

Transcript: Sara

Marulanda-4909950776164352-5761834822975488

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. Ma- may I have your name please? Uh, yes. My first name is Quentin. That's Q-U-E-N-T-I-N, and then my last name is Harrison, H-A-R-R-I-S-O-N. I was calling in response to the email I received, uh, last month on December 10th, in relation to my BIC, my Benefits in a Card. Okay. I was wondering if you- Okay. ... um, could set that up. Good. Did you say that's from December the 10th? Yes. Okay. Eh, may I have the name of the agency that you are working with and the last four of your Social Security number? It's Oxford Global Resources, and the last four of my Social are 0603. Thank you very much. And just for security purposes, can you please verify your address and, uh, date of birth? Um, March 9th, 1985. And my address is 921 Myrtle Street, Northeast, and that's apartment number 109, Atlanta, Georgia 30309. But I'm getting ready to move in three days, um, up to Philadelphia, so I can provide you with that new address if you need it. Yes, that would be great. Uh, what is the new address? The new address is gonna be 914 West Susquehanna, and that's spelled S-U-S-Q-U-E-H-A-N-N-A, Avenue, West Susquehanna Avenue, and it's apartment 3A, as in apple, and that's Philadelphia, Pennsylvania, 19122. And what is the zip code again? One, nine...? 19122. 19122. Okay, thank you very much. And is your email QuHarrison85@hotmail.com? That is correct. And is your phone number 770-624-9953? That is correct. Thank you very much. So give me just a minute while I check this file. Take your time. Thank you. Okay, the message they sent you was, um, just to let you know about the company open enrollment period. Uh, but it's gone already. It was from December 24th to the 18th. Oh, so wait, I, I thought it said that I had 30 days from the 10th. Okay, hold on. No, the 30 days... Okay, company open enrollment period, December the 4th to the 18th. Now, let me check your personal open enrollment. 'Cause I didn't receive the email until December 10th, um, 2024 at 4:14. I know I was kinda... I didn't mean to come in so close. It's just that I've been preparing for this move and working remotely at this job, uh, through the agency and, you know, the holidays. But, um, if I missed it, then I guess I missed it. I understand that. Give me just one minute. I'm checking your personal open enrollment period. Number 230. Okay, you have until January... until the 10th to enroll, based on your personal open enrollment period, because your company open enrollment period, that one is done already. So if you want to enroll, this is the time that you can enroll. Okay, so I didn't miss it then. No, you didn't miss it for the... this week. Okay. I had written myself a note Friday, um, to call in on this Monday morning. Okay. Um... Um, would you like to enroll now? Would you like information? Yes. Would you like me to s- Yes, I just wanted to go kind of through the, the plans that were available and then to go ahead and set up enrollment. Okay. Uh, have they provided you with the benefit guide already or not? Let me see here. Let me just pull... hold on just a moment. Of course, it's not going to download. Okay. Hold on. 'Cause it's just gonna be

me, so I'm not gonna be declaring anything for anyone else, so it's just me. Okay, per- that's okay. And, uh, it looks like... 'cause I'm gonna do vision, dental, and then the, um... I always struggle with which health one to get. Um... 'Cause I see the plan benefit summaries, but it, it... I don't know which, like one that's, I'm trying to figure out which one to take, 'cause it shows like- Okay. Uh, I'm sorry. Go ahead. Okay, they have, um, there is one preventive care plan. If you go to page number two, the one with the two on the bottom. You have, uh, plan benefit summaries? Yes. Under the... Okay, on the left side, you click Benefits. Oh, I see, weekly deductions. Yes. And then you're gonna read there, the Stay Healthy MEC TeleRx, that is preventive care plan. That one is showing like nothing is include there, because that one is just preventative. But on page number eight, they will explain what, uh, MEC TeleRx will cover, which is one physical journey examination. Um, it will include virtual urgent care, Free Rx. And, uh, it will inc- screenings like blood pressure, aorta an-aneurysm, cholesterol, colore- colorectal cancer screenings, depression, diabetes, hepatitis, HIV, tuberculosis. It will, um, cover aspirins and immunizations like influenza, tetanus, diptheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumoco- meningococcal, hepatitis A and B. This plan will not cover any doctor visitations or hospital, uh, indemnity, because it's, this is just preventive care. Okay. This one will cost you \$16.11 per week. Now, the in- the next two plans, Ensure Plus and Ensure Plus Enhanced, they will cover hospital indemnities and hospital indemnity, um, doctor, uh, visitations, uh, group accident, group accident is included as well. Uh, the only difference between those two plans is how much each one will cover, because these plans will cover a flat fee. They don't cover a percentage after a deductible. Okay. The other things you are allowed to do is get, uh, one of the Ensure Plus, which are the medicals, and the Stay Healthy MEC TeleRx if you want, uh, because that one is a preventive, like a complement, or you can have just one of those. And obviously, the additional benefits options like short-term, vision, dental, and term life. You already say that, uh, you want dental and vision. Okay. I think the Ensure Plus Enhanced, does that include the vision and the dental? Or those are separate ones I have? No, they're all separate. They're separate. Okay. I think I'm gonna go ahead and just go with the, um... So the Ensure Plus Enhanced, would that be the best one to get just to kind of give me the best coverage, I'm assuming? I think it's the one that most cover, because for daily hospital confinement, it will cover \$100 per day. For intensive care or coronary care unit, it will cover \$400 per day. Uh, for annual care recurrence in hospital will cover \$1,500. For surgical will cover up to \$2,000 based on surgical ... Mm-hmm. ... and both of the plans will cover 25% for, um, for anesthesia benefit, 25% of surgical benefit. For a patient's sickness, they will cover \$75. For diagnostic testing, \$250 per year. And for wellness exam, se- \$75 per year. The group accident is the same for both plans. So, um, any difference between what the insurance covers and the final bill will be your responsibility. But Ensure Plus Enhanced is the one that most cover. Okay. I'll do the Ensure Plus Enhanced, uh, with the single vision and single dental, um- Perfect. ... coverage. Yeah, I'm not gonna do any short-term disability or term life at this time. Perfect. So, uh, your total weekly deduction is gonna be \$30.96. Okay. Wonderful. Please allow, please allow one to two weeks for, uh, All Sort Global to start making deductions. Once you see the first deduction, that means the following month, that's when your coverage became active. And you're gonna receive your ID cards by the end of that week. Um, your medical ID card is gonna be sent to your mailing, no, to your email address. For you to receive that ID card at your mailing address, you need to give us a call once you see the first deduction. That

way we can request, uh, the card to be sent to your mailing address. That, that ID card is not sent to, directly to the mailing address unless we request that. Okay. Okay. Okay? Um, Mr. Harrison, other than that, is there anything else that I can help you with? No, you've been so helpful. So this, so basically, but I'm enrolled in the dental, vision and the medical? Yes, sir. You are fully enrolled, you just have to wait for the- And what is the... Go ahead. What, I'm sorry, what was the monthly amount again? You said it was 30 and, and how much change? It's gonna be \$30.96. 96 cents. Okay, wonderful.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. Ma- may I have your name please? Uh, yes. My first name is Quentin. That's Q-U-E-N-T-I-N, and then my last name is Harrison, H-A-R-R-I-S-O-N. I was calling in response to the email I received, uh, last month on December 10th, in relation to my BIC, my Benefits in a Card. Okay. I was wondering if you- Okay. ... um, could set that up. Good. Did you say that's from December the 10th? Yes. Okay. Eh, may I have the name of the agency that you are working with and the last four of your Social Security number? It's Oxford Global Resources, and the last four of my Social are 0603. Thank you very much. And just for security purposes, can you please verify your address and, uh, date of birth? Um, March 9th, 1985. And my address is 921 Myrtle Street, Northeast, and that's apartment number 109, Atlanta, Georgia 30309. But I'm getting ready to move in three days, um, up to Philadelphia, so I can provide you with that new address if you need it. Yes, that would be great. Uh, what is the new address? The new address is gonna be 914 West Susquehanna, and that's spelled S-U-S-Q-U-E-H-A-N-N-A, Avenue, West Susquehanna Avenue, and it's apartment 3A, as in apple, and that's Philadelphia, Pennsylvania, 19122. And what is the zip code again? One, nine...? 19122. 19122. Okay, thank you very much. And is your email QuHarrison85@hotmail.com? That is correct. And is your phone number 770-624-9953? That is correct. Thank you very much. So give me just a minute while I check this file. Take your time. Thank you. Okay, the message they sent you was, um, just to let you know about the company open enrollment period. Uh, but it's gone already. It was from December 24th to the 18th. Oh, so wait, I, I thought it said that I had 30 days from the 10th. Okay, hold on. No, the 30 days... Okay, company open enrollment period, December the 4th to the 18th. Now, let me check your personal open enrollment. 'Cause I didn't receive the email until December 10th, um, 2024 at 4:14. I know I was kinda... I didn't mean to come in so close. It's just that I've been preparing for this move and working remotely at this job, uh, through the agency and, you know, the holidays. But, um, if I missed it, then I guess I missed it. I understand that. Gi- give me just one minute. I'm checking your personal open enrollment period. Number 230. Okay, you have until January... until the 10th to enroll, based on your personal open enrollment period, because your company open enrollment period, that one is done already. So if you want to enroll, this is the time that you can enroll. Okay, so I didn't miss it then. No, you didn't miss it for the... this week. Okay. I had written myself a note Friday, um, to call in on this Monday morning. Okay. Um... Um, would you like to enroll now? Would you like information? Yes. Would you like me to s- Yes, I just wanted to go kind of through the, the plans that were available and then to go ahead and set up

enrollment. Okay. Uh, have they provided you with the benefit guide already or not? Let me see here. Let me just pull... hold on just a moment. Of course, it's not going to download. Okay. Hold on. 'Cause it's just gonna be me, so I'm not gonna be declaring anything for anyone else, so it's just me. Okay, per- that's okay. And, uh, it looks like... 'cause I'm gonna do vision, dental, and then the, um... I always struggle with which health one to get. Um... 'Cause I see the plan benefit summaries, but it, it... I don't know which, like one that's, I'm trying to figure out which one to take, 'cause it shows like- Okay. Uh, I'm sorry. Go ahead. Okay, they have, um, there is one preventive care plan. If you go to page number two, the one with the two on the bottom. You have, uh, plan benefit summaries? Yes. Under the... Okay, on the left side, you click Benefits. Oh, I see, weekly deductions. Yes. And then you're gonna read there, the Stay Healthy MEC TeleRx, that is preventive care plan. That one is showing like nothing is include there, because that one is just preventative. But on page number eight, they will explain what, uh, MEC TeleRx will cover, which is one physical journey examination. Um, it will include virtual urgent care, Free Rx. And, uh, it will inc- screenings like blood pressure, aorta an-aneurysm, cholesterol, colore- colorectal cancer screenings, depression, diabetes, hepatitis, HIV, tuberculosis. It will, um, cover aspirins and immunizations like influenza, tetanus, diptheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, hepatitis A and B. This plan will not cover any doctor visitations or hospital, uh, indemnity, because it's, this is just preventive care. Okay. This one will cost you \$16.11 per week. Now, the in- the next two plans, Ensure Plus and Ensure Plus Enhanced, they will cover hospital indemnities and hospital indemnity, um, doctor, uh, visitations, uh, group accident, group accident is included as well. Uh, the only difference between those two plans is how much each one will cover, because these plans will cover a flat fee. They don't cover a percentage after a deductible. Okay. The other things you are allowed to do is get, uh, one of the Ensure Plus, which are the medicals, and the Stay Healthy MEC TeleRx if you want, uh, because that one is a preventive, like a complement, or you can have just one of those. And obviously, the additional benefits options like short-term, vision, dental, and term life. You already say that, uh, you want dental and vision. Okay. I think the Ensure Plus Enhanced, does that include the vision and the dental? Or those are separate ones I have? No, they're all separate. They're separate. Okay. I think I'm gonna go ahead and just go with the, um... So the Ensure Plus Enhanced, would that be the best one to get just to kind of give me the best coverage, I'm assuming? I think it's the one that most cover, because for daily hospital confinement, it will cover \$100 per day. For intensive care or coronary care unit, it will cover \$400 per day. Uh, for annual care recurrence in hospital will cover \$1,500. For surgical will cover up to \$2,000 based on surgical ... Mm-hmm. ... and both of the plans will cover 25% for, um, for anesthesia benefit, 25% of surgical benefit. For a patient's sickness, they will cover \$75. For diagnostic testing, \$250 per year. And for wellness exam, se- \$75 per year. The group accident is the same for both plans. So, um, any difference between what the insurance covers and the final bill will be your responsibility. But Ensure Plus Enhanced is the one that most cover. Okay. I'll do the Ensure Plus Enhanced, uh, with the single vision and single dental, um- Perfect. ... coverage. Yeah, I'm not gonna do any short-term disability or term life at this time. Perfect. So, uh, your total weekly deduction is gonna be \$30.96. Okay. Wonderful. Please allow, please allow one to two weeks for, uh, All Sort Global to start making deductions. Once you see the first deduction, that means the following month, that's when your coverage became active. And you're gonna receive your ID cards by the end of

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