

## **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? Hi. I don't know anything about this, and I just kind of wanted to know what, what this plan or program is and how it works and everything. Okay. Um, well us at Benefits and a Card, we are the plan administrators for staffing agencies, so what's the staffing agency you work for? Uh, I work for, I believe it's called Oxford. Oxford, I... That's probably what it is. Okay. So Oxford Global- Oxford Global Resources. Okay. Um, so yeah. So we are their benefit administrators, so we deal with their health insurance. However, there are things offered like medical, dental, vision insurance. Um, were you given a benefit guide through them by any chance or no? Uh, I... Maybe. I don't know. It probably was emailed. Okay, 'cause I was gonna email you a copy of one just to be on the safe side. Um, so let's see. Let me try pulling a benefit guide up. So yeah. So they do offer a few medical plans. One of them that just covers preventative healthcare services, uh, at \$16.11. So like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, two other medical plans, the Insure Plus Plans, now those actually cover your hospital visits, doctor visits and medications. Um, the only major difference is how much the insurance carrier just pays to cover things. Um, but those range from \$18 a week to \$25.17. And they do offer other things like short-term disability, vision, dental, term life which is, uh, life insurance as well. Okay. I'm interested in medical, dental and vision. Okay. Um, so let me try pulling your file and get you enrolled. What's the last four of your social? 9446. And what was your first and last name? Joy Curfman. Curfman. Okay. And for security purposes, could you verify the home address including city, state and zip code, Joy? 5117 Applegate Drive, Fort Worth, Texas 76119. And confirm your date of birth. 06/07/77. And a good telephone number has a 682-978-3241? Um, actually I did update that through them. They must not have updated it with you guys. It is, uh, 682-430-9816. And just to confirm, 682-430-9816? Yes, sir. And the email I have is joylynn24@yahoo? Yes. That's correct. Okay. So let's see here. So dental and vision for sure. Um, which medical plan? The MEC, uh, or the en- one of the Insure Plus Plans? Um, probably the Insure Plus Plan. That count, that... Does that have prescription coverage you said? Yes. So it covers hospitals, doctors and medications. Yes, ma'am. Okay. It would probably be one of those two. Okay. So you have the basic at \$18 or the enhanced at \$25.17. Okay. And what's the difference between the two? Um, so the only major difference is how much the insurance carrier pays to cover things. So say for example, let's see here, so say for example you have to get, uh, annual first occurrence hospital surgery. So say if you have to get surgery in a hospital, under the Insure Plus Basic the insurance carrier pays \$500 a day. While under the Insure Plus Enhanced they pay out \$1500 a day. So like I said, that's pretty much the only major difference. You have more coverage. Okay. And, uh, like doctor visits and medication, is it the

same or is it different? Uh, so let's see. So doctor visits, let's see. Physicians are pretty much the same for physicians or doctor's office. Um, medications as well, up to \$30 for generic prescriptions. Um, but yeah, the only thing that's pretty much different is, uh, the hospital confinement stuff. Okay. Um, and it's 18 or 25? Correct. How much... Before I make this decision, how much is the vision and dental? Um, vision would be \$2.15 while dental \$3.64 for employee only. Okay. Yes. And it's just me, so that's fine. Yeah. Um, let's go ahead and do... The, the enrollment ends today, correct? Um, it says December 19th, so should end tomorrow by end of day. Tomorrow. Okay. Okay, so if I would pick, if I would pick the enhanced one, the more expensive one, and then I took a look at your, um, benefits that you emailed me, if I decide to go back to the other one, can I change it still today? Uh, yes, ma'am. Okay. Let's go ahead and do the enhanced and then I'll call back if I want to drop... Before the end of enrollment tomorrow. Okay. So let's see here. So dental, vision and the Insure Plus Enhanced all for employee only, correct? Correct. Okay. So doing all of those will make your total deductions \$30.96 a week. Do you authorize Oxford Global to make that deduction for you? Yes, sir. Okay. So I'll go ahead and save that. Um, so I do wanna let you know that 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 36, \$30 and, or 96 cents 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, um, but I went ahead and emailed you a copy of that benefit guide as well. Um, email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsandacard.com, okay? Okay. Awesome. But other than that, is there anything else I can help you out with today, Joy? Um, you know, let me actually, let me actually drop back to the not the Enhanced Plus, just the basic one. Just do the basic? Okay. Yeah, the 18 a paycheck. Okay. So doing that one instead of the enhanced would make the new total deductions \$23.79, okay? Okay. So it's only a difference of like \$7, right? Correct. Mm-hmm. Okay. Let's go ahead. W- whatever you have in the system is fine. What I'm gonna do is, is read the email when you send it and then, um, if I need to change it, I will. Okay. So just leave everything the same with the enhanced and stuff? Yes. Yes. Okay. Okay. So I'll go ahead and keep that the same for you. Is there anything else I can help you out with today, Joy? No, sir. Awesome. Well, thank you for calling Benefits and 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 and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. I don't know anything about this, and I just kind of wanted to know what, what this plan or program is and how it works and everything.

Speaker speaker\_1: Okay. Um, well us at Benefits and a Card, we are the plan administrators for staffing agencies, so what's the staffing agency you work for?

Speaker speaker\_2: Uh, I work for, I believe it's called Oxford. Oxford, I... That's probably what it is.

Speaker speaker\_1: Okay. So Oxford Global-

Speaker speaker\_2: Oxford Global Resources.

Speaker speaker\_1: Okay. Um, so yeah. So we are their benefit administrators, so we deal with their health insurance. However, there are things offered like medical, dental, vision insurance. Um, were you given a benefit guide through them by any chance or no?

Speaker speaker\_2: Uh, I... Maybe. I don't know. It probably was emailed.

Speaker speaker\_1: Okay, 'cause I was gonna email you a copy of one just to be on the safe side. Um, so let's see. Let me try pulling a benefit guide up. So yeah. So they do offer a few medical plans. One of them that just covers preventative healthcare services, uh, at \$16.11. So like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, two other medical plans, the Insure Plus Plans, now those actually cover your hospital visits, doctor visits and medications. Um, the only major difference is how much the insurance carrier just pays to cover things. Um, but those range from \$18 a week to \$25.17. And they do offer other things like short-term disability, vision, dental, term life which is, uh, life insurance as well.

Speaker speaker\_2: Okay. I'm interested in medical, dental and vision.

Speaker speaker\_1: Okay. Um, so let me try pulling your file and get you enrolled. What's the last four of your social?

Speaker speaker\_2: 9446.

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

Speaker speaker\_2: Joy Curfman.

Speaker speaker\_1: Curfman. Okay. And for security purposes, could you verify the home address including city, state and zip code, Joy?

Speaker speaker\_2: 5117 Applegate Drive, Fort Worth, Texas 76119.

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

Speaker speaker\_2: 06/07/77.

Speaker speaker\_1: And a good telephone number has a 682-978-3241?

Speaker speaker\_2: Um, actually I did update that through them. They must not have updated it with you guys. It is, uh, 682-430-9816.

Speaker speaker\_1: And just to confirm, 682-430-9816?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: And the email I have is joylynn24@yahoo?

Speaker speaker\_2: Yes. That's correct.

Speaker speaker\_1: Okay. So let's see here. So dental and vision for sure. Um, which medical plan? The MEC, uh, or the en- one of the Insure Plus Plans?

Speaker speaker\_2: Um, probably the Insure Plus Plan. That count, that... Does that have prescription coverage you said?

Speaker speaker\_1: Yes. So it covers hospitals, doctors and medications. Yes, ma'am.

Speaker speaker\_2: Okay. It would probably be one of those two.

Speaker speaker\_1: Okay. So you have the basic at \$18 or the enhanced at \$25.17.

Speaker speaker\_2: Okay. And what's the difference between the two?

Speaker speaker\_1: Um, so the only major difference is how much the insurance carrier pays to cover things. So say for example, let's see here, so say for example you have to get, uh, annual first occurrence hospital surgery. So say if you have to get surgery in a hospital, under the Insure Plus Basic the insurance carrier pays \$500 a day. While under the Insur- Insure Plus Enhanced they pay out \$1500 a day. So like I said, that's pretty much the only major difference. You have more coverage.

Speaker speaker\_2: Okay. And, uh, like doctor visits and medication, is it the same or is it different?

Speaker speaker\_1: Uh, so let's see. So doctor visits, let's see. Physicians are pretty much the same for physicians or doctor's office. Um, medications as well, up to \$30 for generic prescriptions. Um, but yeah, the only thing that's pretty much different is, uh, the hospital confinement stuff.

Speaker speaker\_2: Okay. Um, and it's 18 or 25?

Speaker speaker\_1: Correct.

Speaker speaker\_2: How much... Before I make this decision, how much is the vision and dental?

Speaker speaker\_1: Um, vision would be \$2.15 while dental \$3.64 for employee only.

Speaker speaker\_2: Okay. Yes. And it's just me, so that's fine.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Um, let's go ahead and do... The, the enrollment ends today, correct?

Speaker speaker\_1: Um, it says December 19th, so should end tomorrow by end of day.

Speaker speaker\_2: Tomorrow. Okay. Okay, so if I would pick, if I would pick the enhanced one, the more expensive one, and then I took a look at your, um, benefits that you emailed me, if I decide to go back to the other one, can I change it still today?

Speaker speaker\_1: Uh, yes, ma'am.

Speaker speaker\_2: Okay. Let's go ahead and do the enhanced and then I'll call back if I want to drop... Before the end of enrollment tomorrow.

Speaker speaker\_1: Okay. So let's see here. So dental, vision and the Insure Plus Enhanced all for employee only, correct?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. So doing all of those will make your total deductions \$30.96 a week. Do you authorize Oxford Global to make that deduction for you?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Okay. So I'll go ahead and save that. Um, so I do wanna let you know that 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 36, \$30 and, or 96 cents 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, um, but I went ahead and emailed you a copy of that benefit guide as well. Um, email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsandacard.com, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Awesome. But other than that, is there anything else I can help you out with today, Joy?

Speaker speaker\_2: Um, you know, let me actually, let me actually drop back to the not the Enhanced Plus, just the basic one.

Speaker speaker\_1: Just do the basic? Okay.

Speaker speaker\_2: Yeah, the 18 a paycheck.

Speaker speaker\_1: Okay. So doing that one instead of the enhanced would make the new total deductions \$23.79, okay?

Speaker speaker\_2: Okay. So it's only a difference of like \$7, right?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Mm-hmm. Okay. Let's go ahead. W- whatever you have in the system is fine. What I'm gonna do is, is read the email when you send it and then, um, if I need to change it, I will.

Speaker speaker\_1: Okay. So just leave everything the same with the enhanced and stuff?

Speaker speaker\_2: Yes. Yes.

Speaker speaker\_1: Okay. Okay. So I'll go ahead and keep that the same for you. Is there anything else I can help you out with today, Joy?

Speaker speaker\_2: No, sir.

Speaker speaker\_1: Awesome. Well, thank you for calling Benefits and 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.