

Transcript: Sara

Marulanda-6566548902723584-6364205477216256

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in the Card. My name is Sarah. May I have your name, please? Yes. Gonzalo Vila. Hello, Mr. Vila. How may I help you? Um, I'm a new employee for Oxford, um, I was sent this, uh, Benefit in the Card, um, PDF with all the prices and all, all the plans, uh, and I would like to, to subscribe. I would like to get the benefit. Sure. Sure. ... deal with that. May I have please... And you say you're with Oxford, right? Yes. For validation, my address- Okay, may I have... No, what I need is the last four of your Social. Yes. 2961. Gonzalo Vila. Yes. And just for security purposes, sir- Mm-hmm. ... can you please verify your address and date of birth? 48 Woodwind Court, uh, Evansville, Missouri 63385. November 7, 1979. And is your email ilcolo@hotmail.com? Yes. I-L colon- I- I. I. Okay, hold on. It was, it was- Yes. ... capital. I-Lcolo@hotmail.com. Correct. And, and is your phone number 314-359-3412? Yes, correct. Is that your phone num- Okay, perfect. Yeah, no problem. So, okay, I already, um, I already correct your email. And did you already know what you would like to enroll at? Yeah, um, I was seeing this and correct me if I am reading something wrong here. Um, the Plus-MAs, just for one employee. I don't have any spouse, I don't have children. Uh, weekly it's \$25.17. Is that correct? Yes, sir. Okay, perfect. Yes, that's correct. That will be the plan of my choice. Plus, the vision- Okay. ... that is gonna be \$2.15 per week, right? Yes. Yes, sir, you're correct. Okay, and dental 3.64. Correct. Okay, fair enough. Good numbers. And that would be all? Uh, what do you mean that would be all? I mean, uh, uh, would you like to enroll on any other, anything else, like short-term disability, term life, a preventative or just dental, vision and the medical? Uh, short-term disability. Yeah, I didn't think about it. Uh... And the other one, I even understood what, what, what is it, term life and AD&D.; Okay, let me, let me go. I, I, don't get it, but- Okay, the term life and AD&D.; it would cover \$20,000 up to age 64, uh, and the AD&D.; that means a, uh, dismember, like if you have an accident and you're dismembered, lost a finger or a toe or a hand or leg, that's going to cover up to, I think, I think it's \$15,000, let me check. But just for employee in this case. Yep. Okay, let me get over there. Hmm. I'm checking the dy- dismember, uh, value. Hold on please. Okay, AD&D.; Hmm. Okay, they don't specify here how much, but I know that's going to be a coverage for dismember. "We will pay the accident death benefits shown on the schedule of insurance and the certificate of the..." Yes, they don't specify how much, but there will be a dismember, uh, coverage for the employee. Okay, sorry, but what is dismember? I don't... I, I've never heard- Like, like if- ... that word before. Apologies. Like, like if you lost a leg or a hand or a finger. Oh, um, I see, I see. I see. Um- Okay, that one will cost you... Okay, let me go back there. That one will cost you, uh, \$2.11 per week. The life- Yeah, but I, I don't want to be on laugh That's okay. That's okay. Um, and do you need clarification with anything else, or can I just go ahead and save the information we already have? Yes, let's save these three. Okay. Let's just do these three,

uh, insurance, vision and dental. And dental. Okay, so weekly deduction is going to be \$30.96. Your coverage... Oh, come on, come on. I'm, I'm sorry. I think, whatever, too long, guys. It has been super slow, I'm so sorry. Yeah, it happens. I, I, I know what you're talking about. It happens here as well. Sometimes the computer stop working-Yes. Okay, your coverage is going to become active on January the 6th, so the first deductions you're going to see them, like, between the last and the week before of the last on December. Ho- ho- hold on- Yes, can- ... a second. January it's going to be active? I was told that it's... eh, if I active, eh, I request the activation, eh, during the week, it will be- Okay, hold on. ... activated on Monday. No, but it doesn't matter if it's during the week or the... It doesn't matt- it- Hmm? It doesn't matter if it's during the week or weekend when you enroll. It doesn't matter when your hire date is. Let me, let me- You are breaking up. ... check that for you. Ho- hold on a second. You are breaking up. I, I can't- Okay, yes. ... know what you're saying. Your coverage... Okay. It's not because you enroll during the weekday or weekends, That's okay. I mean, when your coverage is going to become open, I mean, active. That depends on when you start working with the company. So that's what- Right. ... I'm trying to figure it out here. I'm making- Ah. ... my additions. Okay. Your, your coverage will be activated in two weeks. You need to allow two weeks for your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active. Okay. All right. Uh, funny story 'cause- So, in this- ... uh, you guys have a different information from what the, the recruiter said to me versus what the truth. All right? So I will have to talk with the recruiter and tell her- There is- ... it is not the way you- No, but there is two different things here. Uh, maybe the recruiter told you about the company open enrollment period. What she told me, after the first paycheck, I have 30 days to, eh- Enroll, yeah. ... submit or write. Okay. Yes. And if I do it right away, eh, if I do it Wednesday, whatever day, on Monday next week, the, the coverage starts. So- Yeah. ... this is not the case, be- because you are telling me that I have to wait two weeks, so it's going to be, what, December 30th, maybe? About the 30th, yes. Let, let me explain you that, just to clarify. Once you start working with the company, that's not the hire date we use. We use the date when you receive your first paycheck. Gotcha, okay. So once you receive your first paycheck, you have 30 days from that day to enroll. Mm-hmm. But it doesn't mean that your coverage is going to become active- Mm-hmm. ... like, once you enrolled. Okay. Once you enrolled, you need to allow one to two weeks for Oxford to start making deductions. When they make the first deduction- I think it's... Oh, no, I'm just trying to, to explain you that, uh, coordinate- I, I get it. I, A, I get it. I get your explanation. I understand this. It's just that the recruiter was telling me something different, which means that she needs to correct the information that she's providing to the new employees 'cause, 'cause many people- Sometimes they get confused. Yes. Right, right. I'm not talking that you have to change anything. Oh, no. No. I'm talking that I'm going to talk with my recruiter and say, "Hey, you told me this, but actually, it's this other way." Yes, and, and more now than, uh, you guys have the company open enrollment period at the same time- Uh-huh. Everything is happening at the same time, so that's why I get confused first. Mm-hmm. When I thought you would be e- eh, active by January the 6th, that's gonna happen- Mm-hmm. ... only if they, um, if you guys enroll during... through the company open enrollment. But because you are a new hire, you have the right to enroll under your personal open enrollment period. Yeah. Which would be like a week before. So, and also- That's why you're- Do you have in there the date of my first paycheck? Right? You can see that. Well, no. We can't. Okay. We don't have that access. I

wish we will. Okay, okay. Um, we only handle the enrollments. Uh, payrolls, all that is with the... your HR department. I'm sorry. Okay. No, it's okay. We don't have that information. That's because you were saying that, eh, we agree that after the first paycheck, it's- Yeah. ... 30 days for the enrollment. So- Yes, they send us that information directly. They put it... They put that information in the system so we can see that once they put it, but we don't know when they're gonna put it. Gotcha. So you don't see it yet. So they- No. They are not telling you- It's not showing here yet. ... when... Okay, I see. I see. Yeah. Perfect. All right. Well, let's, let's carry on. Let's carry on. Okay, Mr. Villa. Um... Oh, one more thing. Uh, you're going to receive your... Okay, your dental and vision ID cards are gonna be sent to your mailing address. Your medical is not. That one is gonna be sent to your email address. But would you like to receive a hard copy of that medical? Just give us a call when you see the first deduction and we can go ahead and make the request for that ID card- Okay. ... to be sent to your mailing address. Okay? Okay. I will need it eventually 'cause if I gonna make an appointment with the doctor, they will ask me what is my insurance number. Yeah. They would like to get a copy of... Yes, perfect. Yeah. Okay, so- But yeah, they, they, I mean, they, they want proof, right? They, they ask... When you go to the doctor, they ask for the, the, the actual paper. We... Yes, um- Not just on your email. So, yeah, I will need it. But- Eventually I'm gonna call you to order it. Yes, some, some people just upload it to MyChart or all those, um, websites that they have, the doctors have now. So the people upload it there. But if you are old school, uh, as I am, I always carry my hard copy. It's easier for me. Exactly. Yeah, yeah, I have my hard copy in the, in the wallet. Absolutely. Yes, it's better. Okay, so- Some people are surprised that I am carrying money in the, in the wallet. Like, why do you need to carry money, right? Come on. Everything these days is card, debit, and credit cards. I want my money with me. I want my money with me. Yeah, well. That's for sure. It's funny, but yeah. Okay. All right, Mr. Villa. I wish you two have a wonderful day, and thank you for calling Benefits and a Card. Absolutely. Talk to you soon. Not too soon, but talk to you soon. And I want, uh, holiday. Merry Christmas and Feliz Navidad. Okay, sir. Merry Christmas to you, too. Please take care of yourself. Bye-bye. Okay, bye-bye, sir.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in the Card. My name is Sarah. May I have your name, please? Yes. Gonzalo Vila. Hello, Mr. Vila. How may I help you? Um, I'm a new employee for Oxford, um, I was sent this, uh, Benefit in the Card, um, PDF with all the prices and all, all the plans, uh, and I would like to, to subscribe. I would like to get the benefit. Sure. Sure. ... deal with that. May I have please... And you say you're with Oxford, right? Yes. For validation, my address- Okay, may I have... No, what I need is the last four of your Social. Yes. 2961. Gonzalo Vila. Yes. And just for security purposes, sir- Mm-hmm. ... can you please verify your address and date of birth? 48 Woodwind Court, uh, Evansville, Missouri 63385. November 7, 1979. And is your email ilcolo@hotmail.com? Yes. I-L colon- I- I. I. Okay, hold on. It was, it was- Yes. ... capital. I-Lcolo@hotmail.com. Correct. And, and is your phone number 314-359-3412? Yes, correct. Is that your phone num- Okay, perfect. Yeah, no problem. So, okay, I already, um, I already correct your email. And did you already know what you would

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Everything these days is card, debit, and credit cards. I want my money with me. I want my money with me. Yeah, well. That's for sure. It's funny, but yeah. Okay. All righty, Mr. Villa. I wish you two have a wonderful day, and thank you for calling Benefits and a Card. Absolutely. Talk to you soon. Not too soon, but talk to you soon. And I want, uh, holiday. Merry Christmas and Feliz Navidad. Okay, sir. Merry Christmas to you, too. Please take care of yourself. Bye-bye. Okay, bye-bye, sir.