

## Transcript: Estefania

**Acevedo-6539038331420672-5960123154087936**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yeah. I'd like to, uh, enroll in the benefits plan. Okay. What staffing agency are you working with? Uh, Oxford. And then, what is the last four of your social? Uh, 3160. Thank you. And your first and last name, please? I'm Dien Nguyen. For security purposes, can you verify your address and date of birth? Uh, 554 Manson Park Drive, uh, Santa Clara, California, 95054. Okay. Th- and then, um, what was that date of birth again? I'm sorry. Uh, 04/01/66. Okay. Then I have 802-7489 as your phone number? That's right. Okay. And then is it diensjcc@gmail.com? That's right. Is up to date? Okay. Mm-hmm. Okay. ... . Okay. So it looks like it was approved for the medical, dental, vision, term/life. Okay. And you can do whatever level of coverage you prefer. Um, and it looks like you have till the 30th to enroll. So can we enroll now? Yeah, you can go ahead and do it. Uh, which of the medical plans did he want? Uh, my, my wife is gonna, uh, talk to you right now. Okay, that's fine. Hi, this is, uh, Nicole. Uh, question, can we do this online or we have to do it with you over the phone? Um, you could do it online but you could only enroll into one of the medical plans, term/life, vision and dental. But we can do it- Okay. ... over the phone right now. Yeah, I guess I'm trying to, uh, look at the coverages, which including deductibles and, you know, all that good stuff. So I can go... So I can go over the plans with you and your husband. Okay. Okay, so when it comes to the medical plans, it looks like they only offer three different ones. The Stay Healthy MEC Tele-RS, that's only a preventative plan, meaning that plan is only gonna cover things such as like your annual checkups, a physical, STDs, cancer screening, um, some vaccines. But it does not cover any of your doctor visits if sick, no urgent care, no emergency room, no hospitalization if injured, no surgeries. So it's only a preventative plan, and it does require you to stay within a list of their network. So you can only use their doctors and clinics to receive coverage, so it does require a network. You do receive prescription benefits through Medimpact. And they offer a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US. It also offers virtual urgent care, which offers medical assistance virtually with medical providers via telephone or video call. But it's only a preventative plan, like I mean. Um, so that's, that's Stay Healthy MEC Tele-RS. Um, was he looking into enrolling with, uh, by himself, with you, with the children or like the family plan when it comes to the medical plan? Yeah, yeah. Uh, we're gonna enroll family plan for everything. Okay. So- And, uh, what we want is- ... so f- So maybe, let me talk through what we need. Mm-hmm. All we need is, you know, not just preventive. Yeah. We need, uh, you know, coverage of everything else. Uh, the one with the, um, um, you know, uh, the network one, uh, that you go through 'cause ... It's almost like a big deal. ... it's a big deal. So let me- It's like, oh, it's like you sign on to- So let me just go over the plans and then you can just let me know, um, which ones you want 'cause it's only w- it's only three. And the preventative one is only preventative. Then, the other two that

are left are just hospital indemnity plans. Meaning, those will cover your doctor visits for sick, urgent care, emergency room and surgeries. However, they don't cover your preventative. So they will not cover like a physical, vaccines, STD and cancer screening. They don't have a fourth plan that offers both benefits. So if you did wanna receive coverage with your preventative care, as well as your actual doctor visits if sick, you would have to get the Stay Healthy and then one of the Insure plans, meaning the Insure Plus or the Insure Plus Enhance. Um, those two are the ones that only cover your doctor visits, sick, urgent care, emergency room, surgeries, but they don't cover preventative care. Um, so that might not cover like a physical or a screening, cancer screening. That's not covered with the Insure Plus, nor the Insure Plus Enhance. These two plans don't require a network requirement. So you can be out of network, long as the provider accepts the insurance, you can use it. You do receive prescription- Yeah. ... benefits through Pharmaville as well. Um, you can pay up to \$10, \$20, \$30. It just depends on the generic prescription. And for the non-generics, they offer you a discount. It also includes the virtual urgent care. And like I said, it covers the flat fees towards your doctor visits. Um, the, the difference between the Insure Plus and the Insure Plus Enhance is really in four little areas. Like, for daily hospital confinement, the Insure Plus basic covers \$50 per day, while your Insure Plus Enhance will cover \$100 per day.... for intensive care, the Ensure Plus basic would cover \$200 per day, while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers 500, while the Ensure Plus Enhanced would cover 1,500. For surgical, the Ensure Plus basic covers up to a thousand based on surgical schedule, and the Ensure Plus Enhanced covers up to 2,000 based on surgical schedule. So, in those four areas, the Ensure Plus Enhanced covers a greater dollar amount towards your services. Everything after that stays the exact same. Um, they pay off the same when it comes to outpatient sickness, diagnostic testing, well exam, and your group accident area. So, if you select the Ensure Plus basic, for family, that's \$37.64. And the Ensure Plus Enhanced for family is \$54.30. So, uh, the, the preventative one, that's only preventative for families, \$23.54 weekly from your paycheck. The Ensure Plus basic, which is the one that only covers a flat fee towards your actual doctor visits the sick, the basic one is \$37.64 weekly for the family plan. And then the enhanced, which is the one that covers a little bit more in dollar amount, in the area of daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical once, that one would be \$54.30 weekly from your paycheck. So, the first one we- Okay. ... they offer. Okay. So let me, let me repeat what I'm hearing. Okay, forget- Mm-hmm. ... about preventative plan because- Mm-hmm. ... preventive i- is something that we, we probably don't need. Okay. Um, but, but as far as the other one, the, the plus one, you said is \$54 for a family, uh- Mm-hmm. ... per week, right? Mm-hmm. Per week? Correct. Yeah. All of these- Okay. ... are per week. Okay. And now, when you say... So, what's the, the deductible and what's the- So- ... maximum out-of-pocket? So, I don't... They cover a flat fee towards your service. It's not gonna tell me your deductible. So, these, these plans cover a flat fee towards the service that you go for. So, for example, hospital emergency room. If you select the Ensure Plus Enhanced, they cover a flat fee of \$250. So, that means, what? If your bill, let's say is, like, \$500, right? They'll cover 250 and then you're responsible for the remaining balance. So, that means you would be responsible for the other \$250. So, they only cover a flat fee with the service that you go for. Not everything. It covers a certain... It's, it's just limited benefit plans. Wow. None of them are- So, I- ... major medical. Okay. So, so- Major medicals have a deductible and a co-pay. And

these are just limited benefits, so they only cover a flat fee towards your services. Oh, sorry. I, I'm confused between the two. You said w- what is the major medical again? Major medical plans have deductibles and co-pays. None of these plans are major medicals. They're limited. Limited plans. Okay. So, I don't have an option to buy major... No. No, ma'am. You don't. None of these are major medical. These are limited. So, the, uh, the hospital indemnity plans only cover a flat fee towards your actual service. So, that's why I gave you the example of the hospital emergency room, because both the Ensure Plus basic and the Ensure Plus Enhanced covers a flat fee of \$250. Um... Wow. So, they cover a flat fee towards that. Major medical plans have a deductible and a co-pay, so that's what you were asking me earlier. Mm-hmm. But these are limited plans. None of them are major medicals. None of the plans that the staffing agency offers are major m- medical plans. So, if I decided to go... And I can, we can go to any doctor, right? With the Ensure Plus and the Ensure Plus Enhanced, it doesn't require a network. Meaning, you don't have to only use the list of their doctors and clinics to receive coverage. As long as the provider accepts it, you can use it. But it really just depends on the provider that you go to, if they take it or don't. So, it just depends. Okay. I can't tell you yes or no 'cause, like I said, it depends on the provider. If he's like, "Okay, yeah, I can-" So, if I decided- "... I can take you." Yeah. If I decided, hey, I need to do colonoscopy, um- That's preventative. That's, that's more like preventative. That's not... So, if you, if you go for that and you select between the Ensure Plus and the Ensure Plus Enhanced, that's not something that's gonna be covered, because that's preventative care. So, that's more, like, the StayHealthy. But the StayHealthy, you gotta keep in mind, it's only for your preventative visits. So, if you get sick and go to the doctor and only have the StayHealthy plan, you're not gonna be covered. And it requires a network requirement. So, you can't just go to any doctor. So, what you can do, 'cause it looks like they don't offer a fourth plan that covers preventative and your actual doctor visits if sick, you can get the StayHealthy and one of the Ensure plans, being the Ensure Plus basic or the Ensure Plus Enhanced. However, you do have to keep in mind, if you do that, it is two separate deductions from your paycheck. The StayHealthy plan for family is \$23.54. The Ensure Plus basic is \$37.64. And the Ensure Plus Enhanced is \$54.30. So, if you get the insur- the Stay Healthy, that would be one deduction. If you get one, the Insure Plus, or the Insure Plus Enhanced, that's a second deduction 'cause they don't offer a fourth plan that has both of those benefits in one. Oh, okay. So, we can buy a combined. Correct. Um, if we buy a combined. So the preventive plan, if we go to the in-network, then- Mm-hmm. ... uh, what is the, is there a minimum pay or anything like that? Uh, I don't have that information. So, the Stay Healthy and you see Total Risks, you're covered as long as you're within the network. Um- Right. ... that's the only thing I can say on that. Right. But let's just say, right, right. So, if we go see the doctor for colonoscopy, uh, you know, maybe the doctor recommend that I need to go, um, because of aging. Um, and if I do that, is, if, if I go to the in-network, then how much is it? Uh, per visit? So, that, I wouldn't be able to, 'cause I don't have that information. I can just give you general information since we're just the healthcare administrators. I wouldn't be able to tell you that. I could, um, give you the carrier's number. Yeah. And they would be able to answer that question, which is 90 degrees, but I don't have that information of how much you would pay. Okay, okay. Okay. Okay, okay. I, I think, I think that, that's fine. The question I have is, is there any limit per day like the other one, or per visit like the other one? Mm. So, like I said, that answer, I don't have. I don't have that. It, I can really only tell you information that I see on the actual benefit guide. That would

be something to ask the carrier. Okay. Okay. Um, once we enroll with you, uh, can we unenroll if we can find, you know, some other plan better? Yes. So, they don't have a restriction that makes you keep the plan. So, at any time if you do enroll into the benefit, you can cancel at any time. Okay, okay. All right. But to enroll, you do have to do it within that window that, um, was given to you. So, I'm looking right here at the note and they said, "If you do wanna enroll, your last day to do so is next Wednesday." Okay. Yeah, that would be your last day. So- But if you do enroll and want to cancel, at any time you can do that. Okay, okay. So, um, so let's do this. Um, we're gonna do preventive, \$22 a month. Okay. So, that's gonna be almost, uh, \$88 a month. And then plus the, um, the 54, right? So, sorry, what's the other one, 33? There's the Insure Plus Basic, which is, and then the Insure Plus Enhanced. So, those two plans are the ones that do cover only doctor visits, say, like, urgent care, emergency room and surgeries. Those two are the ones that cover a flat fee. Between the Insure Plus Basic and the Insure Plus Enhanced, the enhanced one covers a little bit more in dollar amount in the area of daily hospital confinement, intensive care, annual first occurrence in hospital and surgical. I see. So, in those four areas is where the Insure Plus Enhanced covers a little bit more. Everything after that stays the same between those two. So, sorry, I, I, uh, the phone kept on to my husband's ear plug, so I lost the first half of it. Uh, 250 per day, right? Uh, for which one? For, for the, for the middle one. Um... So, what I was saying is that for the Insure Plus Basic and the Insure Plus Enhanced, in four areas is where the enhanced covers a little bit more out of pocket. Like, for daily hospital confinement, intensive care, annual first occurrence in hospital and surgical, in those four areas, the Insure Plus Enhanced covers a little bit more in dollar amount. Everything after that stays the same. So, daily hospital confinement, the basic one covers only \$50 per day while the Insure Plus Enhanced covers \$100 per day. Intensive care, Insure Plus Basic covers \$200 per day while your Insure Plus Enhanced covers \$400 per day. Annual first occurrence in hospital, the Insure Plus Basic covers \$500 while your Insure Plus Enhanced covers \$1,500. For surgical, the Insure Plus Basic covers up to \$1,000 based on surgical schedule, and the Insure Plus Enhanced covers up to \$1,000 based on surgical schedule. So, the Insure Plus Enhanced covers a little bit more in dollar amounts towards those four visits. If you select the Insure Plus Basic for family, it's \$37.64 weekly from your paycheck, and the Insure Plus Enhanced for a family is \$54.30 weekly from your paycheck. Hmm, okay. Okay, um, okay. Do you know preventive or, or the regular? I'm sorry, you, you were breaking up. It's like if you moved or something. What were you asking me? Oh, sorry. I was gonna ask you, most people cover the average, or, or the, and preventive, or, or they cover the, um, the, um, the plus? Do you know? I'm sorry 'cause it sounds like you're far away. I heard you say if it covers preventative? So, your Insure Plus and your Insure Plus Enhanced does not cover preventative visits. Only the Stay Healthy plan does.... and those two, the Insure Plus and the Insure Plus Enhanced only covers doctor visits to say, urgent care, emergency room, even some surgeries and hospitalization if injured. It covers a flat fee towards those visits. Okay. Okay. Uh, can we go over to the dental yet? Can I also understand a dental or does it matter? Does it matter, because they're independently checked? I'm sorry, did you say dental? 'Cause it sounds like you're, like, moving. Or, like, if I was far away. No, dental. D- dental, I'd like to understand about a dental, too. Okay, so dental, a preventative visit's covered at 100%. Something basic, like a cleansing of the teeth is covered at 80%. Basic restorative is covered at 80%. X-rays are covered at 80%, and your annual maximum is \$500. With a dental plan, though, you would have to pay if

you select the individual plan, a one-time deductible of \$50, but if you select a family plan, which is what you want, you would have to pay a one-time deductible of \$150. And for the family plan, that's \$14.49 weekly from your paycheck. Okay. Um, what is the, um, coverage? You say, uh, uh, um, coverage is 80%, correct? For basic, a basic visit like a cleaning of the teeth is covered at 80%. Basic restorative is covered at 80%. X-rays are covered at 80%, and your annual maximum is \$500. With a dental plan, you would have to pay a one-time deductible if you select the family plan of \$150. Oh, so you only pay \$500 maximum to the dentist? Correct. That's your annual maximum, \$500. Wow. That's the only plan you have? Yes, for dental. The only ones that they have to choose from is the medical ones, which is only three. The preventative and then your two hospital indemnity plans. For dental, vision, short-term and term life, it's only one to choose from. They don't have different plans to select when it comes to dental and vision. Wow. Okay. And then did you want me to go over vision? Sure. So, vision, it has a copay for an eye exam that you would have to pay of \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. Um, for the family plan, that's \$7.62 weekly from your paycheck, and like I said, if, there's only one vision plan. Okay. All right. So, I'll, I'll take the, um, the preventative and the... Mm-hmm. ... the, uh, plus plan. The Ensure Plus basic? Yeah. Or Enhanced? Yeah. Um, the, uh, the Enhanced. Okay, so the Enhanced is \$54.30 weekly from your paycheck, okay? And then the other one was \$37.64, but you selected the Enhanced. Um, did you want to do anything else? Or just the medicals? Just, just the medical. Okay. No, no. So- So, what I mean is dental and, uh, vision as well. Okay. So for dental, for family it's \$14.49 and for vision, it's \$7.62. So, so far I have the Ensure Plus Enhanced, which is your medical plan that covers a flat fee towards your urgent care, your doctor visits, let's say hospitalization, that one for employee plus family, that one's \$54.30 weekly from your paycheck. Dental, uh, for employee plus family, that's \$14.49 weekly from your paycheck. Vision for employee and family for \$7.62 weekly from your paycheck, and then the MUC tele-RS for employee plus family for \$23.54 weekly from your paycheck. That would be a total of \$99.95 weekly. Do you allow Oxford Global to make this weekly deduction? Yes. Okay. Please allow one or two weeks for your staffing agency to start making the first deduction of the \$99.95 from your paycheck. Once you see the first deduction of the \$99.95 from your paycheck, the following Monday is when your Ensure Plus Enhanced dental, vision, and your preventative plan goes into effect. Um, and then by that first or second week of activation, you should be getting your three cards which is dental, vision and preventative. I was gonna let you know that for your Ensure Plus Enhanced card, which is the plan that actually covers, like, your urgent care, doctor visits let's say, for that plan, they normally don't mail out the card. So, if you do want a physical one, once you become active, you're welcome to call us at this number and we can put in a request for the carrier to send it out to you, um, as well as we can send you your cards digitally if you're still waiting on them and have to go to an appointment. Um, and then- Okay. ... can I please get your dependents' information? Um, can I get your name, please? Uh, Nicole, N-I-C-O-L-E. Uh-huh. Last name is Nguyen, N-G-U-Y-N. And then, do you have, have your social? Um, I don't have the social right now. Um- Okay, I can put- Oh, my, my, my social. No, no, no, no, my social is, um, 624-0168... I'm sorry, you kinda broke up in the beginning. Did you say six- 6-4-0-1-6845. Mm-hmm. Mm-hmm. Okay, thank you, ma'am. And then, what is your birthday? Uh, 06-27-72. Okay, and what about the children's information? Um, I don't have their social. Um, what they are now. It's fine. I can put, I can put zeroes for now, and you're welcome to call back to provide it later.

Okay. Um- Okay. ... it's Darlene. It, it's Darlene. D-A-R-L-E-N-E. Um, D-A-R- And then name, last name? Yeah. And then, it's a girl? Yeah. And then what's her birthday? Um, 2-29-2-0-4. Okay, and then is there another child? Yeah. Daniel Nguyen. And then I'll, do you, do you have his social, or also put zeroes? Put zeroes on now, please. And then what's his birthday? Um, his birthday is 7-15-2001. Okay. And then is there a third child? Uh, you can leave them all out. Yeah. No, that's good. Okay, that's good. Okay. All right, so you are all enrolled. Now you just have to wait one or two weeks for them to make the first deduction from your paycheck of \$99.95. Once you see the first deduction come out of your check, the following Monday your plan becomes active and you should be getting your cards either that first or second week. And like I said, if you have an appointment coming up and you don't have your cards yet, you can just call us and we can email them to the email on file, and also to request your Insure Plus Enhance. You would have to be active for us to request it already. So, are you saying that we, uh, it's not active right now? No, you have to wait one or two weeks. Once you see the first deduction of the \$99.95 come out of your check, the following Monday the plan becomes active. So, he has to wait for them to deduct the money outta his check first. And then the following Monday the plan becomes active. So now he just has to wait for them to make that first deduction. Okay, thank you. You're welcome. Did you have any other questions for me? No, thank you, thank you. All right. Okay, thank you. Have a nice day. You too.

## 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: Yeah. I'd like to, uh, enroll in the benefits plan.

Speaker speaker\_0: Okay. What staffing agency are you working with?

Speaker speaker\_1: Uh, Oxford.

Speaker speaker\_0: And then, what is the last four of your social?

Speaker speaker\_1: Uh, 3160.

Speaker speaker\_0: Thank you. And your first and last name, please?

Speaker speaker\_1: I'm Dien Nguyen.

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

Speaker speaker\_1: Uh, 554 Manson Park Drive, uh, Santa Clara, California, 95054.

Speaker speaker\_0: Okay. Th- and then, um, what was that date of birth again? I'm sorry.

Speaker speaker\_1: Uh, 04/01/66.

Speaker speaker\_0: Okay. Then I have 802-7489 as your phone number?

Speaker speaker\_1: That's right.

Speaker speaker\_0: Okay. And then is it diensjcc@gmail.com?

Speaker speaker\_1: That's right.

Speaker speaker\_0: Is up to date? Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. ... . Okay. So it looks like it was approved for the medical, dental, vision, term/life. Okay. And you can do whatever level of coverage you prefer. Um, and it looks like you have till the 30th to enroll.

Speaker speaker\_1: So can we enroll now?

Speaker speaker\_0: Yeah, you can go ahead and do it. Uh, which of the medical plans did he want?

Speaker speaker\_1: Uh, my, my wife is gonna, uh, talk to you right now.

Speaker speaker\_0: Okay, that's fine.

Speaker speaker\_2: Hi, this is, uh, Nicole. Uh, question, can we do this online or we have to do it with you over the phone?

Speaker speaker\_0: Um, you could do it online but you could only enroll into one of the medical plans, term/life, vision and dental. But we can do it-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... over the phone right now.

Speaker speaker\_2: Yeah, I guess I'm trying to, uh, look at the coverages, which including deductibles and, you know, all that good stuff.

Speaker speaker\_0: So I can go... So I can go over the plans with you and your husband.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Okay, so when it comes to the medical plans, it looks like they only offer three different ones. The Stay Healthy MEC Tele-RS, that's only a preventative plan, meaning that plan is only gonna cover things such as like your annual checkups, a physical, STDs, cancer screening, um, some vaccines. But it does not cover any of your doctor visits if sick, no urgent care, no emergency room, no hospitalization if injured, no surgeries. So it's only a preventative plan, and it does require you to stay within a list of their network. So you can only use their doctors and clinics to receive coverage, so it does require a network. You do receive prescription benefits through Medimpact. And they offer a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US. It also offers virtual urgent care, which offers medical assistance virtually with medical providers via telephone or video call. But it's only a preventative plan, like I mean. Um, so that's, that's Stay Healthy MEC Tele-RS. Um, was he looking into enrolling with, uh, by himself, with you, with the children or

like the family plan when it comes to the medical plan?

Speaker speaker\_2: Yeah, yeah. Uh, we're gonna enroll family plan for everything.

Speaker speaker\_0: Okay. So-

Speaker speaker\_2: And, uh, what we want is-

Speaker speaker\_0: ... so f-

Speaker speaker\_2: So maybe, let me talk through what we need.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: All we need is, you know, not just preventive.

Speaker speaker\_0: Yeah.

Speaker speaker\_2: We need, uh, you know, coverage of everything else. Uh, the one with the, um, um, you know, uh, the network one, uh, that you go through 'cause ...

Speaker speaker\_3: It's almost like a big deal.

Speaker speaker\_2: ... it's a big deal.

Speaker speaker\_0: So let me-

Speaker speaker\_3: It's like, oh, it's like you sign on to-

Speaker speaker\_0: So let me just go over the plans and then you can just let me know, um, which ones you want 'cause it's only w- it's only three. And the preventative one is only preventative. Then, the other two that are left are just hospital indemnity plans. Meaning, those will cover your doctor visits for sick, urgent care, emergency room and surgeries. However, they don't cover your preventative. So they will not cover like a physical, vaccines, STD and cancer screening. They don't have a fourth plan that offers both benefits. So if you did wanna receive coverage with your preventive care, as well as your actual doctor visits if sick, you would have to get the Stay Healthy and then one of the Insure plans, meaning the Insure Plus or the Insure Plus Enhance. Um, those two are the ones that only cover your doctor visits, sick, urgent care, emergency room, surgeries, but they don't cover preventative care. Um, so that might not cover like a physical or a screening, cancer screening. That's not covered with the Insure Plus, nor the Insure Plus Enhance. These two plans don't require a network requirement. So you can be out of network, long as the provider accepts the insurance, you can use it. You do receive prescription-

Speaker speaker\_2: Yeah.

Speaker speaker\_0: ... benefits through Pharmaville as well. Um, you can pay up to \$10, \$20, \$30. It just depends on the generic prescription. And for the non-generics, they offer you a discount. It also includes the virtual urgent care. And like I said, it covers the flat fees towards your doctor visits. Um, the, the difference between the Insure Plus and the Insure Plus Enhance is really in four little areas. Like, for daily hospital confinement, the Insure Plus basic covers \$50 per day, while your Insure Plus Enhance will cover \$100 per day.... for intensive



care, the Ensure Plus basic would cover \$200 per day, while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers 500, while the Ensure Plus Enhanced would cover 1,500. For surgical, the Ensure Plus basic covers up to a thousand based on surgical schedule, and the Ensure Plus Enhanced covers up to 2,000 based on surgical schedule. So, in those four areas, the Ensure Plus Enhanced covers a greater dollar amount towards your services. Everything after that stays the exact same. Um, they pay off the same when it comes to outpatient sickness, diagnostic testing, well exam, and your group accident area. So, if you select the Ensure Plus basic, for family, that's \$37.64. And the Ensure Plus Enhanced for family is \$54.30. So, uh, the, the preventative one, that's only preventative for families, \$23.54 weekly from your paycheck. The Ensure Plus basic, which is the one that only covers a flat fee towards your actual doctor visits the sick, the basic one is \$37.64 weekly for the family plan. And then the enhanced, which is the one that covers a little bit more in dollar amount, in the area of daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical once, that one would be \$54.30 weekly from your paycheck. So, the first one we-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... they offer.

Speaker speaker\_2: Okay. So let me, let me repeat what I'm hearing. Okay, forget-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... about preventive plan because-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... preventive i- is something that we, we probably don't need.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Um, but, but as far as the other one, the, the plus one, you said is \$54 for a family, uh-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... per week, right?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Per week?

Speaker speaker\_0: Correct. Yeah. All of these-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... are per week.

Speaker speaker\_2: Okay. And now, when you say... So, what's the, the deductible and what's the-

Speaker speaker\_0: So-

Speaker speaker\_2: ... maximum out-of-pocket?

Speaker speaker\_0: So, I don't... They cover a flat fee towards your service. It's not gonna tell me your deductible. So, these, these plans cover a flat fee towards the service that you go for. So, for example, hospital emergency room. If you select the Ensure Plus Enhanced, they cover a flat fee of \$250. So, that means, what? If your bill, let's say is, like, \$500, right? They'll cover 250 and then you're responsible for the remaining balance. So, that means you would be responsible for the other \$250. So, they only cover a flat fee with the service that you go for. Not everything. It covers a certain... It's, it's just limited benefit plans.

Speaker speaker\_2: Wow.

Speaker speaker\_0: None of them are-

Speaker speaker\_2: So, I-

Speaker speaker\_0: ... major medical.

Speaker speaker\_2: Okay. So, so-

Speaker speaker\_0: Major medicals have a deductible and a co-pay. And these are just limited benefits, so they only cover a flat fee towards your services.

Speaker speaker\_2: Oh, sorry. I, I'm confused between the two. You said w- what is the major medical again?

Speaker speaker\_0: Major medical plans have deductibles and co-pays. None of these plans are major medicals. They're limited. Limited plans.

Speaker speaker\_2: Okay. So, I don't have an option to buy major...

Speaker speaker\_0: No. No, ma'am. You don't. None of these are major medical. These are limited. So, the, uh, the hospital indemnity plans only cover a flat fee towards your actual service. So, that's why I gave you the example of the hospital emergency room, because both the Ensure Plus basic and the Ensure Plus Enhanced covers a flat fee of \$250. Um...

Speaker speaker\_2: Wow.

Speaker speaker\_0: So, they cover a flat fee towards that. Major medical plans have a deductible and a co-pay, so that's what you were asking me earlier.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: But these are limited plans. None of them are major medicals. None of the plans that the staffing agency offers are major m- medical plans.

Speaker speaker\_2: So, if I decided to go... And I can, we can go to any doctor, right?

Speaker speaker\_0: With the Ensure Plus and the Ensure Plus Enhanced, it doesn't require a network. Meaning, you don't have to only use the list of their doctors and clinics to receive coverage. As long as the provider accepts it, you can use it. But it really just depends on the provider that you go to, if they take it or don't. So, it just depends.

Speaker speaker\_2: Okay.

Speaker speaker\_0: I can't tell you yes or no 'cause, like I said, it depends on the provider. If he's like, "Okay, yeah, I can-"

Speaker speaker\_2: So, if I decided-

Speaker speaker\_0: "... I can take you."

Speaker speaker\_2: Yeah. If I decided, hey, I need to do colonoscopy, um-

Speaker speaker\_0: That's preventative. That's, that's more like preventative. That's not... So, if you, if you go for that and you select between the Ensure Plus and the Ensure Plus Enhanced, that's not something that's gonna be covered, because that's preventative care. So, that's more, like, the StayHealthy. But the StayHealthy, you gotta keep in mind, it's only for your preventative visits. So, if you get sick and go to the doctor and only have the StayHealthy plan, you're not gonna be covered. And it requires a network requirement. So, you can't just go to any doctor. So, what you can do, 'cause it looks like they don't offer a fourth plan that covers preventative and your actual doctor visits if sick, you can get the StayHealthy and one of the Ensure plans, being the Ensure Plus basic or the Ensure Plus Enhanced. However, you do have to keep in mind, if you do that, it is two separate deductions from your paycheck. The StayHealthy plan for family is \$23.54. The Ensure Plus basic is \$37.64. And the Ensure Plus Enhanced is \$54.30. So, if you get the insur- the Stay Healthy, that would be one deduction. If you get one, the Insure Plus, or the Insure Plus Enhanced, that's a second deduction 'cause they don't offer a fourth plan that has both of those benefits in one.

Speaker speaker\_2: Oh, okay. So, we can buy a combined.

Speaker speaker\_0: Correct.

Speaker speaker\_2: Um, if we buy a combined. So the preventive plan, if we go to the in-network, then-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... uh, what is the, is there a minimum pay or anything like that?

Speaker speaker\_0: Uh, I don't have that information. So, the Stay Healthy and you see Total Risks, you're covered as long as you're within the network. Um-

Speaker speaker\_2: Right.

Speaker speaker\_0: ... that's the only thing I can say on that.

Speaker speaker\_2: Right. But let's just say, right, right. So, if we go see the doctor for colonoscopy, uh, you know, maybe the doctor recommend that I need to go, um, because of aging. Um, and if I do that, is, if, if I go to the in-network, then how much is it? Uh, per visit?

Speaker speaker\_0: So, that, I wouldn't be able to, 'cause I don't have that information. I can just give you general information since we're just the healthcare administrators. I wouldn't be

able to tell you that. I could, um, give you the carrier's number.

Speaker speaker\_2: Yeah.

Speaker speaker\_0: And they would be able to answer that question, which is 90 degrees, but I don't have that information of how much you would pay.

Speaker speaker\_2: Okay, okay.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Okay, okay. I, I think, I think that, that's fine. The question I have is, is there any limit per day like the other one, or per visit like the other one?

Speaker speaker\_0: Mm. So, like I said, that answer, I don't have. I don't have that. It, I can really only tell you information that I see on the actual benefit guide. That would be something to ask the carrier.

Speaker speaker\_2: Okay. Okay. Um, once we enroll with you, uh, can we unenroll if we can find, you know, some other plan better?

Speaker speaker\_0: Yes. So, they don't have a restriction that makes you keep the plan. So, at any time if you do enroll into the benefit, you can cancel at any time.

Speaker speaker\_2: Okay, okay. All right.

Speaker speaker\_0: But to enroll, you do have to do it within that window that, um, was given to you. So, I'm looking right here at the note and they said, "If you do wanna enroll, your last day to do so is next Wednesday."

Speaker speaker\_2: Okay.

Speaker speaker\_0: Yeah, that would be your last day.

Speaker speaker\_2: So-

Speaker speaker\_0: But if you do enroll and want to cancel, at any time you can do that.

Speaker speaker\_2: Okay, okay. So, um, so let's do this. Um, we're gonna do preventive, \$22 a month.

Speaker speaker\_0: Okay.

Speaker speaker\_2: So, that's gonna be almost, uh, \$88 a month. And then plus the, um, the 54, right? So, sorry, what's the other one, 33?

Speaker speaker\_0: There's the Insure Plus Basic, which is, and then the Insure Plus Enhanced. So, those two plans are the ones that do cover only doctor visits, say, like, urgent care, emergency room and surgeries. Those two are the ones that cover a flat fee. Between the Insure Plus Basic and the Insure Plus Enhanced, the enhanced one covers a little bit more in dollar amount in the area of daily hospital confinement, intensive care, annual first occurrence in hospital and surgical.

Speaker speaker\_2: I see.

Speaker speaker\_0: So, in those four areas is where the Insure Plus Enhanced covers a little bit more. Everything after that stays the same between those two.

Speaker speaker\_2: So, sorry, I, I, uh, the phone kept on to my husband's ear plug, so I lost the first half of it. Uh, 250 per day, right?

Speaker speaker\_0: Uh, for which one?

Speaker speaker\_2: For, for the, for the middle one. Um...

Speaker speaker\_0: So, what I was saying is that for the Insure Plus Basic and the Insure Plus Enhanced, in four areas is where the enhanced covers a little bit more out of pocket. Like, for daily hospital confinement, intensive care, annual first occurrence in hospital and surgical, in those four areas, the Insure Plus Enhanced covers a little bit more in dollar amount. Everything after that stays the same. So, daily hospital confinement, the basic one covers only \$50 per day while the Insure Plus Enhanced covers \$100 per day. Intensive care, Insure Plus Basic covers \$200 per day while your Insure Plus Enhanced covers \$400 per day. Annual first occurrence in hospital, the Insure Plus Basic covers \$500 while your Insure Plus Enhanced covers \$1,500. For surgical, the Insure Plus Basic covers up to \$1,000 based on surgical schedule, and the Insure Plus Enhanced covers up to \$1,000 based on surgical schedule. So, the Insure Plus Enhanced covers a little bit more in dollar amounts towards those four visits. If you select the Insure Plus Basic for family, it's \$37.64 weekly from your paycheck, and the Insure Plus Enhanced for a family is \$54.30 weekly from your paycheck.

Speaker speaker\_2: Hmm, okay. Okay, um, okay. Do you know preventive or, or the regular?

Speaker speaker\_0: I'm sorry, you, you were breaking up. It's like if you moved or something. What were you asking me?

Speaker speaker\_2: Oh, sorry. I was gonna ask you, most people cover the average, or, or the, and preventive, or, or they cover the, um, the, um, the plus? Do you know?

Speaker speaker\_0: I'm sorry 'cause it sounds like you're far away. I heard you say if it covers preventative? So, your Insure Plus and your Insure Plus Enhanced does not cover preventative visits. Only the Stay Healthy plan does.... and those two, the Ensure Plus and the Ensure Plus Enhanced only covers doctor visits to say, urgent care, emergency room, even some surgeries and hospitalization if injured. It covers a flat fee towards those visits.

Speaker speaker\_2: Okay. Okay. Uh, can we go over to the dental yet? Can I also understand a dental or does it matter? Does it matter, because they're independently checked?

Speaker speaker\_0: I'm sorry, did you say dental? 'Cause it sounds like you're, like, moving. Or, like, if I was far away.

Speaker speaker\_2: No, dental. D- dental, I'd like to understand about a dental, too.

Speaker speaker\_0: Okay, so dental, a preventative visit's covered at 100%. Something basic, like a cleansing of the teeth is covered at 80%. Basic restorative is covered at 80%. X-rays are covered at 80%, and your annual maximum is \$500. With a dental plan, though,

you would have to pay if you select the individual plan, a one-time deductible of \$50, but if you select a family plan, which is what you want, you would have to pay a one-time deductible of \$150. And for the family plan, that's \$14.49 weekly from your paycheck.

Speaker speaker\_2: Okay. Um, what is the, um, coverage? You say, uh, uh, um, coverage is 80%, correct?

Speaker speaker\_0: For basic, a basic visit like a cleaning of the teeth is covered at 80%. Basic restorative is covered at 80%. X-rays are covered at 80%, and your annual maximum is \$500. With a dental plan, you would have to pay a one-time deductible if you select the family plan of \$150.

Speaker speaker\_2: Oh, so you only pay \$500 maximum to the dentist?

Speaker speaker\_0: Correct. That's your annual maximum, \$500.

Speaker speaker\_2: Wow. That's the only plan you have?

Speaker speaker\_0: Yes, for dental. The only ones that they have to choose from is the medical ones, which is only three. The preventative and then your two hospital indemnity plans. For dental, vision, short-term and term life, it's only one to choose from. They don't have different plans to select when it comes to dental and vision.

Speaker speaker\_2: Wow. Okay.

Speaker speaker\_0: And then did you want me to go over vision?

Speaker speaker\_2: Sure.

Speaker speaker\_0: So, vision, it has a copay for an eye exam that you would have to pay of \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. Um, for the family plan, that's \$7.62 weekly from your paycheck, and like I said, if, there's only one vision plan.

Speaker speaker\_2: Okay. All right. So, I'll, I'll take the, um, the preventative and the...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... the, uh, plus plan.

Speaker speaker\_0: The Ensure Plus basic?

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Or Enhanced?

Speaker speaker\_2: Yeah. Um, the, uh, the Enhanced.

Speaker speaker\_0: Okay, so the Enhanced is \$54.30 weekly from your paycheck, okay? And then the other one was \$37.64, but you selected the Enhanced. Um, did you want to do anything else? Or just the medicals?

Speaker speaker\_2: Just, just the medical.

Speaker speaker\_0: Okay.

Speaker speaker\_2: No, no.

Speaker speaker\_0: So-

Speaker speaker\_2: So, what I mean is dental and, uh, vision as well.

Speaker speaker\_0: Okay. So for dental, for family it's \$14.49 and for vision, it's \$7.62. So, so far I have the Ensure Plus Enhanced, which is your medical plan that covers a flat fee towards your urgent care, your doctor visits, let's say hospitalization, that one for employee plus family, that one's \$54.30 weekly from your paycheck. Dental, uh, for employee plus family, that's \$14.49 weekly from your paycheck. Vision for employee and family for \$7.62 weekly from your paycheck, and then the MUC tele-RS for employee plus family for \$23.54 weekly from your paycheck. That would be a total of \$99.95 weekly. Do you allow Oxford Global to make this weekly deduction?

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staffing agency to start making the first deduction of the \$99.95 from your paycheck. Once you see the first deduction of the \$99.95 from your paycheck, the following Monday is when your Ensure Plus Enhanced dental, vision, and your preventative plan goes into effect. Um, and then by that first or second week of activation, you should be getting your three cards which is dental, vision and preventative. I was gonna let you know that for your Ensure Plus Enhanced card, which is the plan that actually covers, like, your urgent care, doctor visits let's say, for that plan, they normally don't mail out the card. So, if you do want a physical one, once you become active, you're welcome to call us at this number and we can put in a request for the carrier to send it out to you, um, as well as we can send you your cards digitally if you're still waiting on them and have to go to an appointment. Um, and then-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... can I please get your dependents' information? Um, can I get your name, please?

Speaker speaker\_2: Uh, Nicole, N-I-C-O-L-E.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_2: Last name is Nguyen, N-G-U-Y-■-N.

Speaker speaker\_0: And then, do you have, have your social?

Speaker speaker\_4: Um, I don't have the social right now. Um-

Speaker speaker\_0: Okay, I can put-

Speaker speaker\_4: Oh, my, my, my social. No, no, no, no, my social is, um, 624-0168...

Speaker speaker\_0: I'm sorry, you kinda broke up in the beginning. Did you say six-

Speaker speaker\_4: 6-4-0-1-6845.

Speaker speaker\_0: Mm-hmm. Mm-hmm. Okay, thank you, ma'am. And then, what is your birthday?

Speaker speaker\_4: Uh, 06-27-72.

Speaker speaker\_0: Okay, and what about the children's information?

Speaker speaker\_4: Um, I don't have their social. Um, what they are now.

Speaker speaker\_0: It's fine. I can put, I can put zeroes for now, and you're welcome to call back to provide it later.

Speaker speaker\_4: Okay. Um-

Speaker speaker\_0: Okay.

Speaker speaker\_4: ... it's Darlene. It, it's Darlene. D-A-R-L-E-N-E. Um, D-A-R-

Speaker speaker\_0: And then name, last name?

Speaker speaker\_4: Yeah.

Speaker speaker\_0: And then, it's a girl?

Speaker speaker\_4: Yeah.

Speaker speaker\_0: And then what's her birthday?

Speaker speaker\_4: Um, 2-29-2-0-4.

Speaker speaker\_0: Okay, and then is there another child?

Speaker speaker\_4: Yeah. Daniel Nguyen.

Speaker speaker\_0: And then I'll, do you, do you have his social, or also put zeroes?

Speaker speaker\_4: Put zeroes on now, please.

Speaker speaker\_0: And then what's his birthday?

Speaker speaker\_4: Um, his birthday is 7-15-2001.

Speaker speaker\_0: Okay. And then is there a third child?

Speaker speaker\_4: Uh, you can leave them all out. Yeah. No, that's good.

Speaker speaker\_0: Okay, that's good. Okay. All right, so you are all enrolled. Now you just have to wait one or two weeks for them to make the first deduction from your paycheck of \$99.95. Once you see the first deduction come out of your check, the following Monday your plan becomes active and you should be getting your cards either that first or second week. And like I said, if you have an appointment coming up and you don't have your cards yet, you can just call us and we can email them to the email on file, and also to request your Insure Plus Enhance. You would have to be active for us to request it already.



Speaker speaker\_4: So, are you saying that we, uh, it's not active right now?

Speaker speaker\_0: No, you have to wait one or two weeks. Once you see the first deduction of the \$99.95 come out of your check, the following Monday the plan becomes active. So, he has to wait for them to deduct the money outta his check first. And then the following Monday the plan becomes active. So now he just has to wait for them to make that first deduction.

Speaker speaker\_4: Okay, thank you.

Speaker speaker\_0: You're welcome. Did you have any other questions for me?

Speaker speaker\_4: No, thank you, thank you.

Speaker speaker\_0: All right. Okay, thank you. Have a nice day.

Speaker speaker\_4: You too.