

## Transcript: Estefania

**Acevedo-5777813311275008-5497847411687424**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Oh, hi. Um, my name is Casey Fagan. Um, I had called yesterday, um, late in the day, um, for open enrollment. Um, I'm an employee of Oxford, um, Global Resources and, um, I didn't realize you were on East Coast time, so I called after, I called after hours, after closure, and I got an email and you guys called this morning and said that, um, if I called today that you would still honor open enrollment for me. Okay. Um, what are the last four of your social? 3411. Okay. And then, um, for security purposes, I do need you to verify your full address as well as your date of birth. Sorry. Um, it's 1717 13th Street, Los Osos, California, 93402. Um, and if that's not the address you have, I can give you another address. I have several residences. Okay. Yeah. It was that one. Oh, very good. You said 1717 13th Street? Yes. Okay. And then, what was your date of birth? It's 5-31-1971. Okay. And then I have 323-387-2289 as your phone number? Yes. And I have case period Jung- Yes. ... uh, last name at gmail.com? That's correct. That's correct. Um, for your address, is that a good billing address to, like, send you your cards at? Yes. Okay. All right. And then, did you know already what you wanted to enroll into? Um, I do, um, but I also need to enroll dependents. So I'm not sure if I- Okay, yeah- ... can do that online or if I have to- ... that's fine. No, I, we can do that over the phone. So- I go, do that over the... Okay. All right. All right. Did you want me to go over the plans or did you know already what you wanted to enroll in? Um, I, I have the plans in front of me here. Um, I'm trying to bring it up right now to make sure that I have the right one, but, um, yeah, I, I know which plans I wanted to elect. Okay. Let's see here. So, um, for... So you want to do the plans first? So, um, for medical, um- Mm-hmm. I'm opening the PDF right now. So for medical, I wa- I wanted to enroll in the... Um, getting to it. Um, the Stay Healthy, um, MEC Telarex. Okay. For the p- you said you wanted dependents? Did you want to do them by themselves? Yeah, it'll be- it'll be the same for everyone. Okay. It's, it'll be a, it'll be a family. A family plan? So that's a weekly deduction of \$23.54 for your preventative plan. Did you want to add another one? Um, no, that's fine. Okay. And then do you know what it covers, right? Or would you like me to go over what it covers? Um, so no, hold on. I'm actually looking at it and maybe I didn't read it right. Um, so it doesn't- I can go over the plans with you if you want. Um, I- I have, I have it right in front of me. So I think I actually, I actually want the Insure+ Enhanced. Okay. And then your Insure+ Enhanced, um, your Insure+ and your Insure+ Enhanced, those are the plans that actually cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room and surgeries. But those don't- Right. ... cover your preventative services. So they would- So- ... not cover, like, one physical visit a year, some vaccinations, STD and cancer screenings. That would be something that the Stay Healthy covers. So if you want to be covered as well with your preventative services, you would have to add the Stay Healthy

as well. But if you, you don't really go for checkups- Hmm. ... and stuff, um, then you could lean more towards the- Yeah. Now, the Stay Healthy, like, for preventative it's, it's essentially a P- a POP plan, right? Is this... So none of the, um, plans that they offer are major medical plans. With the Stay Healthy, you are required to stay within the network. Okay. And then with your Insure+ and your Insure+ Enhanced, you could stay within the network and use their preferred providers or you can stay out of the network. So you're not required to stay in the network compared to the Stay Healthy, which you do have to use their preferred providers. Hm. Okay. Okay, so for the full family coverage here, it's go- it would be, um, to do the, um, Insure+ Enhanced and the... MEC. And the Stay Healthy, um, it would be, uh, essentially \$336, um, per month. That's what I'm seeing. So week- so weekly, it would be \$77.84. Weekly. Okay. Okay, yeah. We'll go ahead and do that though, so let's do the Insure+ Enhanced and the Stay Healthy. Okay. And then did you just want to do those two or did you want to add dental, term life, vision? Um, I also, I want the, I want the dental as well. Okay. Um, did you want to know what that covers? So for dental- Um, there's only one choice for it, right? Yeah. Um, so I'll just, we'll just go ahead and enroll in it. We don't need to go over it. Okay. Um, I'll, I'll figure out what it covers later since there's not really any choices either way. So... Okay. Um, and then vision, um, I would also... So, geez, the vision's kind of steep, isn't it? And there's only one vision plan as well. For family, it would be- Yeah. ... \$7.62. Um, okay, yeah. Let's go... Let's go ahead and add the vision as well. Okay. So, so far I have your hospital indemnity plan, which is your Incher Plus Enhanced for family and employee, that's a weekly deduction of \$54.30. I have dental for employee and family for \$14.49. Vision for employee and family for \$7.62 weekly. And then your NEC, which is your preventative, the healthy plan for employee and family, that's \$23.54. That would be a weekly deduction from your paycheck of \$99.95. Okay. Do you allow- Yeah, that'll be fine. Okay. Do you allow Optum Global to make those weekly deductions? Yes. Okay. Um- And then I do wanna let you know that, um, your plan does have a effective date of January the 5th, so you should be seeing one or two deductions... I'm sorry, you should be seeing a deduction one or two weeks prior to that effective date. And I'm ready for- Okay. ... your family's information. Okay. Um, now there is a... There's short-term disability and life insurance also. Um, should I do those right now as well? Oh, yeah. So if you do wanna add, the only times that you're eligible to add any new plans is within company open enrollment or within your personal. So yeah, if you are looking into adding those two, you would have to do it now, because let's say that you call back tomorrow, they're gonna tell you that you have to wait till the next company- Right. ... open enrollment. So c- can we add those two as well? Yes, sir. So you said short-term disability and then the term life? And then term life, I just want it on myself. Okay. All right. And then short-term disability is only for employee either, either way- Yeah, that's fine. So that's just... That'd just be for me as well. Okay. So that would be a new weekly deduction of \$106.01. Okay. Very good. All right. And then same thing, um, effective date, January 5th. So you should be seeing that first deduction one or two weeks prior to that effective date. Um, and then I was gonna tell you that f- the first week that you have activation, you should be getting your cards either that Thursday or Friday. So you're gonna be getting your dental card and then your vision card and your preventative card. But for your Incher Plus Enhanced, they normally don't mail those out to the members. So once you have active coverage, you're welcome to give this number a call to request a physical one if you do want a physical card and we can put the request in. But you would have to be active for us to request it to the

carrier. Okay. No worries. That'll be fine. Okay. And then I'm ready for your, um, your family's information. So if you want- Okay. ... we can start with your wife. Um, yeah, so let's start there. Um, the first name is Meeshell, M-E-E-S-H-E-L-L. Okay. And last name is Block. I don't know if you need middle name or middle initial. Um, it's your choice. We could add it if you want. Um, it's okay. We can just... We can just go without it. And then you spelled her last... her first name differently. Did you say M-E-E-S-H- M-E... M-E-E-S-H-E-L-L, Meeshell. Okay, thank you. Thank you. And then the last name, was it... What was it? It's Block. B as in boy, L-O-C-K. And then do you have her social? If you don't, we can put zero- I do. ... for now. Okay. What is it? Um, no, I have it. It's 547-51-0866. And then the date of birth. Um, 6/8/1968. So June 8th, 1968. Mm-hmm. And then I'm ready for the children's name. Okay. Um, I'm just pulling up their socials right now, but, um, so... Um, so first one is, um, it's Cassia, C-A-S-S-I-A. Mm-hmm. And the last name is Jung-Fagan. I'll spell it. It's J-U-N-G, hyphen, F as in Frank, A-G-A-N. Okay. And, um... And then you need social? Yes. 602-83-3622. Okay. And then what's the... what's the date of birth? The date of birth for Cassia is 6/25/2000... 2010. Okay. And then is there another child? Yes. Um, another child, it's Corallina. I'll spell it. It's C-O-R-A-L-L-I-N-A. Okay. And the last name is Jung-Fagan, J-U-N-G dash F-A-G-A-N. And social is 602-59- One second, sorry. Sure. Okay. What was that social? It's 602-59-7991. And then the date of birth. 10/10/2006. Okay. All right, is there another child? No. No? Okay. All right, so now you really just have to wait for them to start doing that deduction and then- Okay. ... that effective date is January the 5th, okay? And if for some reason, once you become active, if you don't have your, um, your cards yet and you have, like, a doctor's appointment coming up, you're welcome to give us a call and we can email you your cards. Okay, perfect. Okay? I don't know if you have any more questions that you- Um, I- I do not. Um, I really appreciate your help. Thank you for making this so easy. You're welcome. And then I was also gonna tell you that once you become active and you get your cards, on those cards, there's gonna be the carrier's name information as well as the pharmacy's, um, information, your policy number and all that stuff, as well- Okay. ... as if we were to email it. Mm-hmm. Okay. Very good. All right, sir. Well, I hope you have a great day. Thank you for your time. Thank you. You have a wonderful day. Thank you, I appreciate your help. Thank you. Mm-hmm. Bye. Bye.

## 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. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Oh, hi. Um, my name is Casey Fagan. Um, I had called yesterday, um, late in the day, um, for open enrollment. Um, I'm an employee of Oxford, um, Global Resources and, um, I didn't realize you were on East Coast time, so I called after, I called after hours, after closure, and I got an email and you guys called this morning and said that, um, if I called today that you would still honor open enrollment for me.

Speaker speaker\_1: Okay. Um, what are the last four of your social?

Speaker speaker\_2: 3411.

Speaker speaker\_1: Okay. And then, um, for security purposes, I do need you to verify your full address as well as your date of birth.

Speaker speaker\_2: Sorry. Um, it's 1717 13th Street, Los Osos, California, 93402. Um, and if that's not the address you have, I can give you another address. I have several residences.

Speaker speaker\_1: Okay. Yeah. It was that one.

Speaker speaker\_2: Oh, very good.

Speaker speaker\_1: You said 1717 13th Street?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then, what was your date of birth?

Speaker speaker\_2: It's 5-31-1971.

Speaker speaker\_1: Okay. And then I have 323-387-2289 as your phone number?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And I have case period Jung-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... uh, last name at gmail.com?

Speaker speaker\_2: That's correct. That's correct.

Speaker speaker\_1: Um, for your address, is that a good billing address to, like, send you your cards at?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. All right. And then, did you know already what you wanted to enroll into?

Speaker speaker\_2: Um, I do, um, but I also need to enroll dependents. So I'm not sure if I-

Speaker speaker\_1: Okay, yeah-

Speaker speaker\_2: ... can do that online or if I have to-

Speaker speaker\_1: ... that's fine. No, I, we can do that over the phone. So-

Speaker speaker\_2: I go, do that over the... Okay.

Speaker speaker\_1: All right. All right. Did you want me to go over the plans or did you know already what you wanted to enroll in?

Speaker speaker\_2: Um, I, I have the plans in front of me here. Um, I'm trying to bring it up right now to make sure that I have the right one, but, um, yeah, I, I know which plans I wanted

to elect.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Let's see here. So, um, for... So you want to do the plans first? So, um, for medical, um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I'm opening the PDF right now. So for medical, I wa- I wanted to enroll in the... Um, getting to it. Um, the Stay Healthy, um, MEC Telarex.

Speaker speaker\_1: Okay. For the p- you said you wanted dependents? Did you want to do them by themselves?

Speaker speaker\_2: Yeah, it'll be- it'll be the same for everyone.

Speaker speaker\_1: Okay.

Speaker speaker\_2: It's, it'll be a, it'll be a family.

Speaker speaker\_1: A family plan? So that's a weekly deduction of \$23.54 for your preventative plan. Did you want to add another one?

Speaker speaker\_2: Um, no, that's fine.

Speaker speaker\_1: Okay. And then do you know what it covers, right? Or would you like me to go over what it covers?

Speaker speaker\_2: Um, so no, hold on. I'm actually looking at it and maybe I didn't read it right. Um, so it doesn't-

Speaker speaker\_1: I can go over the plans with you if you want.

Speaker speaker\_2: Um, I- I have, I have it right in front of me. So I think I actually, I actually want the Insure+ Enhanced.

Speaker speaker\_1: Okay. And then your Insure+ Enhanced, um, your Insure+ and your Insure+ Enhanced, those are the plans that actually cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room and surgeries. But those don't-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... cover your preventative services. So they would-

Speaker speaker\_2: So-

Speaker speaker\_1: ... not cover, like, one physical visit a year, some vaccinations, STD and cancer screenings. That would be something that the Stay Healthy covers. So if you want to be covered as well with your preventative services, you would have to add the Stay Healthy as well. But if you, you don't really go for checkups-

Speaker speaker\_2: Hmm.

Speaker speaker\_1: ... and stuff, um, then you could lean more towards the-

Speaker speaker\_2: Yeah. Now, the Stay Healthy, like, for preventative it's, it's essentially a P- a POP plan, right?

Speaker speaker\_1: Is this... So none of the, um, plans that they offer are major medical plans. With the Stay Healthy, you are required to stay within the network.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then with your Insure+ and your Insure+ Enhanced, you could stay within the network and use their preferred providers or you can stay out of the network. So you're not required to stay in the network compared to the Stay Healthy, which you do have to use their preferred providers.

Speaker speaker\_2: Hm. Okay. Okay, so for the full family coverage here, it's go- it would be, um, to do the, um, Insure+ Enhanced and the...

Speaker speaker\_1: MEC.

Speaker speaker\_2: And the Stay Healthy, um, it would be, uh, essentially \$336, um, per month. That's what I'm seeing.

Speaker speaker\_1: So week- so weekly, it would be \$77.84. Weekly.

Speaker speaker\_2: Okay. Okay, yeah. We'll go ahead and do that though, so let's do the Insure+ Enhanced and the Stay Healthy.

Speaker speaker\_1: Okay. And then did you just want to do those two or did you want to add dental, term life, vision?

Speaker speaker\_2: Um, I also, I want the, I want the dental as well.

Speaker speaker\_1: Okay. Um, did you want to know what that covers? So for dental-

Speaker speaker\_2: Um, there's only one choice for it, right?

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Um, so I'll just, we'll just go ahead and enroll in it. We don't need to go over it.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, I'll, I'll figure out what it covers later since there's not really any choices either way. So...

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, and then vision, um, I would also... So, geez, the vision's kind of steep, isn't it?

Speaker speaker\_1: And there's only one vision plan as well. For family, it would be-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... \$7.62.

Speaker speaker\_2: Um, okay, yeah. Let's go... Let's go ahead and add the vision as well.

Speaker speaker\_1: Okay. So, so far I have your hospital indemnity plan, which is your Incher Plus Enhanced for family and employee, that's a weekly deduction of \$54.30. I have dental for employee and family for \$14.49. Vision for employee and family for \$7.62 weekly. And then your NEC, which is your preventative, the healthy plan for employee and family, that's \$23.54. That would be a weekly deduction from your paycheck of \$99.95.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Do you allow-

Speaker speaker\_2: Yeah, that'll be fine.

Speaker speaker\_1: Okay. Do you allow Optum Global to make those weekly deductions?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um-

Speaker speaker\_1: And then I do wanna let you know that, um, your plan does have a effective date of January the 5th, so you should be seeing one or two deductions... I'm sorry, you should be seeing a deduction one or two weeks prior to that effective date. And I'm ready for-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... your family's information.

Speaker speaker\_2: Okay. Um, now there is a... There's short-term disability and life insurance also. Um, should I do those right now as well?

Speaker speaker\_1: Oh, yeah. So if you do wanna add, the only times that you're eligible to add any new plans is within company open enrollment or within your personal. So yeah, if you are looking into adding those two, you would have to do it now, because let's say that you call back tomorrow, they're gonna tell you that you have to wait till the next company-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... open enrollment.

Speaker speaker\_2: So c- can we add those two as well?

Speaker speaker\_1: Yes, sir. So you said short-term disability and then the term life?

Speaker speaker\_2: And then term life, I just want it on myself.

Speaker speaker\_1: Okay. All right. And then short-term disability is only for employee either, either way-

Speaker speaker\_2: Yeah, that's fine. So that's just... That'd just be for me as well.

Speaker speaker\_1: Okay. So that would be a new weekly deduction of \$106.01.

Speaker speaker\_2: Okay. Very good.

Speaker speaker\_1: All right. And then same thing, um, effective date, January 5th. So you should be seeing that first deduction one or two weeks prior to that effective date. Um, and then I was gonna tell you that f- the first week that you have activation, you should be getting your cards either that Thursday or Friday. So you're gonna be getting your dental card and then your vision card and your preventative card. But for your Incher Plus Enhanced, they normally don't mail those out to the members. So once you have active coverage, you're welcome to give this number a call to request a physical one if you do want a physical card and we can put the request in. But you would have to be active for us to request it to the carrier.

Speaker speaker\_2: Okay. No worries. That'll be fine.

Speaker speaker\_1: Okay. And then I'm ready for your, um, your family's information. So if you want-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... we can start with your wife.

Speaker speaker\_2: Um, yeah, so let's start there. Um, the first name is Meeshell, M-E-E-S-H-E-L-L.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And last name is Block. I don't know if you need middle name or middle initial.

Speaker speaker\_1: Um, it's your choice. We could add it if you want.

Speaker speaker\_2: Um, it's okay. We can just... We can just go without it.

Speaker speaker\_1: And then you spelled her last... her first name differently. Did you say M-E-E-S-H-

Speaker speaker\_2: M-E... M-E-E-S-H-E-L-L, Meeshell.

Speaker speaker\_1: Okay, thank you. Thank you. And then the last name, was it... What was it?

Speaker speaker\_2: It's Block. B as in boy, L-O-C-K.

Speaker speaker\_1: And then do you have her social? If you don't, we can put zero-

Speaker speaker\_2: I do.



Speaker speaker\_1: ... for now. Okay. What is it?

Speaker speaker\_2: Um, no, I have it. It's 547-51-0866.

Speaker speaker\_1: And then the date of birth.

Speaker speaker\_2: Um, 6/8/1968. So June 8th, 1968.

Speaker speaker\_1: Mm-hmm. And then I'm ready for the children's name.

Speaker speaker\_2: Okay. Um, I'm just pulling up their socials right now, but, um, so... Um, so first one is, um, it's Cassia, C-A-S-S-I-A.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And the last name is Jung-Fagan. I'll spell it. It's J-U-N-G, hyphen, F as in Frank, A-G-A-N.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And, um... And then you need social?

Speaker speaker\_1: Yes.

Speaker speaker\_2: 602-83-3622.

Speaker speaker\_1: Okay. And then what's the... what's the date of birth?

Speaker speaker\_2: The date of birth for Cassia is 6/25/2000... 2010.

Speaker speaker\_1: Okay. And then is there another child?

Speaker speaker\_2: Yes. Um, another child, it's Corallina. I'll spell it. It's C-O-R-A-L-L-I-N-A.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And the last name is Jung-Fagan, J-U-N-G dash F-A-G-A-N.

Speaker speaker\_3: And social is 602-59-

Speaker speaker\_1: One second, sorry.

Speaker speaker\_3: Sure.

Speaker speaker\_1: Okay. What was that social?

Speaker speaker\_3: It's 602-59-7991.

Speaker speaker\_1: And then the date of birth.

Speaker speaker\_3: 10/10/2006.

Speaker speaker\_1: Okay. All right, is there another child?

Speaker speaker\_3: No.

Speaker speaker\_1: No? Okay. All right, so now you really just have to wait for them to start doing that deduction and then-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... that effective date is January the 5th, okay? And if for some reason, once you become active, if you don't have your, um, your cards yet and you have, like, a doctor's appointment coming up, you're welcome to give us a call and we can email you your cards.

Speaker speaker\_3: Okay, perfect.

Speaker speaker\_1: Okay? I don't know if you have any more questions that you-

Speaker speaker\_3: Um, I- I do not. Um, I really appreciate your help. Thank you for making this so easy.

Speaker speaker\_1: You're welcome. And then I was also gonna tell you that once you become active and you get your cards, on those cards, there's gonna be the carrier's name information as well as the pharmacy's, um, information, your policy number and all that stuff, as well-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... as if we were to email it. Mm-hmm.

Speaker speaker\_3: Okay. Very good.

Speaker speaker\_1: All right, sir. Well, I hope you have a great day. Thank you for your time.

Speaker speaker\_3: Thank you. You have a wonderful day. Thank you, I appreciate your help.

Speaker speaker\_1: Thank you. Mm-hmm. Bye.

Speaker speaker\_3: Bye.