

Transcript: Chris Sofield

(deactivated)-5856444526051328-4603039132368896

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi, Chris. I'm calling to get in, more information about benefits and possibly enroll. Okay. Um, what staffing company do you work with? Oxford. All right, and the last four of your Social? 3791. Thank you. Your first and last name? DaQuindance Williams. All right. Miss Wan, uh, Miss Williams, could you verify your address and your date of birth for me please? 7-19-1985, um, 895 Coach House Court, Rock Hill, South Carolina, 29730. Thank you. Uh, we have a phone on file for you. It looks like 578-9727. Is that correct? Yes, that's correct. All right. And an email of moniquewilliams719@yahoo.com? That's correct. All right. All right, Miss Williams, um, Oxford offers a couple of different options. They offer three, uh, medical plans. O- uh, one, the StayHealthy TeleRx plan. This is a preventative-care-only plan, covers things like physicals, vaccines, cancer screenings, um, Pap smears, mammograms, uh, typically like your once-a-year-type services, um, so preventive care. Mm-hmm. Um, as well as providing a membership to a c- uh, program called FreeRx for prescription coverage. However, um- Okay. ... as far as coverage goes, that's kind of all it does. It doesn't really cover, like if you get sick, or injured, or anything like that, you need to go to the doctor for treatment. Unfortunately, that preventative care plan wouldn't cover those kinds of visits. Um, those- Okay. ... are c- Uh, those kinds of visits are covered by the other plans available, InsurPlus and InsurPlus Enhanced. Um, these plans will cover- Okay. ... those doctor's visits, those hospital visits, and things like that, um, with Enhanced covering a little bit more towards hospitalizations, surgeries, and ICU stay. Um, but as far as, like, everything else, they're more or less the same plan. And, uh, these plans have prescription coverage through a company called PharmaVeil instead of the FreeRx program. Um, while these cover those treatment services and things like that, they do not cover those preventative care services. So under InsurPlus, you wouldn't be able to get, like, that physical, or that vaccine, or those once-a-year-type things. Um, as a result, because they don't- Okay. ... cover the same things, uh, because they don't cover the same things, um, you are allowed to enroll into both the StayHealthy and the InsurPlus at the same time, um, to kind of- Okay. ... cover your bases. Uh, since th- since they cover what, uh, the gaps that the other leaves, that's, you're allowed to, to have both if you feel like you need both. Okay. Um... So do any and either include, like, dental, vision, or is that- Mm-hmm. ... separate also? Uh, those are, those are entirely separate. Dental, vision, life insurance, and short-term disability are all considered additional benefits, and they're- Okay. ... all separate- Okay. ... add-ons to the medical. Um, now, you're not required- Okay. ... to enroll in the medical. If you only want dental and vision, you can do that. Um, but yeah. Okay. So how much is the preventative-only plan? Uh, is it for just you, or are you covering anyone else? Just me. Uh, \$16.11 a week. Okay, and how much is the one that includes, like, uh, additional

doctor's visits and... Uh, yeah, so the InsurPlus plans, um, the basic plan is \$18 a week, \$18 flat. And then the Enhanced is \$25.17 a week. So what's the difference between the Basic and the Enhanced? Um, really just hospitalizations, overnight hospital stay, ICU, surgeries, um, things like that. Uh, o- otherwise, they're more or less the same plan in all other aspects. Okay, so the Enhanced would be for, like, hospital stay, then ICU, and things like that. Y- It, it gives you better coverage for it. It's, um, bo- there, it's covered in both levels, but the Enhanced will pay, uh- Okay. ... the insurance, the insurance company- Mm-hmm. ... pays more towards it. So 18, and you said 16, so \$34 a week for the preventative and the basic health. And how much is it for the dental, and, um, the basic dental and vision? Well, basic- Uh, dental- ... just dental, not vision. Uh, dental, there's only a single dental plan available. Um, that's \$3.64 a week. Okay. So let's do those three. All right. The, um, preventative, the, um, basic medical, and then the dental. Okay. What does the dental cover? Uh, preventative services, like routine cleanings, are covered at 100% with no deductible requirement. Basic services are covered at an 80%, um, after you've met a fi, uh, I believe it's a \$50, yes, \$50 deductible. So things like, uh, cavity fillings, simple extractions, X-rays, those are covered at that 80%. Uh, major services- Okay. ... are not covered at all. Um, so things like surgeries, root canals, crowns, dentures, braces, those kinds of services are not covered at all by the dental plan offered. Oh, okay. Okay. Okay. All right. Uh, was there, uh, was there anything else that you wanted to enroll into, or just those three? Just those three. All right. So we're looking at a total of \$37.75 per week. Do you authorize Oxford to make these deductions? Yes. All right. Now, um, open enrollment is, uh, slated to go into effect January 6th. January 1st, sorry. Uh, January 6th. 6th, okay. Uh, yeah, 'cause it, it's, uh, it's always- Mm-hmm. ... uh, the Monday after the first deduction, um, which should happen the Monday, like, th- the week before January 6th. Um, once everything- Okay. ... goes into effect, uh, you should receive your ID cards about a week or two after the effective date. Okay. All right. Okay. Was there anything else I can help you with? No, that's all. All right. Well, if that is everything, thanks again for calling, and you have a wonderful day. All right. You too. Bye-bye. All right. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. I'm calling to get in, more information about benefits and possibly enroll.

Speaker speaker_1: Okay. Um, what staffing company do you work with?

Speaker speaker_2: Oxford.

Speaker speaker_1: All right, and the last four of your Social?

Speaker speaker_2: 3791.

Speaker speaker_1: Thank you. Your first and last name?

Speaker speaker_2: DaQuindance Williams.

Speaker speaker_1: All right. Miss Wan, uh, Miss Williams, could you verify your address and your date of birth for me please?

Speaker speaker_2: 7-19-1985, um, 895 Coach House Court, Rock Hill, South Carolina, 29730.

Speaker speaker_1: Thank you. Uh, we have a phone on file for you. It looks like 578-9727. Is that correct?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: All right. And an email of moniquewilliams719@yahoo.com?

Speaker speaker_2: That's correct.

Speaker speaker_1: All right. All right, Miss Williams, um, Oxford offers a couple of different options. They offer three, uh, medical plans. O- uh, one, the StayHealthy TeleRx plan. This is a preventative-care-only plan, covers things like physicals, vaccines, cancer screenings, um, Pap smears, mammograms, uh, typically like your once-a-year-type services, um, so preventive care.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, as well as providing a membership to a c- uh, program called FreeRx for prescription coverage. However, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... as far as coverage goes, that's kind of all it does. It doesn't really cover, like if you get sick, or injured, or anything like that, you need to go to the doctor for treatment. Unfortunately, that preventative care plan wouldn't cover those kinds of visits. Um, those-

Speaker speaker_2: Okay.

Speaker speaker_1: ... are c- Uh, those kinds of visits are covered by the other plans available, InsurPlus and InsurPlus Enhanced. Um, these plans will cover-

Speaker speaker_2: Okay.

Speaker speaker_1: ... those doctor's visits, those hospital visits, and things like that, um, with Enhanced covering a little bit more towards hospitalizations, surgeries, and ICU stay. Um, but as far as, like, everything else, they're more or less the same plan. And, uh, these plans have prescription coverage through a company called PharmaVeil instead of the FreeRx program. Um, while these cover those treatment services and things like that, they do not cover those preventative care services. So under InsurPlus, you wouldn't be able to get, like, that physical, or that vaccine, or those once-a-year-type things. Um, as a result, because they don't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... cover the same things, uh, because they don't cover the same things, um, you are allowed to enroll into both the StayHealthy and the InsurPlus at the same time, um, to kind of-

Speaker speaker_2: Okay.

Speaker speaker_1: ... cover your bases. Uh, since th- since they cover what, uh, the gaps that the other leaves, that's, you're allowed to, to have both if you feel like you need both.

Speaker speaker_2: Okay.

Speaker speaker_1: Um...

Speaker speaker_2: So do any and either include, like, dental, vision, or is that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... separate also?

Speaker speaker_1: Uh, those are, those are entirely separate. Dental, vision, life insurance, and short-term disability are all considered additional benefits, and they're-

Speaker speaker_2: Okay.

Speaker speaker_1: ... all separate-

Speaker speaker_2: Okay.

Speaker speaker_1: ... add-ons to the medical. Um, now, you're not required-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to enroll in the medical. If you only want dental and vision, you can do that. Um, but yeah.

Speaker speaker_2: Okay. So how much is the preventative-only plan?

Speaker speaker_1: Uh, is it for just you, or are you covering anyone else?

Speaker speaker_2: Just me.

Speaker speaker_1: Uh, \$16.11 a week.

Speaker speaker_2: Okay, and how much is the one that includes, like, uh, additional doctor's visits and...

Speaker speaker_1: Uh, yeah, so the InsurPlus plans, um, the basic plan is \$18 a week, \$18 flat. And then the Enhanced is \$25.17 a week.

Speaker speaker_2: So what's the difference between the Basic and the Enhanced?

Speaker speaker_1: Um, really just hospitalizations, overnight hospital stay, ICU, surgeries, um, things like that. Uh, o- otherwise, they're more or less the same plan in all other aspects.

Speaker speaker_2: Okay, so the Enhanced would be for, like, hospital stay, then ICU, and things like that.

Speaker speaker_1: Y- It, it gives you better coverage for it. It's, um, bo- there, it's covered in both levels, but the Enhanced will pay, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the insurance, the insurance company-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... pays more towards it.

Speaker speaker_2: So 18, and you said 16, so \$34 a week for the preventative and the basic health. And how much is it for the dental, and, um, the basic dental and vision? Well, basic-

Speaker speaker_1: Uh, dental-

Speaker speaker_2: ... just dental, not vision.

Speaker speaker_1: Uh, dental, there's only a single dental plan available. Um, that's \$3.64 a week.

Speaker speaker_2: Okay. So let's do those three.

Speaker speaker_1: All right.

Speaker speaker_2: The, um, preventative, the, um, basic medical, and then the dental.

Speaker speaker_1: Okay.

Speaker speaker_2: What does the dental cover?

Speaker speaker_1: Uh, preventative services, like routine cleanings, are covered at 100% with no deductible requirement. Basic services are covered at an 80%, um, after you've met a fi, uh, I believe it's a \$50, yes, \$50 deductible. So things like, uh, cavity fillings, simple extractions, X-rays, those are covered at that 80%. Uh, major services-

Speaker speaker_2: Okay.

Speaker speaker_1: ... are not covered at all. Um, so things like surgeries, root canals, crowns, dentures, braces, those kinds of services are not covered at all by the dental plan offered.

Speaker speaker_2: Oh, okay. Okay. Okay.

Speaker speaker_1: All right. Uh, was there, uh, was there anything else that you wanted to enroll into, or just those three?

Speaker speaker_2: Just those three.

Speaker speaker_1: All right. So we're looking at a total of \$37.75 per week. Do you authorize Oxford to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Now, um, open enrollment is, uh, slated to go into effect January 6th.

Speaker speaker_2: January 1st, sorry.

Speaker speaker_1: Uh, January 6th.

Speaker speaker_2: 6th, okay.

Speaker speaker_1: Uh, yeah, 'cause it, it, it's, uh, it's always-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, the Monday after the first deduction, um, which should happen the Monday, like, th- the week before January 6th. Um, once everything-

Speaker speaker_2: Okay.

Speaker speaker_1: ... goes into effect, uh, you should receive your ID cards about a week or two after the effective date.

Speaker speaker_2: Okay.

Speaker speaker_1: All right.

Speaker speaker_2: Okay.

Speaker speaker_1: Was there anything else I can help you with?

Speaker speaker_2: No, that's all.

Speaker speaker_1: All right. Well, if that is everything, thanks again for calling, and you have a wonderful day.

Speaker speaker_2: All right. You too. Bye-bye.

Speaker speaker_1: All right. Bye now.