

Transcript: Chris Sofield

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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? Hey, Chris. Good afternoon. This is, uh, Raj, Raj Vendran. I'm a, an ex-Oxford consultant. I got a question. Right now, um, I'm just going to pull my pay stub ... know what I'm registered for. Give me one second, please. Let's see. What do I do? Dot, dot, dot. I make a certain benefits I enrolled or not enrolled in all the benefits. So I'm trying to see what do I need to do. Do I need to make any changes for the- Um. ... new year? If you're... Okay, so if you're already enrolled and you- Mm-hmm. If you do not want to make any changes, then- Okay. ... you don't need to do anything, as what you're currently enrolled into- Okay. ... will just automatically roll over. If you wish to- Okay. ... make changes, um, then you can, you can do so during this open enrollment period, uh, by, by just s- letting, letting us know what you want to enroll into or what you want to change. And then depending on the changes- Mm-hmm. ... um, we'll let you know if... If you're just removing plans, that should be done or that should be effective in about one to two weeks. If you're adding anything- Okay. ... those w- uh, any new plans will go into effect January 6th. Okay. So e- e- even though I have only a few, I have only the, the life insurance for my wife and, uh, and, uh, B-I-C-S-D. I don't know what it is. Is it my life insurance, STD? So- Or Short-term Disability? Yeah, that's Short-term Disability. Okay. I think that's all. Then, uh, for my wife insurance, do I pay any premium or it is the company covered? Um, life insurance is... So life insurance is going to be, like if your wife is on it, that's going to be, um, employee and spouse. So both of you are on that. Life insurance- Okay. ... through Oxford for employee and spouse is \$2.55 per week. Yeah. Okay. Exactly. That's what I'm thinking. So this \$2.55 covers both my wife and I for life insurance, and then the Short-term Disability, I'm paying \$3.95. So if I don't want to make any changes to that, just don't bother. It will just basically roll over to next year. Am I right? Exactly. Yes, sir. Okay. Thanks so much, Chris. Appreciate your help on this. No problem. Thanks for calling and have a wonderful day. All right. Uh, one second before I let you go. Do I need to... I'm also contributing to my 401. Do I need to do any changes to that or they're all p- pretty much, uh, part of the benefit- That- ... to cover if I don't make any change? That's going to be a question for Oxford, as we do not handle their 401 benefits. Oh, okay. Then I'll call them. Thank you. Appreciate it. You're welcome. Thanks for calling and have a wonderful day. You too. Bye-bye. 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: Hey, Chris. Good afternoon. This is, uh, Raj, Raj Vendran. I'm a, an ex-Oxford consultant. I got a question. Right now, um, I'm just going to pull my pay stub ... know what I'm registered for. Give me one second, please. Let's see. What do I do? Dot, dot, dot. I make a certain benefits I enrolled or not enrolled in all the benefits. So I'm trying to see what do I need to do. Do I need to make any changes for the-

Speaker speaker_1: Um.

Speaker speaker_2: ... new year?

Speaker speaker_1: If you're... Okay, so if you're already enrolled and you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If you do not want to make any changes, then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you don't need to do anything, as what you're currently enrolled into-

Speaker speaker_2: Okay.

Speaker speaker_1: ... will just automatically roll over. If you wish to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... make changes, um, then you can, you can do so during this open enrollment period, uh, by, by just s- letting, letting us know what you want to enroll into or what you want to change. And then depending on the changes-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, we'll let you know if... If you're just removing plans, that should be done or that should be effective in about one to two weeks. If you're adding anything-

Speaker speaker_2: Okay.

Speaker speaker_1: ... those w- uh, any new plans will go into effect January 6th.

Speaker speaker_2: Okay. So e- e- even though I have only a few, I have only the, the life insurance for my wife and, uh, and, uh, B-I-C-S-D. I don't know what it is. Is it my life insurance, STD?

Speaker speaker_1: So-

Speaker speaker_2: Or Short-term Disability?

Speaker speaker_1: Yeah, that's Short-term Disability.

Speaker speaker_2: Okay. I think that's all. Then, uh, for my wife insurance, do I pay any premium or it is the company covered?

Speaker speaker_1: Um, life insurance is... So life insurance is going to be, like if your wife is on it, that's going to be, um, employee and spouse. So both of you are on that. Life insurance-

Speaker speaker_2: Okay.

Speaker speaker_1: ... through Oxford for employee and spouse is \$2.55 per week.

Speaker speaker_2: Yeah. Okay. Exactly. That's what I'm thinking. So this \$2.55 covers both my wife and I for life insurance, and then the Short-term Disability, I'm paying \$3.95. So if I don't want to make any changes to that, just don't bother. It will just basically roll over to next year. Am I right?

Speaker speaker_1: Exactly. Yes, sir.

Speaker speaker_2: Okay. Thanks so much, Chris. Appreciate your help on this.

Speaker speaker_1: No problem. Thanks for calling and have a wonderful day.

Speaker speaker_2: All right. Uh, one second before I let you go. Do I need to... I'm also contributing to my 401. Do I need to do any changes to that or they're all p- pretty much, uh, part of the benefit-

Speaker speaker_1: That-

Speaker speaker_2: ... to cover if I don't make any change?

Speaker speaker_1: That's going to be a question for Oxford, as we do not handle their 401benefits.

Speaker speaker_2: Oh, okay. Then I'll call them. Thank you. Appreciate it.

Speaker speaker_1: You're welcome. Thanks for calling and have a wonderful day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Bye now.