right?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Okay, okay. Gotcha. Okay. I guess, uh, what I'm gonna do is do Stay Healthy, Make, uh, uh, TeleRx, and then Insure Plus. not the enhanced one-

Speaker speaker_1: But the basic?

Speaker speaker_2: ... uh, for the family. Yep.

Speaker speaker_1: Okay, so let's see here. So, the Insure Plus basic, the dental and vision, and the MEC TeleRx for employee plus family would make your total deductions \$83.29 a week, okay?

Speaker speaker_2: Okay.

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

Speaker speaker_2: Yes.

Speaker speaker_1: So, I'm going to go ahead and save that, and add your dependents down real quick. And what's your spouse's first name?

Speaker speaker_2: Her name is, uh, Ozlem, O-Z-L-E-M.

Speaker speaker_1: L-E-M? Okay.

Speaker speaker_2: And last, last name is different. Her last name is O-Z K-A-Y-A.

Speaker speaker_1: Okay. And do you have her Social by any chance?

Speaker speaker_2: I do not, and she's out of town right now, but I can certainly get it later.

Speaker speaker_1: No worries.

Speaker speaker_2: Yeah.

Speaker speaker_1: So I can put in zeros for all now, for right now as a placeholder. But when you do have the Social, just give us a call back so we can add it to the coverage, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, and what's her date of birth?

Speaker speaker_2: Her date of birth is, um, August 24th, 1977.

Speaker speaker_1: '77, okay. And then the first child's...

Speaker speaker_2: Uh, yeah, her name is Desne. It's D-E-S-N-E.

Speaker speaker_1: D-E... Okay.

Speaker speaker_2: D-E-S-N, as in nasty, E. And the same last name as mine, Karablis.

Speaker speaker_1: Karablis, okay. And do you have the Social, or no?

Speaker speaker_2: I do not.

Speaker speaker_1: Okay, no worries. Zeros, child... And her date of birth?

Speaker speaker_2: May 28th, mm, 2011.

Speaker speaker_1: 2011, okay. And the second child?

Speaker speaker_2: His name is Arda, A-R-D, as in David, A.

Speaker speaker_1: Okay.

Speaker speaker_2: And last name is same as mine.

Speaker speaker_1: Okay. Zeros, child... And his date of birth?

Speaker speaker_2: Um, that is May 17th, 2013.

Speaker speaker_1: 2013, okay. And the last child?

Speaker speaker_2: Uh, his name is Derin, D-E-R-I-N.

Speaker speaker_3: Your dad wants to talk to you about Windows, if you want, and your -

Speaker speaker_2: Hold on one second, please.

Speaker speaker_1: No worries.

Speaker speaker_2: Okay, I'm here.

Speaker speaker_1: Okay, and what's, uh, his date of birth?

Speaker speaker_2: Uh, November 17th, 2016.

Speaker speaker_1: ... 2016, okay. Let's see. So, like I said earlier, once you do have all of your dependents' Socials, just give us a call back so we can add them to the coverage. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, I do want to let you know that this is future coverage, so this coverage won't actually begin until January. However, pending enrollments do take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$83.29 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.

Speaker speaker_2: Okay.

Speaker speaker_1: Other than that, is there anything else I could help you out with today?

Speaker speaker_2: Okay, so the coverage start is of, uh, January 1st, right?

Speaker speaker_1: Uh, give or take. So, uh-

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: ... that's typically, we're presuming it around the 6th. So, you'll have deductions come out that week before for you to have active coverage around the 6th.

Speaker speaker_2: Okay, okay. Gotcha. Um, do I have any questions? I do have one quick question here. So, this is the first time I'm enrolling in a plan like this, that's not your, um, typical major health insurance plan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, so let's say, uh... And, you know, tell me if you're not the right person to ask these questions, or maybe you are, I don't know. But, um, yeah, for like, a, let's say, a traffic accident happens and, uh, somebody gets injured and goes to the hospital or whatever, has a major ER visit. Uh, how, w- what, um... Ho- like, how much of the hospital bills or, you know, all these, um, you know, hospital bills and imaging and stuff like that, would it, would it cover?

Speaker speaker_1: Um, sure.

Speaker speaker_2: You know, is this like a fixed amount, or...?

Speaker speaker_1: Yeah, it's a set dollar amount, I do know that. Um, so I do know that the insurance carrier will pay up to that certain dollar amount, so whatever is in the benefit guide is what they'll pay for that service, and then whatever the remaining balance is would be your responsibility.

Speaker speaker_2: Okay, and all of these details are in the package, right?

Speaker speaker_1: Correct, yes sir. Under the Plan Benefit Summaries page.

Speaker speaker_2: Okay, gotcha. I'll, I'll give you some more detail and yeah, I'll clarify any questions. So, yeah, thank you very much.

Speaker speaker_1: Is there anything else I can help you with today?

Speaker speaker_2: Uh, no, thank you.

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

Speaker speaker_2: Y- you too. Thank you. Bye.

Speaker speaker_1: Bye-bye.