

Transcript: Justin

Mills-4521820928262144-5084728938643456

Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hey, uh, I just joined, uh, joined Oxford, uh, Global Resources and, uh, I've, I've got a mail, uh, regarding to enroll for the, in the health insurance, so I just gave you a call. Okay, so Oxford Global. What's the last four of your Social? Oh, yeah... Hello, are you still there? Yep, uh, yeah. Uh, do you asked me something? Yeah, I stated Oxford Global. What's the last four of your Social? Uh, give me just a minute. Uh, uh, uh... I'm sorry, I didn't hear you the first time. I, uh, um, I'm just giving you my Social. Yes, the last four. 0078. And your first and last name? Neeraskashi P. All right, okay. And for security purposes, could you verify your home address, including city, state and zip code? Yeah. It's 3280 Jefferson Avenue 45220 Cincinnati, Ohio. And your date of birth? Uh, it's 16th of December, 1999. And a good telephone number I have is 513-370-1685. Perfect. And the email I have is your first dot your last name 29 at gmail.com? Sweet, yep. Okay. And what did you want to be enrolled into? Uh, the Basic plan, basically. Uh, that's, uh, I guess with this... Uh, I don't have i- any idea of this, uh, plan, so anything which is basic, uh, which covers, uh, um, good. Okay. Um, 'cause I do know that Oxford, they offer three different medical plans. One of them is the MEC TeleRx, which just covers preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, stuff like that. It also includes a subscription to FreeRx, which gives out free or discounted prescription coverage at \$16.11 per week. And then two other medical plans, the Insure Plus plans. They have the Basic and the Enhanced, which both cover hospitals, doctors and medications. The only major difference between the Basics and the Enhanced is how much the insurance carrier pays to cover things, but those range from \$18 a week to \$25.17 per week. Cool. Uh, how about, yeah, uh, we go with Insure Plus Basic? Okay, so the Insure Plus Basic, so it's just medical. Anything else? Uh... yeah. 'Cause they o- Only medical would be... Yeah, what, what else they offer? Um, they offer other things like dental, short-term disability, term life, which is life insurance, and then vision. Hmm. Yep, um, I'll, I'll, I'll just go with the medical part. And, uh, like, if I wanted, I can add it, right, like, uh, on the go? If I just wanted to add it, like if I want to add in the last two, three months, can I add it? Um, see I do know your, your personal open enrollment period is 30 days from your first paycheck with Oxford Global. So, um, if we don't add it now, you wouldn't, wouldn't be able to add it until either next company open enrollment period or if you experience a qualified life event. Gotcha. Yeah, uh, I'll go over that Insure Plus Basic, uh, hmm, yep, uh... I'll, uh, yeah, I can, uh, like, I have, well, I, I have this 30 days time period, right? I'll, I'll just give it about, um, you know, if I wanted to add the dental or vis- vision, uh, we can add it up in this 30 days, am I correct? Correct, yes, sir. So then, like, uh, I'll take some time to think about it, but we can go with the Basic plan as of now. Uh, but, uh, meanwhile, if something strikes and I'll just call you back and we, we can add the vision and dental. Okay, no worries. So doing the Insure Plus

Basic for employee only would make your self deductions \$18 even. Do you authorize Oxford Global to make the deduction for you? Mm-hmm. Okay. It's \$18 per week? Correct. Um, what is it for the Enhanced? Um, so the Enhanced was \$25.17. Okay, oh-kay. I think, uh, so if it's like \$25 per week, so Oxford would pay for me. Like, then how about doing with, uh, Insure Plus Enhanced, like, because it's \$25? I didn't know it was \$25 a month. Something wrong? Yeah, so it's \$25 per week. It's weekly deductions. Mm-hmm. Yeah. So switching to the Insure Plus Enhanced would make your new total deductions \$25.17 per week. And how about we, how about we add dental into it? So adding dental would make it the new total deductions \$28.81. And vision as well? Uh, vision is an additional \$2.15, which makes your total premium \$30.96. \$30.96, which is, uh, almost one \$20 per month? Yes, sir. So \$30.96 per week, yes. Yep. And what if I add the term insurance? Um, so we add, if we added the term life, which is an additional \$2.11, and then short-term disability, for example, which is \$3.95, would make your total premium \$37.02 per week. Gotcha. Hmm. Yeah, uh, yep, uh, yep, let's go with the Ensure Plus Enhanced, dental, vision and term life. Okay, so just... Okay. So, not term life insurance. Okay, no worries. So, the Ensure Plus Enhanced, dental, term life and vision for employee only, correct? Mm-hmm. Okay, it'll be \$33.07 per week. We authorize Oxford Global to make the deduction for you. Mm-hmm. Okay. And who do you want to put down as your beneficiary for the term life? Uh, my parents. Okay. And their, their first... One, one of the parents' first name? Uh, G-O-P-I. All right. And same last name? Raju. No. I didn't complete the first name. Oh, I'm sorry. I just broke it down. G-O-P-I, R-A-J-U. Yeah, last name is same as mine. Okay. And is that your father? Mother? Father. Father, okay. And then let me add your mother down real quick. And your mother's first name? Uh, A-K-H-I-L-A. A-H-I-L-A, okay. Parent and... So, I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$33.07 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that, is there anything else I can assist you with today? Uh, nope. Thank you. Okay. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay? You too. Thank you. Bye-bye. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hey, uh, I just joined, uh, joined Oxford, uh, Global Resources and, uh, I've, I've got a mail, uh, regarding to enroll for the, in the health insurance, so I just gave you a call.

Speaker speaker_0: Okay, so Oxford Global. What's the last four of your Social?

Speaker speaker_1: Oh, yeah...

Speaker speaker_0: Hello, are you still there?

Speaker speaker_1: Yep, uh, yeah. Uh, do you asked me something?

Speaker speaker_0: Yeah, I stated Oxford Global. What's the last four of your Social?

Speaker speaker_1: Uh, give me just a minute. Uh, uh, uh... I'm sorry, I didn't hear you the first time. I, uh, um, I'm just giving you my Social.

Speaker speaker_0: Yes, the last four.

Speaker speaker_1: 0078.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Neeraskashi P.

Speaker speaker_0: All right, okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_1: Yeah. It's 3280 Jefferson Avenue 45220 Cincinnati, Ohio.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: Uh, it's 16th of December, 1999.

Speaker speaker_0: And a good telephone number I have is 513-370-1685.

Speaker speaker_1: Perfect.

Speaker speaker_0: And the email I have is your first dot your last name 29 at gmail.com?

Speaker speaker_1: Sweet, yep.

Speaker speaker_0: Okay. And what did you want to be enrolled into?

Speaker speaker_1: Uh, the Basic plan, basically. Uh, that's, uh, I guess with this... Uh, I don't have i- any idea of this, uh, plan, so anything which is basic, uh, which covers, uh, um, good.

Speaker speaker_0: Okay. Um, 'cause I do know that Oxford, they offer three different medical plans. One of them is the MEC TeleRx, which just covers preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, stuff like that. It also includes a subscription to FreeRx, which gives out free or discounted prescription coverage at \$16.11 per week. And then two other medical plans, the Insure Plus plans. They have the Basic and the Enhanced, which both cover hospitals, doctors and medications. The only major difference between the Basics and the Enhanced is how much the insurance carrier pays to cover things, but those range from \$18 a week to \$25.17 per week.

Speaker speaker_1: Cool. Uh, how about, yeah, uh, we go with Insure Plus Basic?

Speaker speaker_0: Okay, so the Insure Plus Basic, so it's just medical. Anything else?

Speaker speaker_1: Uh... yeah.

Speaker speaker_0: 'Cause they o-

Speaker speaker_1: Only medical would be... Yeah, what, what else they offer?

Speaker speaker_0: Um, they offer other things like dental, short-term disability, term life, which is life insurance, and then vision.

Speaker speaker_1: Hmm. Yep, um, I'll, I'll, I'll just go with the medical part. And, uh, like, if I wanted, I can add it, right, like, uh, on the go? If I just wanted to add it, like if I want to add in the last two, three months, can I add it?

Speaker speaker_0: Um, see I do know your, your personal open enrollment period is 30 days from your first paycheck with Oxford Global. So, um, if we don't add it now, you wouldn't, wouldn't be able to add it until either next company open enrollment period or if you experience a qualified life event.

Speaker speaker_1: Gotcha. Yeah, uh, I'll go over that Insure Plus Basic, uh, hmm, yep, uh... I'll, uh, yeah, I can, uh, like, I have, well, I, I have this 30 days time period, right? I'll, I'll just give it about, um, you know, if I wanted to add the dental or vis- vision, uh, we can add it up in this 30 days, am I correct?

Speaker speaker_0: Correct, yes, sir.

Speaker speaker_1: So then, like, uh, I'll take some time to think about it, but we can go with the Basic plan as of now. Uh, but, uh, meanwhile, if something strikes and I'll just call you back and we, we can add the vision and dental.

Speaker speaker_0: Okay, no worries. So doing the Insure Plus Basic for employee only would make your self deductions \$18 even. Do you authorize Oxford Global to make the deduction for you?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay.

Speaker speaker_1: It's \$18 per week?

Speaker speaker_0: Correct.

Speaker speaker_1: Um, what is it for the Enhanced?

Speaker speaker_0: Um, so the Enhanced was \$25.17.

Speaker speaker_1: Okay, oh-kay. I think, uh, so if it's like \$25 per week, so Oxford would pay, uh, pay for me. Like, then how about doing with, uh, Insure Plus Enhanced, like, because it's \$25? I didn't know it was \$25 a month. Something wrong?

Speaker speaker_0: Yeah, so it's \$25 per week. It's weekly deductions.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Yeah. So switching to the Insure Plus Enhanced would make your new total deductions \$25.17 per week.

Speaker speaker_1: And how about we, how about we add dental into it?

Speaker speaker_0: So adding dental would make it the new total deductions \$28.81.

Speaker speaker_1: And vision as well?

Speaker speaker_0: Uh, vision is an additional \$2.15, which makes your total premium \$30.96.

Speaker speaker_1: \$30.96, which is, uh, almost one \$20 per month?

Speaker speaker_0: Yes, sir. So \$30.96 per week, yes.

Speaker speaker_2: Yep. And what if I add the term insur- term life insurance?

Speaker speaker_0: Um, so we add, if we added the term life, which is an additional \$2.11, and then short-term disability, for example, which is \$3.95, would make your total premium \$37.02 per week.

Speaker speaker_2: Gotcha. Hmm. Yeah, uh, yep, uh, yep, let's go with the Ensure Plus Enhanced, dental, vision and term life.

Speaker speaker_0: Okay, so just... Okay.

Speaker speaker_2: So, not term life insurance.

Speaker speaker_0: Okay, no worries. So, the Ensure Plus Enhanced, dental, term life and vision for employee only, correct?

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Okay, it'll be \$33.07 per week. We authorize Oxford Global to make the deduction for you.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Okay. And who do you want to put down as your beneficiary for the term life?

Speaker speaker_2: Uh, my parents.

Speaker speaker_0: Okay. And their, their first... One, one of the parents' first name?

Speaker speaker_2: Uh, G-O-P-I.

Speaker speaker_0: All right. And same last name?

Speaker speaker_2: Raju. No. I didn't complete the first name.

Speaker speaker_0: Oh, I'm sorry.

Speaker speaker_2: I just broke it down. G-O-P-I, R-A-J-U. Yeah, last name is same as mine.

Speaker speaker_0: Okay. And is that your father? Mother?

Speaker speaker_2: Father.

Speaker speaker_0: Father, okay. And then let me add your mother down real quick. And your mother's first name?

Speaker speaker_2: Uh, A-K-H-I-L-A.

Speaker speaker_0: A-H-I-L-A, okay. Parent and... So, I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$33.07 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that, is there anything else I can assist you with today?

Speaker speaker_2: Uh, nope. Thank you.

Speaker speaker_0: Okay. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay?

Speaker speaker_2: You too. Thank you. Bye-bye.

Speaker speaker_0: All right, bye-bye.