

## Transcript: Pamela

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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 Pamela speaking. How may I help you? Hello. This is Sevda. I'm a consultant with Oxford Consulting, uh, Company, and I'm also enrolled in, uh, Benefits in Card medical and dental. Um, I'm just wondering, I have my policy certification number and everything. I am... Am I enrolled in only, um, Stay Healthy or, um... The other one is, uh, the, this third one, um... Let me see. I just wrote it here. Benefits in Card. So I'm just wanna know, I just wanna know what I enrolled. Would you able to check if I give my, um, ID number? Okay. May I have the last four digits of your Social? Social, yes. 2423. And who do you work, you say you work for Oxford? Yes. That's correct. Your first and last name? Sevda Aslan. Mrs. Aslan, for security reasons, and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Uh, address is 13007 Willow Forest Drive, Louisville, Kentucky. ZIP code is 40245. Um, birthday? Yes. 11/03/1966. Thank you for the information. We have a phone number on file, 502-797-3867. And your email is your first name C your last name @gmail.com. Yes. That's correct. Mm-hmm. Let's see. You have two different- So you are enrolled- Mm-hmm. You are enrolled in the Insure Plus Enhance- Mm-hmm. ... and Dental for you and your family. So, in the, in that one, is, uh, medical Stay Healthy is included? No, ma'am. So, but, um, Stay Healthy is health insurance, right? It's, yes, it's for preventive care. Can I switch to Stay Healthy? You wanna add it to it? Um, what are the differences? Well, with the Stay Healthy, it's only for preventive care. Let's say if you need to do your pap smear, mammogram, uh, cholesterol- Mm-hmm. ... screenings, immunizations. Mm-hmm. Those type of preventive care. Mm-hmm. It is not covered with Insure Plus. Mm-hmm. And you have to use a participating provider in order for the procedures to be covered 100%. Mm-hmm. Mm-hmm. And you are responsible for the doctor's visit premium. But if you decide to add it to the Insure Plus- Mm-hmm. ... um, whatever the Insure Plus paying for the doctor visit, you could apply it to that visit. So Stay Healthy is already included in, um, in the other one? No. It's a standalone. I mean, you don't have to choose any other plan to take the Stay Healthy. Um- It's another medical plan. It's just that you cannot use this to go to the hospital. So that's why I'm confused. Like I read carefully all the information and everything. With the current situation, if d- I don't have a d- um, I don't have preventive care, right? No. So this is just only having the cost of anything, like hospital admission or anything. But what I need is the health insurance. That the one that you have is health insurance. It just do not cover your preventive care. You could go to the hospital with the plan that you have. You could- Mm-hmm. ... go to the doctor's office. Um. Mm-hmm. And you could use it. Now, when it comes to preventive- But how can I use it? How much is it covered? How much, how much, like how much cost will be covered with that insurance? Well, it all depends on the br- uh, the procedures or the benefits that you use, because let's say if you go to the hospital-

Mm-hmm. ... with, um- Benefit... ... the plan that you have... Wait one second. And we'll pull up this benefit. I will give you more information. Okay, so the plan that you have- Mm-hmm. ... let's say if you need to go to the hospital- Yes. ... for, uh, confinement, they would ch- they will cover \$100 a day. Uh, intensive care. 100%? 100%? No, ma'am. No, ma'am. This insurance already have that set amount that they're going to cover. Anything above that amount is your responsibility. I don't know if you're aware that these are not like major insurance. That's what I'm really... Maybe I should just cancel those. Like, um, I don't think that this will be helpful to me. No problem. I don't see any, I don't see any benefits of using this and I'm, I'm supposed to pay almost \$200 per month. I understand. Yeah. I, could you please just cancel the enrollment? No problem. The process of the cancellation does take one to two weeks for all changes to be processed. Mm-hmm. You might experience one or two deductions- Mm-hmm. ... while the process is being done. Mm-hmm. And you can use the benefits meanwhile. Yeah. Is there anything else I could help you? I mean, um, that Get Health Hea... how much it's covering if I go to doctor office? Yeah, just, yes, yeah, I'm just gonna cancel my enrollment. This is such a bad idea. It covers 75. Uh-huh. It covers \$75 towards the visit. Just the visit, um, but not the rest, right? Because usually the visit is \$200. What was that? Usually the visits are around \$200. But that's what the insurance going to cover, \$75. \$75. Yeah, um, I think, um, it's better I'm just gonna cancel my enrollment. Wow. Mm-hmm. Like I said, it takes one to two weeks for changes to be completed. Um, yeah. Yeah. Dental is \$10, right? Per mo- per week? Yes. I can have the, um, I can have the dental just for me and for my son. Okay. So- I will have only dental insurance. Just be aware if you cancel- Mm-hmm. ... and you decide to call back to restate it, you won't be able to do so. So I'm gonna cancel the medical and keep the dental. That's how it, that's what you wanted me to do, right? Yeah, because I really don't understand how the medical, uh, part works. And I have- But like I said- I have no- It's like I said, this insurance is not like major insurance. Yeah, it's not. They have a set amount that they pay. Anything above that amount, so it's your responsibility. Yeah, um- So- ... it's not really helpful to me. Yeah. It's not really what I- No problem. ... am looking for. I just want to make sure that- Yeah. ... you want to keep the dental and cancel medical, right? Uh, yes, I just want to, I just want to keep the dental. Okay. So I went ahead and canceled the dental. Your premium will be, um, \$9.62 for you and your child. Same thing. Yes. It, it takes one to two weeks for all changes to be processed- Okay. ... for the cancellation. Mm-hmm. Um- I'm not gonna, I'm not gonna get paycheck for three weeks, so there won't be any payment? You're not gonna be covered. Sorry? If you're, if you don't, if we don't, if you don't get paid for the next three weeks- Uh-huh. ... you won't be covered. You could make the direct payment yourself if you would like to. Uh-huh. Um, but you won't be covered if you don't make the direct payment. Just to be aware of that. Okay. Okay, mm-hmm. So when you go back to work, they will start, um, they will take the... Renew, you know, taking the payment. I see. Now, if it's more than three weeks that you're gonna be out- Mm-hmm. ... at the fourth week, the insurance gonna be canceled. Okay. And you're gonna have to call us back to reinstate it. I see. Okay. All right? I got it. Mm-hmm. Sounds good? Yeah, thank you so much. I appreciate it. Um- Thank you for getting off the call. Yeah. Have a great rest of the day, ma'am. Thank you. Bye-bye. You too. 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 Pamela speaking. How may I help you?

Speaker speaker\_2: Hello. This is Sevda. I'm a consultant with Oxford Consulting, uh, Company, and I'm also enrolled in, uh, Benefits in Card medical and dental. Um, I'm just wondering, I have my policy certification number and everything. I am... Am I enrolled in only, um, Stay Healthy or, um... The other one is, uh, the, this third one, um... Let me see. I just wrote it here. Benefits in Card. So I'm just wanna know, I just wanna know what I enrolled. Would you able to check if I give my, um, ID number?

Speaker speaker\_1: Okay. May I have the last four digits of your Social?

Speaker speaker\_2: Social, yes. 2423.

Speaker speaker\_1: And who do you work, you say you work for Oxford?

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

Speaker speaker\_1: Your first and last name?

Speaker speaker\_2: Sevda Aslan.

Speaker speaker\_1: Mrs. Aslan, for security reasons, and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker\_2: Uh, address is 13007 Willow Forest Drive, Louisville, Kentucky. ZIP code is 40245. Um, birthday? Yes. 11/03/1966.

Speaker speaker\_1: Thank you for the information. We have a phone number on file, 502-797-3867. And your email is your first name C your last name @gmail.com.

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

Speaker speaker\_1: Mm-hmm. Let's see.

Speaker speaker\_2: You have two different-

Speaker speaker\_1: So you are enrolled-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: You are enrolled in the Insure Plus Enhance-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... and Dental for you and your family.

Speaker speaker\_2: So, in the, in that one, is, uh, medical Stay Healthy is included?

Speaker speaker\_1: No, ma'am.

Speaker speaker\_2: So, but, um, Stay Healthy is health insurance, right?

Speaker speaker\_1: It's, yes, it's for preventive care.

Speaker speaker\_2: Can I switch to Stay Healthy?

Speaker speaker\_1: You wanna add it to it?

Speaker speaker\_2: Um, what are the differences?

Speaker speaker\_1: Well, with the Stay Healthy, it's only for preventive care. Let's say if you need to do your pap smear, mammogram, uh, cholesterol-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... screenings, immunizations.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Those type of preventive care.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It is not covered with Insure Plus.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And you have to use a participating provider in order for the procedures to be covered 100%.

Speaker speaker\_2: Mm-hmm. Mm-hmm.

Speaker speaker\_1: And you are responsible for the doctor's visit premium. But if you decide to add it to the Insure Plus-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... um, whatever the Insure Plus paying for the doctor visit, you could apply it to that visit.

Speaker speaker\_2: So Stay Healthy is already included in, um, in the other one?

Speaker speaker\_1: No. It's a standalone. I mean, you don't have to choose any other plan to take the Stay Healthy.

Speaker speaker\_2: Um-

Speaker speaker\_1: It's another medical plan. It's just that you cannot use this to go to the hospital.

Speaker speaker\_2: So that's why I'm confused. Like I read carefully all the information and everything. With the current situation, if d- I don't have a d- um, I don't have preventive care, right?

Speaker speaker\_1: No.

Speaker speaker\_2: So this is just only having the cost of anything, like hospital admission or anything. But what I need is the health insurance.

Speaker speaker\_1: That the one that you have is health insurance. It just do not cover your preventive care. You could go to the hospital with the plan that you have. You could-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... go to the doctor's office. Um.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And you could use it. Now, when it comes to preventive-

Speaker speaker\_2: But how can I use it? How much is it covered? How much, how much, like how much cost will be covered with that insurance?

Speaker speaker\_1: Well, it all depends on the br- uh, the procedures or the benefits that you use, because let's say if you go to the hospital-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... with, um-

Speaker speaker\_2: Benefit...

Speaker speaker\_1: ... the plan that you have... Wait one second. And we'll pull up this benefit. I will give you more information. Okay, so the plan that you have-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... let's say if you need to go to the hospital-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... for, uh, confinement, they would ch- they will cover \$100 a day. Uh, intensive care.

Speaker speaker\_2: 100%? 100%?

Speaker speaker\_1: No, ma'am. No, ma'am. This insurance already have that set amount that they're going to cover. Anything above that amount is your responsibility. I don't know if you're aware that these are not like major insurance.

Speaker speaker\_2: That's what I'm really... Maybe I should just cancel those. Like, um, I don't think that this will be helpful to me.

Speaker speaker\_1: No problem.

Speaker speaker\_2: I don't see any, I don't see any benefits of using this and I'm, I'm supposed to pay almost \$200 per month.

Speaker speaker\_1: I understand.

Speaker speaker\_2: Yeah. I, could you please just cancel the enrollment?

Speaker speaker\_1: No problem. The process of the cancellation does take one to two weeks for all changes to be processed.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: You might experience one or two deductions-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... while the process is being done.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And you can use the benefits meanwhile.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Is there anything else I could help you?

Speaker speaker\_2: I mean, um, that Get Health Hea... how much it's covering if I go to doctor office? Yeah, just, yes, yeah, I'm just gonna cancel my enrollment. This is such a bad idea.

Speaker speaker\_1: It covers 75.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: It covers \$75 towards the visit.

Speaker speaker\_2: Just the visit, um, but not the rest, right? Because usually the visit is \$200.

Speaker speaker\_1: What was that?

Speaker speaker\_2: Usually the visits are around \$200.

Speaker speaker\_1: But that's what the insurance going to cover, \$75.

Speaker speaker\_2: \$75. Yeah, um, I think, um, it's better I'm just gonna cancel my enrollment.

Speaker speaker\_1: Wow.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Like I said, it takes one to two weeks for changes to be completed.

Speaker speaker\_2: Um, yeah.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Dental is \$10, right? Per mo- per week?

Speaker speaker\_1: Yes.

Speaker speaker\_2: I can have the, um, I can have the dental just for me and for my son.

Speaker speaker\_1: Okay. So-

Speaker speaker\_2: I will have only dental insurance.

Speaker speaker\_1: Just be aware if you cancel-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... and you decide to call back to restate it, you won't be able to do so. So I'm gonna cancel the medical and keep the dental. That's how it, that's what you wanted me to do, right?

Speaker speaker\_2: Yeah, because I really don't understand how the medical, uh, part works. And I have-

Speaker speaker\_1: But like I said-

Speaker speaker\_2: I have no-

Speaker speaker\_1: It's like I said, this insurance is not like major insurance.

Speaker speaker\_2: Yeah, it's not.

Speaker speaker\_1: They have a set amount that they pay. Anything above that amount, so it's your responsibility.

Speaker speaker\_2: Yeah, um-

Speaker speaker\_1: So-

Speaker speaker\_2: ... it's not really helpful to me. Yeah. It's not really what I-

Speaker speaker\_1: No problem.

Speaker speaker\_2: ... am looking for.

Speaker speaker\_1: I just want to make sure that-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... you want to keep the dental and cancel medical, right?

Speaker speaker\_2: Uh, yes, I just want to, I just want to keep the dental.

Speaker speaker\_1: Okay. So I went ahead and canceled the dental. Your premium will be, um, \$9.62 for you and your child. Same thing.

Speaker speaker\_2: Yes.

Speaker speaker\_1: It, it takes one to two weeks for all changes to be processed-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... for the cancellation.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um-

Speaker speaker\_2: I'm not gonna, I'm not gonna get paycheck for three weeks, so there won't be any payment?

Speaker speaker\_1: You're not gonna be covered.

Speaker speaker\_2: Sorry?

Speaker speaker\_1: If you're, if you don't, if we don't, if you don't get paid for the next three weeks-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... you won't be covered. You could make the direct payment yourself if you would like to.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Um, but you won't be covered if you don't make the direct payment. Just to be aware of that.

Speaker speaker\_2: Okay. Okay, mm-hmm.

Speaker speaker\_1: So when you go back to work, they will start, um, they will take the... Renew, you know, taking the payment.

Speaker speaker\_2: I see.

Speaker speaker\_1: Now, if it's more than three weeks that you're gonna be out-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... at the fourth week, the insurance gonna be canceled.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And you're gonna have to call us back to reinstate it.

Speaker speaker\_2: I see. Okay.

Speaker speaker\_1: All right?

Speaker speaker\_2: I got it. Mm-hmm.

Speaker speaker\_1: Sounds good?

Speaker speaker\_2: Yeah, thank you so much. I appreciate it. Um-

Speaker speaker\_1: Thank you for getting off the call.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Have a great rest of the day, ma'am.



Speaker speaker\_2: Thank you.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_2: You too. Bye-bye.