

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? Hi, Chris. Uh, my name is Tariq. I just got an email, uh, from, uh, my employer, uh, to call this number to enroll myself, uh, for the benefits. Okay. Uh- I, I, I haven't had that before. So, just a question. Yeah. Okay. Yeah. So, this is... So, we're the, um... Well, first off, we're, uh, we put... Uh, we're a part of... Ah. We're a plan administrator for health insurance- ... benefits for staffing companies. Is your employer a staffing company? Correct. Oxford Consultant. Oxford. Okay. Yeah, they're currently in open- Yes. ... enrollment right now, allowing any- Correct. ... employee of theirs to enroll into any health insurance benefits, um, effective January 6th. Um- Correct. So yeah, yeah. If you're, if, if you're interested in getting enrolled into those, we can get that set up for you. I'll just need a little bit of information to pull up a file. Um- Sure. Let's see here. Sure, sure, sure. All right. Uh, starting with, what's the last four of your social, sir? 4213. 4213. And you said your name was Tariq? What is your last name, sir? Uh, it's, it's... First name is Tariq, last name Javed. Javed. Got it. All right, sir. Could you verify your address and date of birth, please? Uh, address is 1330 Turfway Lane, Bartlett, Illinois, 60103. And, uh, date of birth is August 13th, 1965. Thank you. We have a phone on file for you at 452-3577. Is that correct? That is correct. All right. Okay. Yes, it is. Uh, so let's see here. All right. Oxford offers, uh, medical, um, medical insurance, dental, vision, life insurance, and short-term disability. Uh, was there anything- Okay. ... specific that you were looking for? Did you need more information on it, or...? Uh, yeah, more information, I believe. Okay. Um, so, um, quick overview. Uh, there's three different- Mm-hmm. ... options for medical. One is a preventative only plan, so for things like physicals, vaccines, cancer screenings, um, services like that. Um, but, uh- Mm-hmm. ... as far as, like, standard treatment, doctor visits, like if you're sick or anything like that, uh, that plan wouldn't cover anything like that. Um, that's what the other two plans cover, the Ensure Plus plans. These plans will cover those treatment-type visits, so like if you're sick, you need to go to the doctor for something like that. Uh, Ensure Plus- Mm-hmm. ... and Ensure Plus Enhanced would cover those kinds of services. Uh, they just by themselves wouldn't cover those preventative care services. Uh, so as, as a result, because they don't cover the same things, you are allowed to enroll into both plans at the same time, um, to get, to get both types of benefits. And then there's dental insurance, uh, vision insurance, life insurance, and short-term disability available as well. Uh, so that's just a quick overview of the policies, um, as far as like just what all is available and kind of a brief overview of the differences between the medical plans. Um, there is an information packet available that I can... that, um, if you would like, I can email to you, uh, that kind of goes over a little bit more, um, a little bit more- Mm-hmm. ... in-depth. It go- kind of shows, like, what kind of, what kinds of services might be covered by the different plans, um, and, and also shows- So if I, if I,

uh, so... Yeah. If I get a Ensure, Ensure Plus Enhanced, that is, uh... For, for a family, how much does it cost? Do you, do you have that? Uh, yeah. Ensure Plus Enhanced employee and family, so just to confirm, that's you, spouse, and children? Yes. One kid. Yeah. Okay. Okay. So, um, that's... Uh, that plan for the medical, uh, that's medical only by the way. That's, uh, \$54.30 a week. Medical only. And medical... Uh, I- I- I- you may have said this, but medical only means that you can... So, um... So for that- Mm-hmm. ... um, by, by that, by that, I mean, it's... It's not a package. It's a medical policy. So it... Like, Ensure Plus Enhanced doesn't include like dental or vision or anything like that. It does not? No. Dental and vision are completely separate from everything else there. Right. Which is fine. At all. Yeah. Fine. Fine. Fine. Is there, is there... Like, normally the, the, the plan is like, uh, like a BlueCross BlueShield or Aetna or those kind of things. So, what kind of- We- Yeah. These plans are not going to work like that. Um, so they're not... Uh, so those are what's considered major medical plans. Um, these plans are not that. These are... What they're known as Limited Benefit Indemnity Plans. Um, what, uh- Okay. ... thes- these will cover, um, up to a set dollar amount for insurance- Mm-hmm. ... for your insurance needs. Um, if it's... Uh, once they've reached that dollar amount... Mm-hmm. Um, yeah, once they, once they've reached that dollar amount of what they will pay towards covered services, you are responsible for whatever is left. Mm-hmm. Um, the on-... Yeah, but the thing i-... But the, the other thing about it is that there's no, like, deductible or copay or anything like that. Mm-hmm. Mm-hmm. Um, it's, it's more or less you, uh, you show them the... You show the doctor your card. Doctor bills the insurance company. Insurance company- Mm-hmm. ... pays what they've, what, what they've set aside to pay for those kinds of services- Mm-hmm. Mm-hmm. ... based on if it's covered, how it's billed to them and all of that kind of thing. And then you're- Mm-hmm. ... just responsible for whatever the insurance didn't pay. Mm-hmm. I see. I see. So, so, uh, God forbid, if there's a hospitalization, they'll cover up to certain amount. Other than that, rest of it is up to you? Right. So under- Oh. ... so under, um... Give me a moment here. Yeah, please. Yeah, if you can send me that, uh, book, booklet, uh, the, the, the, the additional information that you were talking about, that'd be greatly appreciated. Yes. So, um, just, just as a... as an example, under Ensure Plus Enhanced- Mm-hmm. ... um, the, uh, day- uh, so daily hospital confinement, um, so like overnight hospital stays and stuff, um, Ensure Plus will cover up to a hundred dollars a day for those, for that, with you being- Mm-hmm. ... responsible for whatever's left... um, for, uh- Mm-hmm. ... surgeries. It'll cover up to \$2,000 based on the surgery, um- Mm-hmm. ... with, with, uh, with you being- Mm-hmm. ... responsible for anything after that, so on- Mm-hmm. ... and so forth. So it, so it's- Yeah, yeah. I know what you mean. ... kind of like a- Mm-hmm. Yeah. It, it, it, it is a limited plan. It's limited benefits. Yeah. Yeah. Um, but it, it, it is- Okay. ... it, th- it's just this is what the, what Oxford offers. Ah, okay, okay, okay. So, so what, what do I need to do, uh, to, to enroll if I, um, you know, if I consider this? Uh, just, you would just, uh, let, uh, let one of us know here at Benefits in a Card what you want to enroll into, and we'll enter that into the system and set that up for you. Um, I believe there is also a, there's an online portal as well that you should be able to enroll- Mm-hmm. ... online if you, if you'd prefer. Let me double-check that. Uh- Mm-hmm. ... never mind, my apologies. It does not look like there is an online portal- Okay, yeah. Yeah. Okay. ... for Oxford specifically. My apologies. That's fine. I'd, I would rather- No, no, no. ... I would rather not use- No, no, no, no, no. Yeah. No, not a problem. Um, but yes. So, so, so, so, so, uh, so if I e- if I get, uh, Insure Plus Enhanced, which is, uh, \$54 for, uh, 30 cents... I'm looking at some of the

information Oxford sent me. So that- Correct. ... will cover... well, that is the... um, that will co-uh, and plus I'm going to get the dental and vision. So that'll be the, the... I then, if I get Insure Plus Enhanced, I don't need to get Insure Plus and Stay Healthy, uh, NEC Tele, uh, uh, so I need to get a... uh-huh? Go ahead. Okay. So- Just interested. ... um, yeah. So Insure Plus Enhanced is the upgrade to Insure Plus basic, or the, just the Insure Plus plan. Mm-hmm. But, but it is completely separate from NEC TeleRx, um, because Insure Plus does not cover preventative services. So physicals and vaccines and cancer screenings, colonoscopies, things like that are not covered at all by Insure Plus. Oh. Either Insure Plus- Okay. ... or Insure Plus Enhanced. That's, uh- Okay. ... that's covered by NEC TeleRx. Um- Ah. ... NEC TeleRx covers the, uh, covers those p- uh, those services, um, but a- a- and they, uh, that's why you're allowed to enroll into both, because they, they... effectively they pretty much cover the gaps that the other d- that the other leaves. Mm. So I need to get Tele, TeleRx Plus, uh, if, w- if the, if, if I want both coverage. So I don't need to get the Plus, right? I mean, I can get the Plus Enhanced and the TeleRx. Yeah. That middle one I don't need to get, right? Correct. So if you, if you want in- if you want Plus Enhanced, you can get Plus Enhanced and combine that with NEC TeleRx. That will- Okay. ... give you coverage for both the preventative services as well as, like, standard treatment type visits. Okay, okay. Okay, okay. Okay, good to know. Good to know. All right. Okay. Okay, let me, uh... oh, go ahead. Yeah. I was, I was just gonna offer, because open enrollment did just start yesterday and it goes through until, it looks like, um, looks like the 18th, I believe. Let me double-check that. One moment. Yes, I, yes. That's what my email says as well. Yeah. So it's, it's between now and, uh, December 18th. Um, you can, uh- Okay. ... what I can do for you, uh, c- if you'll just confirm, we have your email on file, tariqjavid13@yahoo.com. Is that correct? Well, uh, yeah, that is, uh, that, that is one of my email. But I prefer, uh, tariqjavid13@gmail.com. Okay. That is my pre- more preferred way of co- communication, yeah. Okay. All right then. So... Same email address- ah. ... but @gmail.com. @gmail.com instead of @yahoo.com. Got it. All right. Perfect. So- All right. Uh, so what I'll do for you then, Tariq- Okay. ... I'll send that... I'll send an information packet, a- again, just to make sure- Mm-hmm. ... that you got it to, um, to your Gmail. Uh, this will come- Yes. ... this will be coming from our email address here, info@benefitsinacard.com. Uh. Okay. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Mm. Okay. Um, like I said, I'm not, I'm not sure what information Oxford has provided you, but this is just- Mm-hmm. ... uh, a copy of a benefits guide that goes over all the plans that they offer. Sounds good. Gives you the pricing, gives you k- kind of examples of what they'll cover and so on and so forth. Got it. Cool. And it sh- uh, this should help you be able to make any sort of decisions, um, but anytime- Sounds good. ... during the open enrollment window, Monday through Friday- Mm-hmm. ... 8:00 AM to 8:00 PM Eastern, you can give us a call- Okay. ... and we'll be able to set that enrollment up for you. Okay? Sound, sounds good. Thank you so much. Appreciate it. No problem. Was there anything- Yeah. ... else I could help you with? No, I'm good, I'm good. Thank you. All right. Well, if that's everything- Okay. ... thank you again for calling Benefits in a Card, and you have a wonderful day. Uh, you too. Bye. All right, b- 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. Uh, my name is Tariq. I just got an email, uh, from, uh, my employer, uh, to call this number to enroll myself, uh, for the benefits.

Speaker speaker_1: Okay. Uh-

Speaker speaker_2: I, I, I haven't had that before. So, just a question. Yeah.

Speaker speaker_1: Okay. Yeah. So, this is... So, we're the, um... Well, first off, we're, uh, we put... Uh, we're a part of... Ah. We're a plan administrator for health insurance- ... benefits for staffing companies. Is your employer a staffing company?

Speaker speaker_2: Correct. Oxford Consultant.

Speaker speaker_1: Oxford. Okay. Yeah, they're currently in open-

Speaker speaker_2: Yes.

Speaker speaker_1: ... enrollment right now, allowing any-

Speaker speaker_2: Correct.

Speaker speaker_1: ... employee of theirs to enroll into any health insurance benefits, um, effective January 6th. Um-

Speaker speaker_2: Correct.

Speaker speaker_1: So yeah, yeah. If you're, if, if you're interested in getting enrolled into those, we can get that set up for you. I'll just need a little bit of information to pull up a file. Um-

Speaker speaker_2: Sure.

Speaker speaker_1: Let's see here.

Speaker speaker_2: Sure, sure, sure.

Speaker speaker_1: All right. Uh, starting with, what's the last four of your social, sir?

Speaker speaker_2: 4213.

Speaker speaker_1: 4213. And you said your name was Tariq? What is your last name, sir?

Speaker speaker_2: Uh, it's, it's... First name is Tariq, last name Javed.

Speaker speaker_1: Javed. Got it. All right, sir. Could you verify your address and date of birth, please?

Speaker speaker_2: Uh, address is 1330 Turfway Lane, Bartlett, Illinois, 60103. And, uh, date of birth is August 13th, 1965.

Speaker speaker_1: Thank you. We have a phone on file for you at 452-3577. Is that correct?

Speaker speaker_2: That is correct.

Speaker speaker_1: All right. Okay. Yes, it is. Uh, so let's see here. All right. Oxford offers, uh, medical, um, medical insurance, dental, vision, life insurance, and short-term disability. Uh, was there anything-

Speaker speaker_2: Okay.

Speaker speaker_1: ... specific that you were looking for? Did you need more information on it, or...?

Speaker speaker_2: Uh, yeah, more information, I believe.

Speaker speaker_1: Okay. Um, so, um, quick overview. Uh, there's three different-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... options for medical. One is a preventative only plan, so for things like physicals, vaccines, cancer screenings, um, services like that. Um, but, uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... as far as, like, standard treatment, doctor visits, like if you're sick or anything like that, uh, that plan wouldn't cover anything like that. Um, that's what the other two plans cover, the Ensure Plus plans. These plans will cover those treatment-type visits, so like if you're sick, you need to go to the doctor for something like that. Uh, Ensure Plus-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and Ensure Plus Enhanced would cover those kinds of services. Uh, they just by themselves wouldn't cover those preventative care services. Uh, so as, as a result, because they don't cover the same things, you are allowed to enroll into both plans at the same time, um, to get, to get both types of benefits. And then there's dental insurance, uh, vision insurance, life insurance, and short-term disability available as well. Uh, so that's just a quick overview of the policies, um, as far as like just what all is available and kind of a brief overview of the differences between the medical plans. Um, there is an information packet available that I can... that, um, if you would like, I can email to you, uh, that kind of goes over a little bit more, um, a little bit more-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... in-depth. It go- kind of shows, like, what kind of, what kinds of services might be covered by the different plans, um, and, and also shows-

Speaker speaker_2: So if I, if I, uh, so... Yeah. If I get a Ensure, Ensure Plus Enhanced, that is, uh... For, for a family, how much does it cost? Do you, do you have that?

Speaker speaker_1: Uh, yeah. Ensure Plus Enhanced employee and family, so just to confirm, that's you, spouse, and children?

Speaker speaker_2: Yes. One kid. Yeah.

Speaker speaker_1: Okay. Okay. So, um, that's... Uh, that plan for the medical, uh, that's medical only by the way. That's, uh, \$54.30 a week.

Speaker speaker_2: Medical only. And medical... Uh, I- I- I- you may have said this, but medical only means that you can...

Speaker speaker_1: So, um... So for that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, by, by that, by that, I mean, it's... It's not a package. It's a medical policy. So it... Like, Ensure Plus Enhanced doesn't include like dental or vision or anything like that.

Speaker speaker_2: It does not?

Speaker speaker_1: No. Dental and vision are completely separate from everything else there.

Speaker speaker_2: Right. Which is fine.

Speaker speaker_1: At all. Yeah.

Speaker speaker_2: Fine. Fine. Fine. Is there, is there... Like, normally the, the, the plan is like, uh, like a BlueCross BlueShield or Aetna or those kind of things. So, what kind of-

Speaker speaker_1: We-

Speaker speaker_2: Yeah.

Speaker speaker_1: These plans are not going to work like that. Um, so they're not... Uh, so those are what's considered major medical plans. Um, these plans are not that. These are... What they're known as Limited Benefit Indemnity Plans. Um, what, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... thes- these will cover, um, up to a set dollar amount for insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for your insurance needs. Um, if it's... Uh, once they've reached that dollar amount...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, yeah, once they, once they've reached that dollar amount of what they will pay towards covered services, you are responsible for whatever is left.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, the on-... Yeah, but the thing i-... But the, the other thing about it is that there's no, like, deductible or copay or anything like that.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: Um, it's, it's more or less you, uh, you show them the... You show the doctor your card. Doctor bills the insurance company. Insurance company-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... pays what they've, what, what they've set aside to pay for those kinds of services-

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: ... based on if it's covered, how it's billed to them and all of that kind of thing. And then you're-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... just responsible for whatever the insurance didn't pay.

Speaker speaker_2: Mm-hmm. I see. I see. So, so, uh, God forbid, if there's a hospitalization, they'll cover up to certain amount. Other than that, rest of it is up to you?

Speaker speaker_1: Right. So under-

Speaker speaker_2: Oh.

Speaker speaker_1: ... so under, um... Give me a moment here.

Speaker speaker_2: Yeah, please. Yeah, if you can send me that, uh, book, booklet, uh, the, the, the, the additional information that you were talking about, that'd be greatly appreciated.

Speaker speaker_1: Yes. So, um, just, just as a... as an example, under Ensure Plus Enhanced-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, the, uh, day- uh, so daily hospital confinement, um, so like overnight hospital stays and stuff, um, Ensure Plus will cover up to a hundred dollars a day for those, for that, with you being-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... responsible for whatever's left.... um, for, uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... surgeries. It'll cover up to \$2,000 based on the surgery, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... with, with, uh, with you being-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... responsible for anything after that, so on-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and so forth. So it, so it's-

Speaker speaker_2: Yeah, yeah. I know what you mean.

Speaker speaker_1: ... kind of like a-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Yeah. It, it, it, it is a limited plan. It's limited benefits.

Speaker speaker_2: Yeah. Yeah.

Speaker speaker_1: Um, but it, it, it is-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it, th- it's just this is what the, what Oxford offers.

Speaker speaker_2: Ah, okay, okay, okay. So, so what, what do I need to do, uh, to, to enroll if I, um, you know, if I consider this?

Speaker speaker_1: Uh, just, you would just, uh, let, uh, let one of us know here at Benefits in a Card what you want to enroll into, and we'll enter that into the system and set that up for you. Um, I believe there is also a, there's an online portal as well that you should be able to enroll-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... online if you, if you'd prefer. Let me double-check that. Uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... never mind, my apologies. It does not look like there is an online portal-

Speaker speaker_2: Okay, yeah. Yeah. Okay.

Speaker speaker_1: ... for Oxford specifically. My apologies.

Speaker speaker_2: That's fine.

Speaker speaker_1: I'd, I would rather-

Speaker speaker_2: No, no, no.

Speaker speaker_1: ... I would rather not use-

Speaker speaker_2: No, no, no, no, no. Yeah. No, not a problem.

Speaker speaker_1: Um, but yes.

Speaker speaker_2: So, so, so, so, so, uh, so if I e- if I get, uh, Insure Plus Enhanced, which is, uh, \$54 for, uh, 30 cents... I'm looking at some of the information Oxford sent me. So that-

Speaker speaker_1: Correct.

Speaker speaker_2: ... will cover... well, that is the... um, that will co- uh, and plus I'm going to get the dental and vision. So that'll be the, the... I then, if I get Insure Plus Enhanced, I don't need to get Insure Plus and Stay Healthy, uh, NEC Tele, uh, uh, so I need to get a... uh-huh? Go ahead.

Speaker speaker_1: Okay. So-

Speaker speaker_2: Just interested.

Speaker speaker_1: ... um, yeah. So Insure Plus Enhanced is the upgrade to Insure Plus basic, or the, just the Insure Plus plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But, but it is completely separate from NEC TeleRx, um, because Insure Plus does not cover preventative services. So physicals and vaccines and cancer screenings, colonoscopies, things like that are not covered at all by Insure Plus.

Speaker speaker_2: Oh.

Speaker speaker_1: Either Insure Plus-

Speaker speaker_2: Okay.

Speaker speaker_1: ... or Insure Plus Enhanced. That's, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that's covered by NEC TeleRx. Um-

Speaker speaker_2: Ah.

Speaker speaker_1: ... NEC TeleRx covers the, uh, covers those p- uh, those services, um, but a- a- and they, uh, that's why you're allowed to enroll into both, because they, they... effectively they pretty much cover the gaps that the other d- that the other leaves.

Speaker speaker_2: Mm. So I need to get Tele, TeleRx Plus, uh, if, w- if the, if, if I want both coverage. So I don't need to get the Plus, right? I mean, I can get the Plus Enhanced and the TeleRx.

Speaker speaker_1: Yeah.

Speaker speaker_2: That middle one I don't need to get, right?

Speaker speaker_1: Correct. So if you, if you want in- if you want Plus Enhanced, you can get Plus Enhanced and combine that with NEC TeleRx. That will-

Speaker speaker_2: Okay.

Speaker speaker_1: ... give you coverage for both the preventative services as well as, like, standard treatment type visits.

Speaker speaker_2: Okay, okay. Okay, okay. Okay, good to know. Good to know. All right.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay, let me, uh... oh, go ahead.

Speaker speaker_1: Yeah. I was, I was just gonna offer, because open enrollment did just start yesterday and it goes through until, it looks like, um, looks like the 18th, I believe. Let me double-check that. One moment.

Speaker speaker_2: Yes, I, yes. That's what my email says as well.

Speaker speaker_1: Yeah. So it's, it's between now and, uh, December 18th. Um, you can, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... what I can do for you, uh, c- if you'll just confirm, we have your email on file, tariqjavid13@yahoo.com. Is that correct?

Speaker speaker_2: Well, uh, yeah, that is, uh, that, that is one of my email. But I prefer, uh, tariqjavid13@gmail.com.

Speaker speaker_1: Okay.

Speaker speaker_2: That is my pre- more preferred way of co- communication, yeah.

Speaker speaker_1: Okay. All right then. So...

Speaker speaker_2: Same email address-

Speaker speaker_1: ah.

Speaker speaker_2: ... but @gmail.com.

Speaker speaker_1: @gmail.com instead of @yahoo.com. Got it.

Speaker speaker_2: All right.

Speaker speaker_1: Perfect. So-

Speaker speaker_2: All right.

Speaker speaker_1: Uh, so what I'll do for you then, Tariq-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I'll send that... I'll send an information packet, a- again, just to make sure-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that you got it to, um, to your Gmail. Uh, this will come-

Speaker speaker_2: Yes.

Speaker speaker_1: ... this will be coming from our email address here, info@benefitsinacard.com. Uh.

Speaker speaker_2: Okay.

Speaker speaker_1: If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there.

Speaker speaker_2: Mm. Okay.

Speaker speaker_1: Um, like I said, I'm not, I'm not sure what information Oxford has provided you, but this is just-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, a copy of a benefits guide that goes over all the plans that they offer.

Speaker speaker_2: Sounds good.

Speaker speaker_1: Gives you the pricing, gives you k- kind of examples of what they'll cover and so on and so forth.

Speaker speaker_2: Got it. Cool.

Speaker speaker_1: And it sh- uh, this should help you be able to make any sort of decisions, um, but anytime-

Speaker speaker_2: Sounds good.

Speaker speaker_1: ... during the open enrollment window, Monday through Friday-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 8:00 AM to 8:00 PM Eastern, you can give us a call-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and we'll be able to set that enrollment up for you. Okay?

Speaker speaker_2: Sound, sounds good. Thank you so much. Appreciate it.

Speaker speaker_1: No problem. Was there anything-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... else I could help you with?

Speaker speaker_2: No, I'm good, I'm good. Thank you.

Speaker speaker_1: All right. Well, if that's everything-

Speaker speaker_2: Okay.

Speaker speaker_1: ... thank you again for calling Benefits in a Card, and you have a wonderful day.

Speaker speaker_2: Uh, you too. Bye.

Speaker speaker_1: All right, b- bye now.