

## **Transcript: VICTORIA**

**Taylor-4903324616802304-4939216853188608**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Hey, Victoria. My name is Loren Thompson, L-O-R-E-N. I had called yesterday, but you all were already closed. Um, Chris left me a message, uh, to give you all a call back, saying that, um, if there was anything I needed to enroll in, that you all would go ahead and honor that. So, um, I was calling to find out about the short-term disability coverage. Okay. What's the name of the agency you work for? It's Oxford, O-X-F-O-R-D. And the last four of your Social? 3467. Okay. Do you mind verifying your address and date of birth? Yeah, give me one second. Um, 757... Oh, I'm sorry, you said the date of birth and the, um, what else? Address. Oh, it's, um, 11882, and then it's 836 Hartwood Drive, Chesapeake, Virginia 23320. Okay. Uh, phone number is 757-215-6569? Correct. Email is gonna be first and last name, uh, nsu@gmail.com? Correct. Okay. Um, so you're just interested in the short-term disability? Um, yes. Okay. Uh, so for the short-term disability, I know, uh, employees have to work at least 20 hours or more per week eligible for it. Um, there is a elimination period of seven days. You would get the benefit amount for up to 90 days, um, and what they would pay a month is \$6.50. And it looks like- Okay. ... what they would pay weekly for that is \$3.95. Okay. Are you wanting to enroll into that? Um, yeah. And this is for, let's see, short term, right? Yeah. And then, um... I think that is it. Is... so for your, um... yeah, I think that's it, because for your, the Insure Plus Enhance, is that, um, like a health insurance or something similar? Or, like, for the medical? Can you explain the medical to me? So we offer three different medical plans, but it's not... they're not major medical plans. Okay. So it's not gonna cover a large portion of medical bills. Um, we have the Stay Healthy NV TeleRx, which is basically for your preventative healthcare. Um, so it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the MultiPlan network. That plan does also come with a subscription to FreeRx, which is like a prescription plan. Um, and then it also comes with, uh, Virtual Urgent Care. Mm-hmm. And then the, uh, Insure Plus and the Insure Plus Enhance are our, um, hospital indemnity plans. So neither one of these will cover preventative care like the Stay Healthy does. Mm-hmm. But they do provide coverage for things like being admitted to the hospital, um, having to go to the emergency room or a regular physician's office. The only difference between the Insure Plus and the Insure Plus Enhance is the Enhance pays a little bit more towards, uh, your hospitalization benefits. Okay. And if you're already... is this something you can use in addition to healthcare insurance or like added to, or is this- I, I mean I- ... one of those things? I think- Oh, go ahead. ... so, I, I'm not sure. I, I would definitely check if you have medical insurance with a different carrier, I would definitely check with them. Um... Okay. Okay. Well, I think I'm good with the short-term, um, disability. Oh, let me check... oh, and then, uh, one more question I had was about the dental. How does the dental work? Um, it's very basic. It's

not gonna cover any major s- dental work like crowns or orthodontists, um, but it does cover your preventative dental work at 100%, and then, uh, basic dental work like fillings and extractions at 80%- And then- ... once you meet the \$50 deductible. Okay. Um, I'm just double-checking to make sure it says anything else I might need. Oh, for your vision benefits, so I see where vision is through MetLife. Mm-hmm. So, um, with this one, it's \$215 weekly or \$9 a month or something. And then it covers frames. Okay, I think I'm good with the, um... I'll stick with the short-term disability. So you said with short-term, you have to work at least 20 hours a week? Yes, mm-hmm. Okay. Is that everything? All right. Yeah. Okay. So, um, again, the short-term disability is \$3.95 a week. The earliest that the, uh, coverage will be active is going to be the 6th of January, as long as you see the deduction being made out of your check the week before. Mm-hmm. Um, so I would just keep an eye on that pay stub that's gonna be issued to you before the week of the 6th. Um, and I went ahead and processed the enrollment request. Was there anything else that you might need help with? Nope, that was it. All righty. Well, you have a wonderful day. All right, thank you. Bye-bye. Thank you. Buh-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 on a Card, this is Victoria. How can I help you?

Speaker speaker\_2: Hey, Victoria. My name is Loren Thompson, L-O-R-E-N. I had called yesterday, but you all were already closed. Um, Chris left me a message, uh, to give you all a call back, saying that, um, if there was anything I needed to enroll in, that you all would go ahead and honor that. So, um, I was calling to find out about the short-term disability coverage.

Speaker speaker\_1: Okay. What's the name of the agency you work for?

Speaker speaker\_2: It's Oxford, O-X-F-O-R-D.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 3467.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: Yeah, give me one second. Um, 757... Oh, I'm sorry, you said the date of birth and the, um, what else?

Speaker speaker\_1: Address.

Speaker speaker\_2: Oh, it's, um, 11882, and then it's 836 Hartwood Drive, Chesapeake, Virginia 23320.

Speaker speaker\_1: Okay. Uh, phone number is 757-215-6569?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Email is gonna be first and last name, uh, nsu@gmail.com?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. Um, so you're just interested in the short-term disability?

Speaker speaker\_2: Um, yes.

Speaker speaker\_1: Okay. Uh, so for the short-term disability, I know, uh, employees have to work at least 20 hours or more per week eligible for it. Um, there is a elimination period of seven days. You would get the benefit amount for up to 90 days, um, and what they would pay a month is \$6.50. And it looks like-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... what they would pay weekly for that is \$3.95.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Are you wanting to enroll into that?

Speaker speaker\_2: Um, yeah. And this is for, let's see, short term, right? Yeah. And then, um... I think that is it. Is... so for your, um... yeah, I think that's it, because for your, the Insure Plus Enhance, is that, um, like a health insurance or something similar? Or, like, for the medical? Can you explain the medical to me?

Speaker speaker\_1: So we offer three different medical plans, but it's not... they're not major medical plans.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So it's not gonna cover a large portion of medical bills. Um, we have the Stay Healthy NV TeleRx, which is basically for your preventative healthcare. Um, so it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the MultiPlan network. That plan does also come with a subscription to FreeRx, which is like a prescription plan. Um, and then it also comes with, uh, Virtual Urgent Care.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then the, uh, Insure Plus and the Insure Plus Enhance are our, um, hospital indemnity plans. So neither one of these will cover preventative care like the Stay Healthy does.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: But they do provide coverage for things like being admitted to the hospital, um, having to go to the emergency room or a regular physician's office. The only difference between the Insure Plus and the Insure Plus Enhance is the Enhance pays a little bit more towards, uh, your hospitalization benefits.

Speaker speaker\_2: Okay. And if you're already... is this something you can use in addition to healthcare insurance or like added to, or is this-

Speaker speaker\_1: I, I mean I-

Speaker speaker\_2: ... one of those things?

Speaker speaker\_1: I think-

Speaker speaker\_2: Oh, go ahead.

Speaker speaker\_1: ... so, I, I'm not sure. I, I would definitely check if you have medical insurance with a different carrier, I would definitely check with them. Um...

Speaker speaker\_2: Okay. Okay. Well, I think I'm good with the short-term, um, disability. Oh, let me check... oh, and then, uh, one more question I had was about the dental. How does the dental work?

Speaker speaker\_1: Um, it's very basic. It's not gonna cover any major s- dental work like crowns or orthodontists, um, but it does cover your preventative dental work at 100%, and then, uh, basic dental work like fillings and extractions at 80%-

Speaker speaker\_2: And then-

Speaker speaker\_1: ... once you meet the \$50 deductible.

Speaker speaker\_2: Okay. Um, I'm just double-checking to make sure it says anything else I might need. Oh, for your vision benefits, so I see where vision is through MetLife.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So, um, with this one, it's \$215 weekly or \$9 a month or something. And then it covers frames. Okay, I think I'm good with the, um... I'll stick with the short-term disability. So you said with short-term, you have to work at least 20 hours a week?

Speaker speaker\_1: Yes, mm-hmm.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Is that everything?

Speaker speaker\_2: All right. Yeah.

Speaker speaker\_1: Okay. So, um, again, the short-term disability is \$3.95 a week. The earliest that the, uh, coverage will be active is going to be the 6th of January, as long as you see the deduction being made out of your check the week before.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, so I would just keep an eye on that pay stub that's gonna be issued to you before the week of the 6th. Um, and I went ahead and processed the enrollment request. Was there anything else that you might need help with?

Speaker speaker\_2: Nope, that was it.

Speaker speaker\_1: All righty. Well, you have a wonderful day.

Speaker speaker\_2: All right, thank you. Bye-bye.

Speaker speaker\_1: Thank you. Buh-bye.