

## **Transcript: Estefania**

**Acevedo-4962188314198016-6443771038711808**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. My name is Sam. I'm a new employee at Oxford Global Resources. Uh, I tried to go to the Benefits in a Card website to enroll, and I got an alert that says, "Enrollment not allowed. Please call." My name is- Okay. Yeah, I can, I can see what it was about. Um, you said you were with Oxford Global, right? That's right. Okay. Let's see. And then, what are the last four of your social? 0997. Samuel? That's right. Okay. For security purposes, can you verify your address and date of birth? My address is 8245 Flagstone Drive. Birthday, June 7th, '93. Okay. And then, what was the, um, city and state? Uh, Madison, Wisconsin. Okay. Thank you. Let's see here. And then, do you still have the same number of 981-7675? That's right. Okay. All right, and then I have syourlastname@gmail.com. Is that up-to-date? Yep, that's right. Okay. All right. Yeah, that's good that you called because tomorrow is technically your last day to enroll. Um, did you know what you wanted to be enrolled into or did you want me to go- Uh- ... over any of the plans? Uh, I s- I, I actually could use a little explanation on what the- Mm-hmm. ... MEC is and how that's different from medical. Yeah. So if you want, I can just explain the three medical plans 'cause they only offer three. So the first one is the Stay Healthy MEC Tele-RS. It's only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD and cancer screenings. So it's only for those preventative visits, and it does not cover any urgent care, doctor visits if sick, um, hospital visits if injured, emergency room, neither surgeries. So it's only for your preventative visits, and it does require you to stay within the network, meaning you can only use the list of the doctors and clinics that they offer to be covered. You do, however, receive prescription benefits through Alexar, and they, uh, offers a membership with Free RS, which gives you access to the top 90% generic drugs prescribed in the US, some of those generic medications being free and some of them discounted. Um, it also comes with virtual urgent care, which offers medical assistance virtually via telephone or video call with medical providers. But like I said, that plan is only a preventative plan. So if you fill out this one for employee only, it's \$16.11 weekly from your paycheck. Then they offer two other plans called the Ensure Plus and the Ensure Plus Enhanced. These two plans are hospital indemnity. So these are the ones that are gonna cover, like, your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. Um, however, these two don't offer what the Stay Healthy MEC offers. So they don't cover your preventative visits, which again, are like a physical, your annual checkups, STD screening, cancer screening. That's not covered with the Ensure Plus and the Ensure Plus Enhanced. So they're only hospital indemnity. You are allowed to select the Stay Healthy MEC Tele-RS in one of the insurers if you do wanna be covered with your preventative and your hospital indemnity services. So you are allowed to do that since they don't offer a fourth plan that covers both your preventative and your hospital indemnity. Um,

but the Ensure Plus, like I said, and the Ensure Plus Enhanced are only hospital indemnity plans. These two don't require you to stay within the network. So you can go wherever you want as long as a provider accepts the insurance. You do receive prescription benefits as well, but through Pharmacoville. Depending on the generic medication that it is, just really depends on how much you gotta spend. And for the non-generics, they do offer you a discount and they also, uh, do include the virtual urgent care, just like the MEC Tele-RS. Um, these two, the main difference is the dollar amount that they cover in four areas. So when it comes to daily hospital confinement, the Ensure Plus basic covers \$50 per day while your Ensure Plus Enhanced covers \$100 per day. For intensive care, the Ensure Plus basic covers \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence at hospital, the Ensure Plus basic covers \$500 while your Ensure Plus Enhanced covers \$1,500. For surgical, the Ensure Plus basic covers up to \$1,000 based on surgical schedule, and then your Ensure Plus Enhanced covers up to \$2,000 based on surgical schedule. Everything after that with those two plans stays the exact same. So when it comes to your outpatient sickness, both of them would cover you a flat fee of \$75. Diagnostic testing, both of them cover \$250 per year. Wellness exam, both of them cover \$75 per year. Hospital emergency rooms, both of them cover \$250. Physician office, both of them cover \$50. Emergency dental work, both of them cover \$500. Hospital admissions, both of them cover a flat fee of \$250. Daily hospital confinement, both of them cover \$100. Intensive care unit, both of them cover \$200. Accidental death and dismemberment, employee or spouse-Both of them cover up to \$15,000, accidental dismemberment, children up to \$7,500 for both. Ambulance, ground or air, both of them cover flat fee of \$250. And medical imaging, both of them cover \$100. So, in four areas the differences come when it comes to daily hospital confinement and- Mm-hmm. ... to the care, annual first occurrence in hospital and surgical, the Ensure Plus Enhanced covers a little bit more than the Ensure Plus Basic. So, if you choose between those two plans, the Ensure Plus Basic, that's a flat fee of \$18 for a weekly deduction. And for the Ensure Plus Enhanced, that would be a weekly deduction of \$25.17. So, again, your Stay Healthy NEC Tele-RS is only a preventative plan that only covers like a physical, your annual check-ups, some STD and cancer screenings. Then your two Ensure plans are the ones that actually cover a flat fee towards like your doctor visits, they... urgent care, emergency room surgeries. And you are allowed to choose the Stay Healthy and one of the Ensure plans if you want your preventative services covered as well as your hospital indemnity. Gotcha. You don't have to do that, but people, they do go for like their annual check-ups, so they do, like get the Stay Healthy and then, of course, they want to be covered when it comes to, like the doctor if they're sick, so they do get one of the Insures. But it really just depends on, on you and how often you go to the doctor- Mm-hmm. ... and if you go for annals and stuff like that. And then, of course, they offer like dental, term life, vision, and short-term disability. Um, and those, like for vision, that one has its copays. The copay for an eye exam is \$10, copay for lenses and frames is \$25. And your frame allowance is \$130. For the employee plan, that's \$2.15. They also offer dental, a preventative visit covered at 100%. Something basic would be like a cleaning of the teeth, that's covered at 80%. Basic restoratives, so if they got a fill in like a cavity, that's covered at 80%. X-rays are also covered at 80%. And then your annual maximum is \$500. Um, with the dental plan, you do have to pay a one-time deductible, um, when you go for your visit. If you select the individual plan, it would be a \$50, but if you select the family plan, it would be a \$150. But that deductible, you only pay once. And then they offer

term life, and accidental death and dismemberment. Employee to age 64 receive \$20,000, spouse, \$2,500. Children six months up to the age of 26, \$2,500. And children 14 days up to six months, \$500. For the employee plan, that's \$2.11 weekly from your paycheck. And then the last plan is short-term disability. You have an elimination period of seven days, benefit period of 90 days, and then the benefit amount is \$650 per month. That for employees \$3.95 weekly. All righty. Thanks for the rundown, Stephanie. And then did you know what you wanted to select already? Yeah. Yeah. That, that helped me. Um. Oh. So for health, could I do the Stay Healthy plus the Ensure Plus? Okay. And then did you want to do employee only or were you looking into like dependents? Employee only. Okay. And then did you want to do anything else? Yeah. Could we do dental too? Mm-hmm. All right. So I have the NEC Tele-RS, which is your preventative plan being \$16.11 weekly. Then I have dental doing \$3.64 weekly. And then the Ensure Plus Basic being \$18, that's a weekly deduction of \$37.75 weekly. Um, were these the only three you wanted to select? That's right. All right. Do you allow me to make these selections? Yes, please. Thank you. Okay. Please allow one or two weeks for Optum Global to make the first deduction from your paycheck of \$37.75. Once you see that first deduction, the following Monday of that first deduction is when your plans become active. And by that first week of active coverage, you should be getting your dental card and your preventative card. Um, and then for your medical card, which is the Ensure Plus Basic, for that plan they normally don't mail out the cards for some reason. So, if you do want a physical card for your Ensure Plus Basic, which is your hospital indemnity plan, you're welcome to give us a call that first Monday that you become active, or whenever you're active, um, and we can put in a request for the carrier to mail it out to you. In the meantime, while you wait on your card, or while you wait on your card, let's say you have like an appointment before that Friday that you receive them and you're already active, you can just call us and we can email it to you electronically. Um, but you just, you do have to call 'cause I think a lot of people think that we just automatically send them, but, um, we don't. So you would have to call and request the cards to be sent out to your email. All righty. Okay? Thanks for that clarification. You're welcome. So, let's say you get paid like, um, for example, if they were to deduct it, and that's Friday, which is the 16th, that means on the 19th it becomes effective. But it really just depends on when your staffing agency does the first deduction from your pay-check. It usually takes one or two weeks. So I would just be keeping a lookout for that deduction of \$37.75. Sounds good. Thank you. You're welcome. And then, um, if you, just in case you wanted to add anything, tomorrow's your last day and we're open from 8:00 AM up until 8:00 PM Monday through Friday, Eastern time. All righty. Well, I guess I got you right in the nick of time then. Yes, sir. All right. Well, I hope you have a great day. Thank you for your time. You have been enrolled. Thanks. All right. Appreciate it, Stephanie. You have a good one. Thank you. You do too. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey, Stephanie. My name is Sam. I'm a new employee at Oxford Global Resources. Uh, I tried to go to the Benefits in a Card website to enroll, and I got an alert that says, "Enrollment not allowed. Please call." My name is-

Speaker speaker\_0: Okay. Yeah, I can, I can see what it was about. Um, you said you were with Oxford Global, right?

Speaker speaker\_1: That's right.

Speaker speaker\_0: Okay. Let's see. And then, what are the last four of your social?

Speaker speaker\_1: 0997.

Speaker speaker\_0: Samuel?

Speaker speaker\_1: That's right.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: My address is 8245 Flagstone Drive. Birthday, June 7th, '93.

Speaker speaker\_0: Okay. And then, what was the, um, city and state?

Speaker speaker\_1: Uh, Madison, Wisconsin.

Speaker speaker\_0: Okay. Thank you. Let's see here. And then, do you still have the same number of 981-7675?

Speaker speaker\_1: That's right.

Speaker speaker\_0: Okay. All right, and then I have syourlastname@gmail.com. Is that up-to-date?

Speaker speaker\_1: Yep, that's right.

Speaker speaker\_0: Okay. All right. Yeah, that's good that you called because tomorrow is technically your last day to enroll. Um, did you know what you wanted to be enrolled into or did you want me to go-

Speaker speaker\_1: Uh-

Speaker speaker\_0: ... over any of the plans?

Speaker speaker\_1: Uh, I s- I, I actually could use a little explanation on what the-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... MEC is and how that's different from medical.

Speaker speaker\_0: Yeah. So if you want, I can just explain the three medical plans 'cause they only offer three. So the first one is the Stay Healthy MEC Tele-RS. It's only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD and cancer screenings. So it's only for those preventative visits, and it does not cover any urgent

care, doctor visits if sick, um, hospital visits if injured, emergency room, neither surgeries. So it's only for your preventative visits, and it does require you to stay within the network, meaning you can only use the list of the doctors and clinics that they offer to be covered. You do, however, receive prescription benefits through Alexar, and they, uh, offers a membership with Free RS, which gives you access to the top 90% generic drugs prescribed in the US, some of those generic medications being free and some of them discounted. Um, it also comes with virtual urgent care, which offers medical assistance virtually via telephone or video call with medical providers. But like I said, that plan is only a preventative plan. So if you fill out this one for employee only, it's \$16.11 weekly from your paycheck. Then they offer two other plans called the Ensure Plus and the Ensure Plus Enhanced. These two plans are hospital indemnity. So these are the ones that are gonna cover, like, your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. Um, however, these two don't offer what the Stay Healthy MEC offers. So they don't cover your preventative visits, which again, are like a physical, your annual checkups, STD screening, cancer screening. That's not covered with the Ensure Plus and the Ensure Plus Enhanced. So they're only hospital indemnity. You are allowed to select the Stay Healthy MEC Tele-RS in one of the insurers if you do wanna be covered with your preventative and your hospital indemnity services. So you are allowed to do that since they don't offer a fourth plan that covers both your preventative and your hospital indemnity. Um, but the Ensure Plus, like I said, and the Ensure Plus Enhanced are only hospital indemnity plans. These two don't require you to stay within the network. So you can go wherever you want as long as a provider accepts the insurance. You do receive prescription benefits as well, but through Pharmacoville. Depending on the generic medication that it is, just really depends on how much you gotta spend. And for the non-generics, they do offer you a discount and they also, uh, do include the virtual urgent care, just like the MEC Tele-RS. Um, these two, the main difference is the dollar amount that they cover in four areas. So when it comes to daily hospital confinement, the Ensure Plus basic covers \$50 per day while your Ensure Plus Enhanced covers \$100 per day. For intensive care, the Ensure Plus basic covers \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence at hospital, the Ensure Plus basic covers \$500 while your Ensure Plus Enhanced covers \$1,500. For surgical, the Ensure Plus basic covers up to \$1,000 based on surgical schedule, and then your Ensure Plus Enhanced covers up to \$2,000 based on surgical schedule. Everything after that with those two plans stays the exact same. So when it comes to your outpatient sickness, both of them would cover you a flat fee of \$75. Diagnostic testing, both of them cover \$250 per year. Wellness exam, both of them cover \$75 per year. Hospital emergency rooms, both of them cover \$250. Physician office, both of them cover \$50. Emergency dental work, both of them cover \$500. Hospital admissions, both of them cover a flat fee of \$250. Daily hospital confinement, both of them cover \$100. Intensive care unit, both of them cover \$200. Accidental death and dismemberment, employee or spouse-Both of them cover up to \$15,000, accidental dismemberment, children up to \$7,500 for both. Ambulance, ground or air, both of them cover flat fee of \$250. And medical imaging, both of them cover \$100. So, in four areas the differences come when it comes to daily hospital confinement and-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... to the care, annual first occurrence in hospital and surgical, the Ensure Plus Enhanced covers a little bit more than the Ensure Plus Basic. So, if you choose between those two plans, the Ensure Plus Basic, that's a flat fee of \$18 for a weekly deduction. And for the Ensure Plus Enhanced, that would be a weekly deduction of \$25.17. So, again, your Stay Healthy NEC Tele-RS is only a preventative plan that only covers like a physical, your annual check-ups, some STD and cancer screenings. Then your two Ensure plans are the ones that actually cover a flat fee towards like your doctor visits, they... urgent care, emergency room surgeries. And you are allowed to choose the Stay Healthy and one of the Ensure plans if you want your preventative services covered as well as your hospital indemnity.

Speaker speaker\_2: Gotcha.

Speaker speaker\_0: You don't have to do that, but people, they do go for like their annual check-ups, so they do, like get the Stay Healthy and then, of course, they want to be covered when it comes to, like the doctor if they're sick, so they do get one of the Insures. But it really just depends on, on you and how often you go to the doctor-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... and if you go for annals and stuff like that. And then, of course, they offer like dental, term life, vision, and short-term disability. Um, and those, like for vision, that one has its copays. The copay for an eye exam is \$10, copay for lenses and frames is \$25. And your frame allowance is \$130. For the employee plan, that's \$2.15. They also offer dental, a preventative visit covered at 100%. Something basic would be like a cleaning of the teeth, that's covered at 80%. Basic restoratives, so if they got a fill in like a cavity, that's covered at 80%. X-rays are also covered at 80%. And then your annual maximum is \$500. Um, with the dental plan, you do have to pay a one-time deductible, um, when you go for your visit. If you select the individual plan, it would be a \$50, but if you select the family plan, it would be a \$150. But that deductible, you only pay once. And then they offer term life, and accidental death and dismemberment. Employee to age 64 receive \$20,000, spouse, \$2,500. Children six months up to the age of 26, \$2,500. And children 14 days up to six months, \$500. For the employee plan, that's \$2.11 weekly from your paycheck. And then the last plan is short-term disability. You have an elimination period of seven days, benefit period of 90 days, and then the benefit amount is \$650 per month. That for employees \$3.95 weekly.

Speaker speaker\_2: All righty. Thanks for the rundown, Stephanie.

Speaker speaker\_0: And then did you know what you wanted to select already?

Speaker speaker\_2: Yeah. Yeah. That, that helped me. Um.

Speaker speaker\_0: Oh.

Speaker speaker\_2: So for health, could I do the Stay Healthy plus the Ensure Plus?

Speaker speaker\_0: Okay. And then did you want to do employee only or were you looking into like dependents?

Speaker speaker\_2: Employee only.

Speaker speaker\_0: Okay. And then did you want to do anything else?

Speaker speaker\_2: Yeah. Could we do dental too?

Speaker speaker\_0: Mm-hmm. All right. So I have the NEC Tele-RS, which is your preventative plan being \$16.11 weekly. Then I have dental doing \$3.64 weekly. And then the Ensure Plus Basic being \$18, that's a weekly deduction of \$37.75 weekly. Um, were these the only three you wanted to select?

Speaker speaker\_2: That's right.

Speaker speaker\_0: All right. Do you allow me to make these selections?

Speaker speaker\_2: Yes, please. Thank you.

Speaker speaker\_0: Okay. Please allow one or two weeks for Optum Global to make the first deduction from your paycheck of \$37.75. Once you see that first deduction, the following Monday of that first deduction is when your plans become active. And by that first week of active coverage, you should be getting your dental card and your preventative card. Um, and then for your medical card, which is the Ensure Plus Basic, for that plan they normally don't mail out the cards for some reason. So, if you do want a physical card for your Ensure Plus Basic, which is your hospital indemnity plan, you're welcome to give us a call that first Monday that you become active, or whenever you're active, um, and we can put in a request for the carrier to mail it out to you. In the meantime, while you wait on your card, or while you wait on your card, let's say you have like an appointment before that Friday that you receive them and you're already active, you can just call us and we can email it to you electronically. Um, but you just, you do have to call 'cause I think a lot of people think that we just automatically send them, but, um, we don't. So you would have to call and request the cards to be sent out to your email.

Speaker speaker\_2: All righty.

Speaker speaker\_0: Okay?

Speaker speaker\_2: Thanks for that clarification.

Speaker speaker\_0: You're welcome. So, let's say you get paid like, um, for example, if they were to deduct it, and that's Friday, which is the 16th, that means on the 19th it becomes effective. But it really just depends on when your staffing agency does the first deduction from your pa- paycheck. It usually takes one or two weeks. So I would just be keeping a lookout for that deduction of \$37.75.

Speaker speaker\_2: Sounds good. Thank you.

Speaker speaker\_0: You're welcome. And then, um, if you, just in case you wanted to add anything, tomorrow's your last day and we're open from 8:00 AM up until 8:00 PM Monday through Friday, Eastern time.

Speaker speaker\_2: All righty. Well, I guess I got you right in the nick of time then.

Speaker speaker\_0: Yes, sir. All right. Well, I hope you have a great day. Thank you for your time. You have been enrolled.

Speaker speaker\_2: Thanks. All right. Appreciate it, Stephanie. You have a good one.

Speaker speaker\_0: Thank you. You do too.

Speaker speaker\_2: Bye.