

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... qualified, will my family status change as married? Thank you for calling Benefits in a Card, my name is Stephanie, how can I assist you? Hi, um, I am calling about enrolling in the, uh, 2025, uh, plan, and this was the number it said to en- enroll. Okay, yeah, I can help you. What's the staff and agency that you're currently with? Um, Oxford... Okay. What is the full name? And- Oxford Global Resources. What are the last four of your Social? 7012. Okay, and your first and last name, please? Kirelle Rokiki. Do you need me to spell this? No, I got it. Thank you. Okay. And then, for security purposes, I do need you to verify your full address as well as your date of birth. January 23rd, 1995 is my date of birth, and my address is 9 Mystic Lane, Apartment 103, Glenmont, Massah- New York , 12077. Okay, thank you. Is 774-487-2192 your phone number still? Correct. And then I have your first name, last name- Cool. ... @gmail.com. Yeah. Uh... And it, there's no, like, period in that, right? It's just first name, last name@... No. ... you know? Correct. Perfect. Yeah,..... Solved it, yep. Okay. Um, by any chance did you know what you want to be enrolled into, or did you want me to go ahead and explain the plans to you? Um, I think I have an idea of, like, what I, of what I need. Um, and from my... Um, let me see. I have the pamphlet she gave me. Um, hmm. Let me see which one is it? 'Cause it's the... I guess I might need a little explaining, 'cause there was the- Yeah. ... you know, Stay Healthy, Mec- Correct. ... Mex-TeleRx? Yeah. And then there's like the Insure Plus Basic and the Insure Plus Enhanced, and that would be to basically get the full coverage, you would need two of those, right? Yes, correct. Because your M-E-C TeleRx, so your Stay Healthy plan is the plan that would only cover, like, your, that one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. So, like, your- Mm-hmm. ... check-ups. And then, um, your Insure Plus and your Insure Enhance, um, they're the same thing 'cause it's hospital indemnity plans, meaning those two would cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. The difference between them, though, is that in four areas, the Insure Plus Enhanced covers a greater dollar amount towards that visit. So for, like, daily hospital confinement, the Insure Plus only covers \$50 per day while the Insure Plus Enhanced will cover \$100 per day. Intensive care, the Insure Plus covers \$200 per day while the Insure Plus Enhanced covers \$400 per day. Hmm. Annual first occurrence in hospital, the Insure Plus covers 500 while the Insure Plus Enhanced covers 1,500. For surgical, the Insure Plus covers up to 1,000 based on surgical schedule, and the Insure Plus Enhanced covers up to 2,000 based on surgical schedule. Everything after that stays the exact same. So only in those four areas the Insure Plus Enhanced would cover a greater dollar amount towards that visit. Um, everything else, pharmacy, everything stays the same. And then with your M-E-C, of course, it doesn't cover no doctor visits- ... urgent care, emergency r- rooms, nor surgeries.

But if you do want to be covered with your preventative services as well, you would have to choose the Stay Healthy and then- And the dependents. ... you want, if you want coverage for your doctor visits if you get sick, then you wanna be a- Mm-hmm. ... Insure Plus. Okay. And then they have the additional benefits, which have their separate deductions as well. And it looks like they offer four different ones, which would be vision, dental, term life, and then the short-term disability. And that would be- Okay, so I would likely... Oh, I'm sorry, what was that? Oh, and that would just... Um, once you, like, select what you're interested in, that eventually just gets added together, and depending on how many plans you get as well as your select dependents is how much your weekly deduction comes out to be. Okay. No, no, that makes sense. Um, so yeah, I will definitely, um... So the Mex-TeleRx? Correct. Okay. Uh, and then, um... Did you want to do, did you want to do with dependents or were you just looking into adding the plans by yourself? Right now, adding the plan by myself at most. Um, I have a domestic partner right now. Okay. Um, he would be the only one to be added, but, like, right now he doesn't need to be added. Okay. Um, so I guess we would just kind of add him, like, once, like, we got married? 'Cause we could have- So... ... we would have, like, 30 days to change, right? Y- so the only time that you're able to, like, add dependents or, like, um, add new plans, you would have to be within your first 30 days of receiving your first check or be within the company open enrollment period. Okay. So, like, change the levels. Okay. Um, hold on just a second. If my specific... So then it would be kind of like my company would allow, um... Like this, uh, shrink, I'm assuming it's done by the company then. 'Cause I know- Okay,..... ... some companies, last day to enroll for their members is tomorrow. So in other words- Oh, okay. ... you would have to wait for the company open enrollment period if you would like to add him. Okay. That's fine. Um, I'll, I'll wait on it. So, um, this health insurance is fine right now. Um, but yeah, so just adding me and then I would do the da... da, da, da, da, and then... That will leave the, one of the Ensure plans, if you're interested in those plans. Dental. Mm-hmm. Short-term disability, your term life, and then the vision plan. Yep. And then I would definitely get the vision and dental, um, for sure. Yep. Um- And then- I'm not sure what term life and AD&D; is. So, your term life, that's like if something like was, like your life, um, life plan. Like a lifespan? Yes, ma'am. Okay. Okay, good. That's... Um, and then your short-term disability is, is like let's say you were to get injured and you can't work for some reason, um, it looks like the elimination period. So, the first seven days they wouldn't pay them to you, but after those seven days, for 90 days, um, is the benefit period, and the benefit amount is \$650 per month. Hmm. Okay. Um, hmm, sure. Yeah, no, I'll do that. Um, I'll do the short term and the vision and the dental. Mm-hmm. And, uh, maybe the... Uh, yeah, I'll, I'll just do it. It's okay. Okay. So, so far I have dental for \$3.64 for employee, short term for \$3.95 for employee, vision for \$2.15 for employee, and then your preventative plan for \$16.11 for employee. That would be a weekly deduction of \$25.85. And then I would... So, if I wanted to get Ensure Plus Enhanced, it would be an extra \$25 per week? Yes. Um, because the preventative is a different plan. So, your preventative- Mm-hmm. ... would only cover, like, anything before you actually get sick. So, that would be like a- Yeah. ... physical and, and then like your hospital. Yeah. Okay. And then your, um, Ensure Plus and Basic are the ones that actually do cover your doctor visits if you're already sick, your hospital visits if you get injured, urgent care, emergency room, and even some surgeries, but they don't cover the preventative services. Okay. That makes sense. Um, I'll actually just go with the Ensure Plus, not the enhanced one. Okay. Okay. So, I have the Ensure Plus basic for \$18 for employee. That

would be a weekly deduction of \$43.85 weekly. Perfect. Okay. And then for your short term, um, I did have to let you know that it's available for all active employees working 20 hours or more per week. So, as long as you're working more than 20 hours per week, then you can get it. Mm-hmm. Perfect. I just wanted to make sure. Okay. Yes. So I am. Yes. Mm-hmm. And then, um, do you allow opt for Global to do the weekly deductions of \$43.85 for these selected plans? Yes, I do. All right. And then I was gonna advise you that your plans have an effective date of January the 5th. So, you should be seeing a deduction one or two weeks prior to that effective date of \$43.85. Um, so, for the first week of your activation week, you should be getting your dental card, your vision card, and then your MEC cards. And they normally don't mail out the Ensure Plus basic cards. But if you do want a physical copy, you're welcome to give us a call once you have active coverage, and we can go ahead and put a request for that card. Um, but yes- Okay. Perfect. ... you should be getting that dental, vision, and then your MEC, tell our rep to call your number. And then is that the benefits center card, the BIC? So- Or is that what all of this is? This- Yeah. It's what technically all of this is. Okay. Cool. Once you become active, that first week, you're gonna be getting those three cards, um, in the mail. And then in the cards you're gonna see the pharmacy information, the provider's information, who's the carrier. So, all of that's gonna be sent to you. And then for some re- if for some reason you have a doctor's appointment that week that you become active and you still don't have your cards, you're welcome to give this number a call and we can email them to you if they're available via email. Okay, perfect. That sounds great. Okay. All right. Well- Yes. Well- That's really it. I don't know if you have any questions for me. Nope. Is there anything else I have to do? Or I'll be all set? Nope. And just wait for that? Sure. Yep. You're all set. Just remember that if you do want a physical one of your, um, Ensure Plus basic, to give us a call once you're active and we can put that request in 'cause sometimes people forget and they're waiting on it and then they call and we're like, oh yeah, we normally don't send those out. Yeah. You would have to request it. Okay. Okay? That makes sense. Perfect. Yeah. Absolutely. Okay. That sounds great. Thank you so much. I appreciate it. You're welcome. I hope you have a great day. You as well. Thank you so much. Have a good day. Bye. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: ... qualified, will my family status change as married?

Speaker speaker_0: Thank you for calling Benefits in a Card, my name is Stephanie, how can I assist you?

Speaker speaker_1: Hi, um, I am calling about enrolling in the, uh, 2025, uh, plan, and this was the number it said to en- enroll.

Speaker speaker_0: Okay, yeah, I can help you. What's the staff and agency that you're currently with?

Speaker speaker_1: Um, Oxford...

Speaker speaker_0: Okay.

Speaker speaker_1: What is the full name?

Speaker speaker_0: And-

Speaker speaker_1: Oxford Global Resources.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 7012.

Speaker speaker_0: Okay, and your first and last name, please?

Speaker speaker_1: Kirelle Rokiki. Do you need me to spell this?

Speaker speaker_0: No, I got it. Thank you.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, for security purposes, I do need you to verify your full address as well as your date of birth.

Speaker speaker_1: January 23rd, 1995 is my date of birth, and my address is 9 Mystic Lane, Apartment 103, Glenmont, Massah- New York , 12077.

Speaker speaker_0: Okay, thank you. Is 774-487-2192 your phone number still?

Speaker speaker_1: Correct.

Speaker speaker_0: And then I have your first name, last name-

Speaker speaker_1: Cool.

Speaker speaker_0: ... @gmail.com.

Speaker speaker_1: Yeah.

Speaker speaker_0: Uh...

Speaker speaker_1: And it, there's no, like, period in that, right? It's just first name, last name@...

Speaker speaker_0: No.

Speaker speaker_1: ... you know?

Speaker speaker_0: Correct.

Speaker speaker_1: Perfect. Yeah,.....

Speaker speaker_0: Solved it, yep. Okay. Um, by any chance did you know what you want to be enrolled into, or did you want me to go ahead and explain the plans to you?

Speaker speaker_1: Um, I think I have an idea of, like, what I, of what I need. Um, and from my... Um, let me see. I have the pamphlet she gave me. Um, hmm. Let me see which one is

it? 'Cause it's the... I guess I might need a little explaining, 'cause there was the-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... you know, Stay Healthy, Mec-

Speaker speaker_0: Correct.

Speaker speaker_1: ... Mex-TeleRx?

Speaker speaker_0: Yeah.

Speaker speaker_1: And then there's like the Insure Plus Basic and the Insure Plus Enhanced, and that would be to basically get the full coverage, you would need two of those, right?

Speaker speaker_0: Yes, correct. Because your M-E-C TeleRx, so your Stay Healthy plan is the plan that would only cover, like, your, that one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. So, like, your-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... check-ups. And then, um, your Insure Plus and your Insure Enhance, um, they're the same thing 'cause it's hospital indemnity plans, meaning those two would cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. The difference between them, though, is that in four areas, the Insure Plus Enhanced covers a greater dollar amount towards that visit. So for, like, daily hospital confinement, the Insure Plus only covers \$50 per day while the Insure Plus Enhanced will cover \$100 per day. Intensive care, the Insure Plus covers \$200 per day while the Insure Plus Enhanced covers \$400 per day.

Speaker speaker_1: Hmm.

Speaker speaker_0: Annual first occurrence in hospital, the Insure Plus covers 500 while the Insure Plus Enhanced covers 1,500. For surgical, the Insure Plus covers up to 1,000 based on surgical schedule, and the Insure Plus Enhanced covers up to 2,000 based on surgical schedule. Everything after that stays the exact same. So only in those four areas the Insure Plus Enhanced would cover a greater dollar amount towards that visit. Um, everything else, pharmacy, everything stays the same. And then with your M-E-C, of course, it doesn't cover no doctor visits- ... urgent care, emergency r- rooms, nor surgeries. But if you do want to be covered with your preventative services as well, you would have to choose the Stay Healthy and then-

Speaker speaker_1: And the dependents.

Speaker speaker_0: ... you want, if you want coverage for your doctor visits if you get sick, then you wanna be a-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... Insure Plus.

Speaker speaker_1: Okay.

Speaker speaker_0: And then they have the additional benefits, which have their separate deductions as well. And it looks like they offer four different ones, which would be vision, dental, term life, and then the short-term disability. And that would be-

Speaker speaker_1: Okay, so I would likely... Oh, I'm sorry, what was that?

Speaker speaker_0: Oh, and that would just... Um, once you, like, select what you're interested in, that eventually just gets added together, and depending on how many plans you get as well as your select dependents is how much your weekly deduction comes out to be.

Speaker speaker_1: Okay. No, no, that makes sense. Um, so yeah, I will definitely, um... So the Mex-TeleRx?

Speaker speaker_0: Correct. Okay.

Speaker speaker_1: Uh, and then, um...

Speaker speaker_0: Did you want to do, did you want to do with dependents or were you just looking into adding the plans by yourself?

Speaker speaker_1: Right now, adding the plan by myself at most. Um, I have a domestic partner right now.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, he would be the only one to be added, but, like, right now he doesn't need to be added.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, so I guess we would just kind of add him, like, once, like, we got married? 'Cause we could have-

Speaker speaker_0: So...

Speaker speaker_1: ... we would have, like, 30 days to change, right?

Speaker speaker_0: Y- so the only time that you're able to, like, add dependents or, like, um, add new plans, you would have to be within your first 30 days of receiving your first check or be within the company open enrollment period.

Speaker speaker_1: Okay.

Speaker speaker_0: So, like, change the levels.

Speaker speaker_1: Okay. Um, hold on just a second. If my specific... So then it would be kind of like my company would allow, um... Like this, uh, shrink, I'm assuming it's done by the company then.

Speaker speaker_0: 'Cause I know-

Speaker speaker_1: Okay,.....

Speaker speaker_0: ... some companies, last day to enroll for their members is tomorrow. So in other words-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... you would have to wait for the company open enrollment period if you would like to add him.

Speaker speaker_1: Okay. That's fine. Um, I'll, I'll wait on it. So, um, this health insurance is fine right now. Um, but yeah, so just adding me and then I would do the da... da, da, da, da, and then...

Speaker speaker_0: That will leave the, one of the Ensure plans, if you're interested in those plans. Dental.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Short-term disability, your term life, and then the vision plan.

Speaker speaker_1: Yep. And then I would definitely get the vision and dental, um, for sure.

Speaker speaker_0: Yep.

Speaker speaker_1: Um-

Speaker speaker_0: And then-

Speaker speaker_1: I'm not sure what term life and AD&D; is.

Speaker speaker_0: So, your term life, that's like if something like was, like your life, um, life plan.

Speaker speaker_1: Like a lifespan?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Okay, good.

Speaker speaker_0: That's... Um, and then your short-term disability is, is like let's say you were to get injured and you can't work for some reason, um, it looks like the elimination period. So, the first seven days they wouldn't pay them to you, but after those seven days, for 90 days, um, is the benefit period, and the benefit amount is \$650 per month.

Speaker speaker_1: Hmm. Okay. Um, hmm, sure. Yeah, no, I'll do that. Um, I'll do the short term and the vision and the dental.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, uh, maybe the... Uh, yeah, I'll, I'll just do it. It's okay.

Speaker speaker_0: Okay. So, so far I have dental for \$3.64 for employee, short term for \$3.95 for employee, vision for \$2.15 for employee, and then your preventative plan for \$16.11 for employee. That would be a weekly deduction of \$25.85.

Speaker speaker_1: And then I would... So, if I wanted to get Ensure Plus Enhanced, it would be an extra \$25 per week?

Speaker speaker_0: Yes. Um, because the preventative is a different plan. So, your preventative-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... would only cover, like, anything before you actually get sick. So, that would be like a-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... physical and, and then like your hospital.

Speaker speaker_1: Yeah. Okay.

Speaker speaker_0: And then your, um, Ensure Plus and Basic are the ones that actually do cover your doctor visits if you're already sick, your hospital visits if you get injured, urgent care, emergency room, and even some surgeries, but they don't cover the preventative services.

Speaker speaker_1: Okay. That makes sense. Um, I'll actually just go with the Ensure Plus, not the enhanced one.

Speaker speaker_0: Okay. Okay. So, I have the Ensure Plus basic for \$18 for employee. That would be a weekly deduction of \$43.85 weekly.

Speaker speaker_1: Perfect.

Speaker speaker_0: Okay. And then for your short term, um, I did have to let you know that it's available for all active employees working 20 hours or more per week. So, as long as you're working more than 20 hours per week, then you can get it.

Speaker speaker_1: Mm-hmm. Perfect.

Speaker speaker_0: I just wanted to make sure. Okay.

Speaker speaker_1: Yes. So I am. Yes.

Speaker speaker_0: Mm-hmm. And then, um, do you allow opt for Global to do the weekly deductions of \$43.85 for these selected plans?

Speaker speaker_1: Yes, I do.

Speaker speaker_0: All right. And then I was gonna advise you that your plans have an effective date of January the 5th. So, you should be seeing a deduction one or two weeks prior to that effective date of \$43.85. Um, so, for the first week of your activation week, you should be getting your dental card, your vision card, and then your MEC cards. And they normally don't mail out the Ensure Plus basic cards. But if you do want a physical copy, you're welcome to give us a call once you have active coverage, and we can go ahead and put a request for that card. Um, but yes-

Speaker speaker_1: Okay. Perfect.

Speaker speaker_0: ... you should be getting that dental, vision, and then your MEC, tell our rep to call your number.

Speaker speaker_1: And then is that the benefits center card, the BIC?

Speaker speaker_0: So-

Speaker speaker_1: Or is that what all of this is? This-

Speaker speaker_0: Yeah. It's what technically all of this is.

Speaker speaker_1: Okay. Cool.

Speaker speaker_0: Once you become active, that first week, you're gonna be getting those three cards, um, in the mail. And then in the cards you're gonna see the pharmacy information, the provider's information, who's the carrier. So, all of that's gonna be sent to you. And then for some re- if for some reason you have a doctor's appointment that week that you become active and you still don't have your cards, you're welcome to give this number a call and we can email them to you if they're available via email.

Speaker speaker_1: Okay, perfect. That sounds great.

Speaker speaker_0: Okay. All right. Well-

Speaker speaker_1: Yes. Well-

Speaker speaker_0: That's really it. I don't know if you have any questions for me.

Speaker speaker_1: Nope. Is there anything else I have to do? Or I'll be all set?

Speaker speaker_0: Nope.

Speaker speaker_1: And just wait for that?

Speaker speaker_0: Sure. Yep. You're all set. Just remember that if you do want a physical one of your, um, Ensure Plus basic, to give us a call once you're active and we can put that request in 'cause sometimes people forget and they're waiting on it and then they call and we're like, oh yeah, we normally don't send those out.

Speaker speaker_1: Yeah.

Speaker speaker_0: You would have to request it.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: That makes sense. Perfect. Yeah. Absolutely. Okay. That sounds great. Thank you so much. I appreciate it.

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_1: You as well. Thank you so much. Have a good day. Bye.

Speaker speaker_0: Thank you. Bye.