

## **Transcript: Estefania**

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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. My name is Stephanie. How can I assist you? Hello. My name is Julie Wickersham, and I'm trying to get the, um, life insurance. Um, I'm a, a rehire, and I was told by Malcolm earlier today that I am eligible to re-enroll, or to enroll. Mm-hmm. Okay. Um, what, what information do you need? 'Cause when I go to log in- Yeah. Keep going. ... or when I try to enroll, it says, "Enrollment is not allowed." So, yeah. You're gonna have to do it with me over the phone. So I need the name of the agency that you work for s- Yes. ... as well as the last four of your Social. Wow. Okay. I work for Oxford. Okay. And then the last four of your Social? 7183. Okay. And then for security purposes, I do need you to verify your address as well as your date of birth. Okay. My address is 44890 South Dakota Highway 44, Parker, South Dakota, 57053. And my date of birth is 10-21-62. Thank you. Is your phone number still 605-359-4971? Yes. And then I have your first name, last name @outlook.com, and then I have your first name.Lastname@ce.oxfordcorp.com. Is that correct? Yes. Okay. Do you know already what you want to enroll into, or do you want me to send you the benefit guide and give you some information about the plans? 'Cause I can do that too. Um, what I want is... Let's see. I want the, um... Let's see. The... Oh, let's see. I think, uh, I'm already enrolled for the 401k. Um, and what I want is the... Yeah. Like the short-term disability. Mm-hmm. Um, and let's see. Where's my... Do you want me to go over- I'm also s- ... the plans? 'Cause I can go over the plans as well, or do you already know? 'Cause I can go over them with you if you wish. Um, I think it's, like, the, the short-term disability, the, um- So- ... critical care or accidental. Does that sound right? So for the additional benefit options, they offer short-term disability. It's available for all active employees within 20 hours or more per week. They have that one for \$3.95. They also offer dental for employee only at \$3.64. Term life for employees, \$2.11. And the vision plan for employee for \$2.15. And then they also offer your three medical plans, which one of them is the MEC Tele-RS, which is your preventative plan. That covers you at a 100% as long as you stay within the network. It includes prescription benefits through Alestar, and it offers 3Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US, as well as includes Walmart Health Virtual Care, which gives you medical assistance with medical providers. But the MEC Tele-RS is your preventative plan, so it's only for preventative services, meaning it'll cover, like, one physical visit year, some vaccinations, some STD screenings, some cancer screenings. But the MEC Tele-RS does not cover doctor visits if you get sick, hospital visits, urgent care, emergency rooms, nor surgeries. Then they offer two hospital indemnity plans, the first one being the Ensure Plus, and the second one being the Ensure Plus Enhanced. These two don't require you to just stay within the network and use their providers. You could be either in the network or out of the network to receive coverage. It offers prescription benefits through Pharmaville, which you

can pay up to \$10, \$20, \$30 for generic prescriptions. And for the non-generic, it offers discounts. It also includes the Walmart Health Virtual Care, which gives you medical assistance from medical providers virtually. And then the main difference between those two is the flat fee that it helps you cover to... towards depending what service you go for. So for daily hospital confinement, the Ensure Plus would cover \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover up to \$200 per day, while the Ensure Plus Enhanced would cover \$400 per day. For annual first recurrent hospital, the Ensure Plus would cover \$500, while the Ensure Plus Enhanced would cover \$1,500. Those include hospital admission benefit, physician office, emergency dental work, hospital admission, hospital... daily hospital confinement, intensive care unit, AD&D; employee or spouse, AD&D; children, ambulance ground or air, and medical imaging. If you were to select between the Ensure Plus, that would be a weekly deduction for the employee only plan for \$18. And for the em- Ensure Plus Enhanced, which is the one that covers you a little bit more in a dollar amount, for employee only, it would be a weekly deduction of \$25.17. But it looks like for the additional benefits, they only offer short-term disability, vision, dental, term life. Mm-hmm. Yeah. Um, I want to go with the, um, the Ensure Plus Enhanced. Mm-hmm. Employee only. Okay. So that's \$25.17 weekly. That leaves dental, short-term disability, term life, vision, and your preventative plan to choose from if you want to add additional plans. Okay. I want the short-term. Okay. Uh- That's \$3.95. And then, um... That leaves dental, term life- Let's go ahead and do the d- Let's do the dental please, and let's do that for myself and spouse. Okay. And then anything else? I have Ensure Plus Enhanced for employee only for \$25.17. I have dental for employee and spouse for \$7.01. I have short-term disability for employee only for \$3.95. That leaves term life, vision, and the preventative plan. Did you want to add any of those three? Uh, yeah, the term life please. For employee only or did you want to add a dependent? Uh, let's go ahead and do employee and spouse. Okay. So, I have term life for \$2.55 for employee and spouse. That leaves vision and then your preventative plan. Did you just want to do those four or did you want to add either of those two? I just want to do those four. Okay. So, so far I have the Ensure Plus Enhanced for \$25.17 for employee only, with the dental for employee and spouse being \$7.01, short-term disability for employee only for \$3.95, and term life for employee and spouse for \$2.55. That would be a total of \$38.68 for a weekly deduction. Do you authorize OptumCare Global to make a weekly deduction of \$38.68 for those selected four plans? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$38.68 from your paycheck, the following Monday of that deduction is when you finally have active coverage. Um, I do like to advise for you, for your Ensure Plus Enhanced, normally they don't mail those cards out to the member. But that Monday, you're welcome to give us a call and we can go ahead and put in a request for you to receive a physical copy if you do want a physical card. And then by that Thursday or Friday, you should get your dental card- Okay, perfect. ... in the mail. Okay? Okay. And then, before I let you go, I was gonna tell you, if I could get your spouse information as well as your beneficiary's information. Um, if you want- Yeah. ... we can do the dependents first. Uh, what's your husband's name? Jack. Um, can I get your spouse information, like their first and last... Oh, sorry, you said Jack? Yeah. Okay, and then what's his last name? Wickersham. Okay. And then, if you don't have his social, for now I can put zeros. I c- I have it. It's 507-274-9545. Thank you. And then, what's his date of birth? It is 12-10-1954. Thank you. Okay. And then who do you want to put down

as a beneficiary, if something was to happen to you? Uh, that would be my husband Jack. Okay. And then I just really needed his name for that one. I don't need anything else. Did you just want to put him down or did you want to add anybody else? Um, I think just him for right now. All right. So, you have been enrolled. So now, you just have to wait for them to start doing that deduction. Once you see the very first one from your paycheck, the following Monday from that deduction is when you finally have active coverage. And you're welcome to give us a call that Monday if you wish to have a physical medical card for the Ensure Plus Enhanced, and we can put that request in. You would just have to be active already. Um, and then that first week of activation, you do get your dental card. Okay. Well thank you. And then, in that dental card, there's, um, the provider's information. If it had, for some reason the first week of activation week you have like a, an appointment or something like that, you're welcome- Okay. ... to give us a call and we can, um, email you a copy of your card via email. Okay, perfect. Mm-hmm. Yes, ma'am. Okay. Do you have any more questions though? Nope, I don't think so. I think that'll take care of it. All right. Well, thank you for your time. I hope you have a great day. Thank you. You too, and have a wonderful Thanksgiving. Thank you. You too. Thank you. 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: Hello. My name is Julie Wickersham, and I'm trying to get the, um, life insurance. Um, I'm a, a rehire, and I was told by Malcolm earlier today that I am eligible to re-enroll, or to enroll.

Speaker speaker\_1: Mm-hmm. Okay.

Speaker speaker\_2: Um, what, what information do you need? 'Cause when I go to log in-

Speaker speaker\_1: Yeah. Keep going.

Speaker speaker\_2: ... or when I try to enroll, it says, "Enrollment is not allowed."

Speaker speaker\_1: So, yeah. You're gonna have to do it with me over the phone. So I need the name of the agency that you work for s-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... as well as the last four of your Social.

Speaker speaker\_2: Wow. Okay. I work for Oxford.

Speaker speaker\_1: Okay. And then the last four of your Social?

Speaker speaker\_2: 7183.

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

Speaker speaker\_2: Okay. My address is 44890 South Dakota Highway 44, Parker, South Dakota, 57053. And my date of birth is 10-21-62.

Speaker speaker\_1: Thank you. Is your phone number still 605-359-4971?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And then I have your first name, last name @outlook.com, and then I have your first name.Lastname@ce.oxfordcorp.com. Is that correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Do you know already what you want to enroll into, or do you want me to send you the benefit guide and give you some information about the plans? 'Cause I can do that too.

Speaker speaker\_2: Um, what I want is... Let's see. I want the, um... Let's see. The... Oh, let's see. I think, uh, I'm already enrolled for the 401k. Um, and what I want is the... Yeah. Like the short-term disability.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, and let's see. Where's my...

Speaker speaker\_1: Do you want me to go over-

Speaker speaker\_2: I'm also s-

Speaker speaker\_1: ... the plans? 'Cause I can go over the plans as well, or do you already know? 'Cause I can go over them with you if you wish.

Speaker speaker\_2: Um, I think it's, like, the, the short-term disability, the, um-

Speaker speaker\_1: So-

Speaker speaker\_2: ... critical care or accidental. Does that sound right?

Speaker speaker\_1: So for the additional benefit options, they offer short-term disability. It's available for all active employees within 20 hours or more per week. They have that one for \$3.95. They also offer dental for employee only at \$3.64. Term life for employees, \$2.11. And the vision plan for employee for \$2.15. And then they also offer your three medical plans, which one of them is the MEC Tele-RS, which is your preventative plan. That covers you at a 100% as long as you stay within the network. It includes prescription benefits through Alestar, and it offers 3Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US, as well as includes Walmart Health Virtual Care, which gives you medical assistance with medical providers. But the MEC Tele-RS is your preventative plan, so it's only for preventative services, meaning it'll cover, like, one physical visit year, some vaccinations, some STD screenings, some cancer screenings. But the MEC Tele-RS does not cover doctor visits if you get sick, hospital visits, urgent care, emergency rooms, nor surgeries. Then they

offer two hospital indemnity plans, the first one being the Ensure Plus, and the second one being the Ensure Plus Enhanced. These two don't require you to just stay within the network and use their providers. You could be either in the network or out of the network to receive coverage. It offers prescription benefits through Pharmaville, which you can pay up to \$10, \$20, \$30 for generic prescriptions. And for the non-generic, it offers discounts. It also includes the Walmart Health Virtual Care, which gives you medical assistance from medical providers virtually. And then the main difference between those two is the flat fee that it helps you cover to... towards depending what service you go for. So for daily hospital confinement, the Ensure Plus would cover \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover up to \$200 per day, while the Ensure Plus Enhanced would cover \$400 per day. For annual first recurrent hospital, the Ensure Plus would cover \$500, while the Ensure Plus Enhanced would cover \$1,500. Those include hospital admission benefit, physician office, emergency dental work, hospital admission, hospital... daily hospital confinement, intensive care unit, AD&D; employee or spouse, AD&D; children, ambulance ground or air, and medical imaging. If you were to select between the Ensure Plus, that would be a weekly deduction for the employee only plan for \$18. And for the em- Ensure Plus Enhanced, which is the one that covers you a little bit more in a dollar amount, for employee only, it would be a weekly deduction of \$25.17. But it looks like for the additional benefits, they only offer short-term disability, vision, dental, term life.

Speaker speaker\_2: Mm-hmm. Yeah. Um, I want to go with the, um, the Ensure Plus Enhanced.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Employee only.

Speaker speaker\_1: Okay. So that's \$25.17 weekly. That leaves dental, short-term disability, term life, vision, and your preventative plan to choose from if you want to add additional plans.

Speaker speaker\_2: Okay. I want the short-term.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh-

Speaker speaker\_1: That's \$3.95.

Speaker speaker\_2: And then, um...

Speaker speaker\_1: That leaves dental, term life-

Speaker speaker\_2: Let's go ahead and do the d- Let's do the dental please, and let's do that for myself and spouse.

Speaker speaker\_1: Okay. And then anything else? I have Ensure Plus Enhanced for employee only for \$25.17. I have dental for employee and spouse for \$7.01. I have short-term disability for employee only for \$3.95. That leaves term life, vision, and the preventative plan. Did you want to add any of those three?

Speaker speaker\_2: Uh, yeah, the term life please.

Speaker speaker\_1: For employee only or did you want to add a dependent?

Speaker speaker\_2: Uh, let's go ahead and do employee and spouse.

Speaker speaker\_1: Okay. So, I have term life for \$2.55 for employee and spouse. That leaves vision and then your preventative plan. Did you just want to do those four or did you want to add either of those two?

Speaker speaker\_2: I just want to do those four.

Speaker speaker\_1: Okay. So, so far I have the Ensure Plus Enhanced for \$25.17 for employee only, with the dental for employee and spouse being \$7.01, short-term disability for employee only for \$3.95, and term life for employee and spouse for \$2.55. That would be a total of \$38.68 for a weekly deduction. Do you authorize OptumCare Global to make a weekly deduction of \$38.68 for those selected four plans?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$38.68 from your paycheck, the following Monday of that deduction is when you finally have active coverage. Um, I do like to advise for you, for your Ensure Plus Enhanced, normally they don't mail those cards out to the member. But that Monday, you're welcome to give us a call and we can go ahead and put in a request for you to receive a physical copy if you do want a physical card. And then by that Thursday or Friday, you should get your dental card-

Speaker speaker\_2: Okay, perfect.

Speaker speaker\_1: ... in the mail. Okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then, before I let you go, I was gonna tell you, if I could get your spouse information as well as your beneficiary's information. Um, if you want-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... we can do the dependents first. Uh, what's your husband's name?

Speaker speaker\_2: Jack.

Speaker speaker\_1: Um, can I get your spouse information, like their first and last... Oh, sorry, you said Jack?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, and then what's his last name?

Speaker speaker\_2: Wickersham.

Speaker speaker\_1: Okay. And then, if you don't have his social, for now I can put zeros.

Speaker speaker\_2: I c- I have it. It's 507-274-9545.

Speaker speaker\_1: Thank you. And then, what's his date of birth?

Speaker speaker\_2: It is 12-10-1954.

Speaker speaker\_1: Thank you. Okay. And then who do you want to put down as a beneficiary, if something was to happen to you?

Speaker speaker\_2: Uh, that would be my husband Jack.

Speaker speaker\_1: Okay. And then I just really needed his name for that one. I don't need anything else. Did you just want to put him down or did you want to add anybody else?

Speaker speaker\_2: Um, I think just him for right now.

Speaker speaker\_1: All right. So, you have been enrolled. So now, you just have to wait for them to start doing that deduction. Once you see the very first one from your paycheck, the following Monday from that deduction is when you finally have active coverage. And you're welcome to give us a call that Monday if you wish to have a physical medical card for the Ensure Plus Enhanced, and we can put that request in. You would just have to be active already. Um, and then that first week of activation, you do get your dental card.

Speaker speaker\_2: Okay. Well thank you.

Speaker speaker\_1: And then, in that dental card, there's, um, the provider's information. If it had, for some reason the first week of activation week you have like a, an appointment or something like that, you're welcome-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... to give us a call and we can, um, email you a copy of your card via email.

Speaker speaker\_2: Okay, perfect.

Speaker speaker\_1: Mm-hmm. Yes, ma'am.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Do you have any more questions though?

Speaker speaker\_2: Nope, I don't think so. I think that'll take care of it.

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

Speaker speaker\_2: Thank you. You too, and have a wonderful Thanksgiving.

Speaker speaker\_1: Thank you. You too.

Speaker speaker\_2: Thank you. Bye.

Speaker speaker\_1: Bye.