

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who is the individual speaking with? Yeah, hi. This is Satya. Um- And how may I assist you? I'm a... I'm sorry? How can I assist you? Yeah, I want to enroll in, uh, in a... enroll for medical benefits. I'm a Oxford employee. Okay. Oxford Global. And what are the last four digits of your Social? 2067. 2067? And repeat your name for me. Satyananda Alapati. Okay, if you can confirm your address and date of birth. 02/16/64. And your address? It's 6 Morgan Court, Montvale, New Jersey. Again, if you have that, I have a different address. What's your other address? The other address is 25570 Toller Square, Virginian, Chantilly. And the state? Virginia. Okay. And I have your phone number as 801-5584? That's right, yeah. Can I have your email address as satya1267@yahoo.com? That's right, yeah. Okay. And do you know what you're wanting to enroll in today? Uh, yeah, actually I want to enroll into medical and dental. Uh, I can do online, right? What would be the... my user ID here? I'm sorry. So- Or you can enroll me. Either way is fine. Yeah. You can enroll over the phone with me. Okay. Or you can go to www.mybiac.com/oxford and enroll online, however you prefer. Um, only thing is I don't know what would be my address, I mean email and, uh, password for this login. Is it Oxford? So you would have to register. You would click on where it says Confirm- Oh, I see. Yeah. You, you would click on the option that says Enroll/Decline Coverage, and you would register there. And, um... Uh, my email would be my personal email, right? Well, u- once you register, you'll put the email that you want to use. You'll have to register first, and then it will ask you for your information, and then you'll be able to log in. Got it. Okay. What I mean is, uh, I don't have to use Oxford, right? Yeah. Sorry, what was that? Oh, it says already registered for this email. Okay, one second. Maybe I do, I do have a registration, I guess, here. Okay. Actually, let me do it over the phone. Sorry. No, it's, it's fine. Yeah. Okay. So what do I need to provide for you? Um, which... just, uh, the options that you want for that plan, for the coverage. Oh, okay. Okay. Do you have a health coverage? Uh, like, uh, uh, what, what are the options we have? So they do offer two medical plans. Okay. Um, give me one moment. I'm sorry about that. No worries. Okay. So they do have two medical plans, the Insure Plus Basics and the Insure Plus Enhanced. These plans don't have copays or and they don't require you to see a doctor in a network. Okay. Um, the basic is \$18 a week. The enhanced is 25.17. Um, and then the difference between the two is the dollar amount that they cover for each service. One second. Okay. Um, sorry, can you repeat me again? Uh... So one is with... Yeah, sorry, can you repeat me again? Hello? Yes. So there's two plans that are offered. Mm-hmm. And one is the Insure Plus Basics for \$18 a week, and the other's Insure Plus Enhanced for 25.17 a week. Um, the difference between the two plans is the dollar amount that they cover for each service. I see. But this is for health insurance? Yes, for healthcare. How come it's only \$25 per week? Uh, yes, it's \$25 a week. That's for that medical plan. Oh. So what's the deductible like? There's

no deduc- there's no deductibles or copays. They only cover each service a certain amount. I see. Uh, usually I pay a lot more. That's why I'm wondering what am I missing. Is it...? It- It's 'cause they're limited by the plan so they only cover a certain amount. Mm-hmm. So for example... I'll give you an example. If you were to go to the physician's office, both plans- Mm-hmm. ... only cover \$50 of that visit. Okay. If you were to go to the- the intensive care unit, the Basics only covers \$200 a day, and the Insurance Plus- the Insurance Plus Enhanced only covers \$400 a day. Oh, I see. That's why the Plus is... Okay. Yeah. Yeah, we can- I think I will take Insurance Plus. But which one? The Basic or the Enhanced? The one for 18 or the one for... um, or the other one? The other- the Enhanced one. The bet- uh, the better plan. You know? Okay. The better plan. 25.17. Yeah. Is the coverage for just yourself? Yeah. Okay. And you said dental as well, right? Uh, no. Dental we can hold off. How much is dental usually? Dental is \$3.95... No, I'm sorry. \$3.64 a week. I see. What does it cover? It covers preventative visits at 100%, which is your basic cleaning and checkup once per six months. Um, non-surgical extractions, fillings, and X-rays is covered at 80% after you pay the \$50 deductible, and things like crowns and braces are not covered. Oh, I see. It's okay. I don't need dental still. Yeah. So anything else? Nope. No, that's it, right? So we'll take one or two weeks... Yep, so we'll take one or two weeks- Yeah. ... for this to happen. It just needs to start making deductions. Mm-hmm. Once they do, the following Monday you become active and then later that week you'll receive your dental card in your mail, and your medical will go to your email. Your weekly deductions are going to be of \$28.81. Okay. And, uh, can I get a- a digital copy please? Digital copy of which? Uh, the health insurance. Yes, your- your dig- your medical card will go to your email virtually. Awesome. Nice. Okay. And, uh, okay. Thank you very much. I will- No problem. Okay. Thank you so much for calling, you have a great rest of your day. We are done, right? Yeah. Yeah. Yeah. Cool. You too. Bye.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who is the individual speaking with?

Speaker speaker_1: Yeah, hi. This is Satya. Um-

Speaker speaker_0: And how may I assist you?

Speaker speaker_1: I'm a... I'm sorry?

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Yeah, I want to enroll in, uh, in a... enroll for medical benefits. I'm a Oxford employee.

Speaker speaker_0: Okay. Oxford Global. And what are the last four digits of your Social?

Speaker speaker_1: 2067.

Speaker speaker_0: 2067? And repeat your name for me.

Speaker speaker_1: Satyananda Alapati.

Speaker speaker_0: Okay, if you can confirm your address and date of birth.

Speaker speaker_1: 02/16/64.

Speaker speaker_0: And your address?

Speaker speaker_1: It's 6 Morgan Court, Montvale, New Jersey. Again, if you have that, I have a different address.

Speaker speaker_0: What's your other address?

Speaker speaker_1: The other address is 25570 Toller Square, Virginian, Chantilly.

Speaker speaker_0: And the state?

Speaker speaker_1: Virginia.

Speaker speaker_0: Okay. And I have your phone number as 801-5584?

Speaker speaker_1: That's right, yeah.

Speaker speaker_0: Can I have your email address as satya1267@yahoo.com?

Speaker speaker_1: That's right, yeah.

Speaker speaker_0: Okay. And do you know what you're wanting to enroll in today?

Speaker speaker_1: Uh, yeah, actually I want to enroll into medical and dental. Uh, I can do online, right? What would be the... my user ID here?

Speaker speaker_0: I'm sorry. So-

Speaker speaker_1: Or you can enroll me. Either way is fine. Yeah.

Speaker speaker_0: You can enroll over the phone with me.

Speaker speaker_1: Okay.

Speaker speaker_0: Or you can go to www.mybiac.com/oxford and enroll online, however you prefer.

Speaker speaker_1: Um, only thing is I don't know what would be my address, I mean email and, uh, password for this login. Is it Oxford?

Speaker speaker_0: So you would have to register. You would click on where it says Confirm-

Speaker speaker_1: Oh, I see.

Speaker speaker_0: Yeah. You, you would click on the option that says Enroll/Decline Coverage, and you would register there. And, um...

Speaker speaker_1: Uh, my email would be my personal email, right?

Speaker speaker_0: Well, u- once you register, you'll put the email that you want to use. You'll have to register first, and then it will ask you for your information, and then you'll be able to log

in.

Speaker speaker_1: Got it. Okay. What I mean is, uh, I don't have to use Oxford, right? Yeah.

Speaker speaker_0: Sorry, what was that?

Speaker speaker_1: Oh, it says already registered for this email. Okay, one second. Maybe I do, I do have a registration, I guess, here. Okay. Actually, let me do it over the phone. Sorry.

Speaker speaker_0: No, it's, it's fine. Yeah.

Speaker speaker_1: Okay. So what do I need to provide for you?

Speaker speaker_0: Um, which... just, uh, the options that you want for that plan, for the coverage.

Speaker speaker_1: Oh, okay. Okay. Do you have a health coverage? Uh, like, uh, uh, what, what are the options we have?

Speaker speaker_0: So they do offer two medical plans.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, give me one moment. I'm sorry about that.

Speaker speaker_1: No worries.

Speaker speaker_0: Okay. So they do have two medical plans, the Insure Plus Basics and the Insure Plus Enhanced. These plans don't have copays or and they don't require you to see a doctor in a network.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the basic is \$18 a week. The enhanced is 25.17. Um, and then the difference between the two is the dollar amount that they cover for each service.

Speaker speaker_1: One second. Okay. Um, sorry, can you repeat me again? Uh... So one is with... Yeah, sorry, can you repeat me again? Hello?

Speaker speaker_0: Yes. So there's two plans that are offered.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And one is the Insure Plus Basics for \$18 a week, and the other's Insure Plus Enhanced for 25.17 a week. Um, the difference between the two plans is the dollar amount that they cover for each service.

Speaker speaker_1: I see. But this is for health insurance?

Speaker speaker_0: Yes, for healthcare.

Speaker speaker_1: How come it's only \$25 per week?

Speaker speaker_0: Uh, yes, it's \$25 a week. That's for that medical plan.

Speaker speaker_1: Oh. So what's the deductible like?

Speaker speaker_0: There's no deduc- there's no deductibles or copays. They only cover each service a certain amount.

Speaker speaker_1: I see. Uh, usually I pay a lot more. That's why I'm wondering what am I missing. Is it...?

Speaker speaker_0: It- It's 'cause they're limited by the plan so they only cover a certain amount.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So for example... I'll give you an example. If you were to go to the physician's office, both plans-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... only cover \$50 of that visit.

Speaker speaker_1: Okay.

Speaker speaker_0: If you were to go to the- the intensive care unit, the Basics only covers \$200 a day, and the Insurance Plus- the Insurance Plus Enhanced only covers \$400 a day.

Speaker speaker_1: Oh, I see. That's why the Plus is... Okay. Yeah. Yeah, we can- I think I will take Insurance Plus.

Speaker speaker_0: But which one? The Basic or the Enhanced? The one for 18 or the one for... um, or the other one?

Speaker speaker_1: The other- the Enhanced one. The bet- uh, the better plan. You know?

Speaker speaker_0: Okay.

Speaker speaker_1: The better plan.

Speaker speaker_0: 25.17.

Speaker speaker_1: Yeah.

Speaker speaker_0: Is the coverage for just yourself?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And you said dental as well, right?

Speaker speaker_1: Uh, no. Dental we can hold off. How much is dental usually?

Speaker speaker_0: Dental is \$3.95... No, I'm sorry. \$3.64 a week.

Speaker speaker_1: I see. What does it cover?

Speaker speaker_0: It covers preventative visits at 100%, which is your basic cleaning and checkup once per six months. Um, non-surgical extractions, fillings, and X-rays is covered at

80% after you pay the \$50 deductible, and things like crowns and braces are not covered.

Speaker speaker_1: Oh, I see. It's okay. I don't need dental still. Yeah. So anything else?

Speaker speaker_0: Nope.

Speaker speaker_1: No, that's it, right?

Speaker speaker_0: So we'll take one or two weeks... Yep, so we'll take one or two weeks-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... for this to happen. It just needs to start making deductions.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Once they do, the following Monday you become active and then later that week you'll receive your dental card in your mail, and your medical will go to your email. Your weekly deductions are going to be of \$28.81.

Speaker speaker_1: Okay. And, uh, can I get a- a digital copy please?

Speaker speaker_0: Digital copy of which?

Speaker speaker_1: Uh, the health insurance.

Speaker speaker_0: Yes, your- your dig- your medical card will go to your email virtually.

Speaker speaker_1: Awesome. Nice. Okay. And, uh, okay. Thank you very much. I will-

Speaker speaker_0: No problem.

Speaker speaker_1: Okay.

Speaker speaker_0: Thank you so much for calling, you have a great rest of your day.

Speaker speaker_1: We are done, right? Yeah. Yeah.

Speaker speaker_0: Yeah.

Speaker speaker_1: Cool. You too. Bye.