## Transcript: VICTORIA Taylor-6048361070510080-5496431701180416

## **Full Transcript**

Hi, and Business at Centocor. This is Victoria. How can I help you? Victoria, hi, my name's Laura Sterns. I was calling tr- um, trying, I was online trying to get signed up for, um, the benefits. I think my last day was tomorrow, that was the 30-day mark for my first paycheck. And it's not allowing me to sign up. Um, what's the name of the agency you work for? Oxford. And then the last four of your social? 1271. Okay. Let's see. And I'm sorry, your first and last name? Laura Sterns. All right. Do you mind verifying your address and date of birth? Yes, ma'am. It's 445 West Forest Trail in Vero Beach, Florida 32962. Date of birth is 03/13/71. And then phone number 704-473-0566? That's correct. Yes, ma'am. Okay. And then email is just gonna be first name dot last name at ce.oxfordcorp.com? Uh, I was gonna use my personal email address or do I need to use the Oxford email address? It's whatever, whichever one you want. That's just the one I have on file. Oxford's fine. I can use the Oxford address, email address. That's fine. Okay. Um, let's see. So technically, you have until this Friday, the 21st, so I'm not sure why it's not letting you do it online. Okay. But, um, I can do it over the phone. What, what plans were you wanting? So, um, I wanted to get the, uh... I'm just click okay so I can see this again. So I wanted to do the short-term disability. Okay. Is that it? And then the, um, the dental. Um, do you know about the benefits for the dental? I know I, I read over it briefly, but I was trying to hurry up and get this done. So, the, the dental for the family, employee and family, is that just a basic... Uh, is there a waiting period or anything like that? No waiting period that I'm aware of, but yes, it is a very basic dental policy. So, um, it covers like your preventative services at 100%. Mm-hmm. And then basic dental work like fillings and extractions at 80%. Uh, once you meet the deductible, which if you do it for family, the deductible is \$150. Um, I know for sure it's not gonna cover any major dental work like crowns or orthodontists. Okay. So it's not gonna do a whole lot of that. Um, so, um, just do employee and, well n- I just won't do the dental 'cause we have a dental plan. Um, and then just let me do the, uh, term life. Can I insure my children as well on the term life? Yeah, you can. And how much coverage is that for them? Did I see like 2,000 or 5,000? What was that? Uh, children's six months up to 26 is 2,500 and then children 14 days up to six months is 500. Okay. Well, my kids are, my daughter's, I can take it out on her but not on my son. He's already 26. So let's just do employee and spouse- Okay. ... on the term life. And does that, does that benefit increase at all? No. Or is that, is that pretty b- that's pretty basic? Okay. Yeah, it, there's no increases unfortunately. Okay. And, uh, the vision, um, just do the, um... Is this per week, um, deductions that I'm looking at? Yes. Okay. So just do employee and spouse on the term life. And then on the vision, um, just do em- um, employee and, uh, family. Okay. Actually just do employee and spouse on the vision. I'm sorry. Just, uh, I'm sorry to be wishy-washy. Just do employee and spouse on the vision as well. Okay. So I have the short-term disability. Of course, we can only do that for employee only. And then the term lifeCorrect. ... and the vision for employee plus spouse. Correct. Okay. Were you wanting to enroll into anything else? No, ma'am. I have health insurance, so I don't need that. I can decline that. Okay. All right. Uh, what is your spouse's name? John, J-O-H-N. Middle initial P. Last name's Sterns, obviously. Well, I guess you can't assume that anymore. Uh, let's see. And then date of birth? 11-17-1965. And then full social? Uh, 028-502885. And then who did you want to name as the beneficiary for the, uh, term life? John Sterns. Okay. Okay. So, um, it typically takes about one to two weeks for the enrollment to fully be processed through payroll. Okay. So once you see that first deduction come out of your check, which in total would be \$10.85, um, the coverage will start the following Monday. Okay. And then once the coverage is active, the ID cards and policy, uh, information are made and sent to you within seven to ten business days. Okay. All right. Well, that'll be fine. So do I need to do anything else online or you've taken care of declining everything else for me? Yeah, I went ahead and got you enrolled into the, the three plans we talked about. And there's nothing else you need to do on your end. Okay, fantastic. All right. Well, thank you so very much. You're welcome. You have a wonderful day. Thank you. I hope you day as well. Mm-hmm. Thank you. Mm, bye-bye.

## **Conversation Format**

Speaker speaker\_0: Hi, and Business at Centocor. This is Victoria. How can I help you?

Speaker speaker\_1: Victoria, hi, my name's Laura Sterns. I was calling tr- um, trying, I was online trying to get signed up for, um, the benefits. I think my last day was tomorrow, that was the 30-day mark for my first paycheck. And it's not allowing me to sign up.

Speaker speaker\_0: Um, what's the name of the agency you work for?

Speaker speaker\_1: Oxford.

Speaker speaker 0: And then the last four of your social?

Speaker speaker\_1: 1271.

Speaker speaker\_0: Okay. Let's see. And I'm sorry, your first and last name?

Speaker speaker 1: Laura Sterns.

Speaker speaker\_0: All right. Do you mind verifying your address and date of birth?

Speaker speaker\_1: Yes, ma'am. It's 445 West Forest Trail in Vero Beach, Florida 32962. Date of birth is 03/13/71.

Speaker speaker\_0: And then phone number 704-473-0566?

Speaker speaker\_1: That's correct. Yes, ma'am.

Speaker speaker\_0: Okay. And then email is just gonna be first name dot last name at ce.oxfordcorp.com?

Speaker speaker\_1: Uh, I was gonna use my personal email address or do I need to use the Oxford email address?

Speaker speaker\_0: It's whatever, whichever one you want. That's just the one I have on file.

Speaker speaker\_1: Oxford's fine. I can use the Oxford address, email address. That's fine.

Speaker speaker\_0: Okay. Um, let's see. So technically, you have until this Friday, the 21st, so I'm not sure why it's not letting you do it online.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But, um, I can do it over the phone. What, what plans were you wanting?

Speaker speaker\_1: So, um, I wanted to get the, uh... I'm just click okay so I can see this again. So I wanted to do the short-term disability.

Speaker speaker\_0: Okay. Is that it?

Speaker speaker\_1: And then the, um, the dental. Um, do you know about the benefits for the dental? I know I, I read over it briefly, but I was trying to hurry up and get this done. So, the, the dental for the family, employee and family, is that just a basic... Uh, is there a waiting period or anything like that?

Speaker speaker\_0: No waiting period that I'm aware of, but yes, it is a very basic dental policy. So, um, it covers like your preventative services at 100%.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then basic dental work like fillings and extractions at 80%. Uh, once you meet the deductible, which if you do it for family, the deductible is \$150. Um, I know for sure it's not gonna cover any major dental work like crowns or orthodontists.

Speaker speaker\_1: Okay. So it's not gonna do a whole lot of that. Um, so, um, just do employee and, well n- I just won't do the dental 'cause we have a dental plan. Um, and then just let me do the, uh, term life. Can I insure my children as well on the term life?

Speaker speaker\_0: Yeah, you can.

Speaker speaker\_1: And how much coverage is that for them? Did I see like 2,000 or 5,000? What was that?

Speaker speaker\_0: Uh, children's six months up to 26 is 2,500 and then children 14 days up to six months is 500.

Speaker speaker\_1: Okay. Well, my kids are, my daughter's, I can take it out on her but not on my son. He's already 26. So let's just do employee and spouse-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... on the term life. And does that, does that benefit increase at all? Speaker speaker 0: No.

Speaker speaker\_1: Or is that, is that pretty b- that's pretty basic? Okay.

Speaker speaker\_0: Yeah, it, there's no increases unfortunately.

Speaker speaker\_1: Okay. And, uh, the vision, um, just do the, um... Is this per week, um, deductions that I'm looking at?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay. So just do employee and spouse on the term life. And then on the vision, um, just do em- um, employee and, uh, family.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Actually just do employee and spouse on the vision. I'm sorry. Just, uh, I'm sorry to be wishy-washy. Just do employee and spouse on the vision as well.

Speaker speaker\_0: Okay. So I have the short-term disability. Of course, we can only do that for employee only. And then the term life-

Speaker speaker\_1: Correct.

Speaker speaker\_0: ... and the vision for employee plus spouse.

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Were you wanting to enroll into anything else?

Speaker speaker\_1: No, ma'am. I have health insurance, so I don't need that. I can decline that.

Speaker speaker\_0: Okay. All right. Uh, what is your spouse's name?

Speaker speaker\_1: John, J-O-H-N. Middle initial P. Last name's Sterns, obviously. Well, I guess you can't assume that anymore.

Speaker speaker\_0: Uh, let's see. And then date of birth?

Speaker speaker\_1: 11-17-1965.

Speaker speaker\_0: And then full social?

Speaker speaker\_1: Uh, 028-502885.

Speaker speaker\_0: And then who did you want to name as the beneficiary for the, uh, term life?

Speaker speaker\_1: John Sterns.

Speaker speaker\_0: Okay. Okay. So, um, it typically takes about one to two weeks for the enrollment to fully be processed through payroll.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So once you see that first deduction come out of your check, which in total would be \$10.85, um, the coverage will start the following Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then once the coverage is active, the ID cards and policy, uh, information are made and sent to you within seven to ten business days.

Speaker speaker\_1: Okay. All right. Well, that'll be fine. So do I need to do anything else online or you've taken care of declining everything else for me?

Speaker speaker\_0: Yeah, I went ahead and got you enrolled into the, the three plans we talked about. And there's nothing else you need to do on your end.

Speaker speaker\_1: Okay, fantastic. All right.

Speaker speaker\_0: Well, thank you so very much.

Speaker speaker\_1: You're welcome. You have a wonderful day. Thank you. I hope you day as well.

Speaker speaker\_0: Mm-hmm. Thank you.

Speaker speaker\_1: Mm, bye-bye.