

Transcript: Justin

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Full Transcript

Your call may be monitored, or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Good afternoon. How are you, Mr. Justin? I'm doing well, and yourself? I'm good, thank you. I was calling because I was thinking about enrolling my benefits here. I got an email from Oxford, um, today. I consulted, uh, and got the benefits guide. So mumblylast days, I kind of wanted to go over a couple plans and see what fits. Okay. Um, so Oxford Global, what's the last four of your Socials? I can pull your file for you. Sure. 3099. And what was your first and last name? This is Tavares Elman. Elman, okay. Mm-hmm. And for security purposes, could you verify the home address, including city, state and zip code, Tavares? Sure. 20222, Unit 553, Katy, Texas 77449. Looks like I have a different address on file. Then they have an update. Yeah. Then it's 2423 Atwood Glenlane, Houston, Texas 77014. Okay. And what was the new address, so I can go ahead and update it for you? Sure. 20222 Morton, M-O-R-T-O-N, Road, Unit 553, Katy, K-A-T-Y, Texas 77449. And confirm your date of birth? 01/23/'75. And a good telephone number I have is 287-5886. Perfect. And the email I have is tavares.elman@Yahoo. That is correct. Okay, so let's see here. And you stated you had a few questions regarding the benefit guide? I did. Um, 'cause I need, um, insurance for myself and my two chil- just myself and my two kids. Okay. So let's see here. And do I need their Socials right now, or just names and addresses? Oh. So to add them as a dependent, I would need their Social and their date of birth. But if you don't have the Social right now, um, I can put in all zeroes as a placeholder. Okay. But when you do have the socials, just give us a call back so we can add it to the coverage. Okay. Um. Okay. I don't think we really just need to search for it. I don't have it hand, but I think it's available. Um, would they be, um... Would that mean they can't... They wouldn't be covered until you have the social exactly? Correct. Okay. Let me check that for you while we still talking. So as far as the medical, I don't, I don't know where you'd like me to start. I'm sorry, what was that again? I'm not sure where you'd like to start in terms of the pricing for the medical, if they have no envision? Yeah. Um, so let's see here. So I do know that, um, Oxford, they offer three of the medical plans. One of the medical plans is the MEC TeleRx. Now that one just covers your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that. Mm-hmm. Uh, for employee plus children, that's \$20.30 per week. And then the two other medical plans, the Insure Plus plans, now those actually- Mm-hmm. ... cover your hospital visits, doctor visits, and medication coverage. Mm-hmm. Right. Um, the only major difference between those two is how much the insurance carrier just pays to cover things. Mm-hmm. Uh, those range from \$26.61 to \$36.80. Okay. Yeah. I see that. So the, I wanted to make sure what there weren't any differences, uh, than the, the guy I had basically. So what's the... I see that there, there's a weekly, um, plan and then a monthly plan. So, um, I guess, I guess I'm gonna ask which one's more proper. I guess it's the people who actually get paid

weekly then, versus people who get paid I guess every two weeks or something? Um, I believe so. Or does that really matter? Hmm. Um, I don't think it really matters, 'cause I, uh, the deductions happen weekly, on a weekly basis through us at Benefits and a Card. So I don't know if that's a separate thing for Oxford or not. Okay. Uh, I just saw two, the, uh, and it looks like the weekly plan for the same, weekly and monthly plans are a little, a little cheaper. Um, okay. I had my eyes on the, um... We're all relatively healthy, and you know, how that can change in the blink of an eye. Oh, I understand. And I'm, I'm trying to do the cost evaluation for having just a bit more coverage for \$20 a month, and it's only \$120. Mm-hmm. Look at that one time I need to get to. Um, I have a question for you. Sure. Um, at what point would I be able to change? Let's say I went with Enhanced now, or Basic now and wanted to switch. Do I have to wait for a life changing event to do that? Um, now say for example you got the Enhanced, I do know you can downgrade to the Basic. But if you were in the Basic initially and you wanted to upgrade to the Enhanced, um, you would- Mm-hmm. ... need a qualified life event or wait until Oxford's next open enrollment. 'Cause it's technically an upgrade instead of downgrading. Okay. You can down grade. So you can go down, not up. Correct. Okay. That makes sense. Is there a, um, down payment for these at all? Or is it just when it starts, when they're enrolled now and everything starts the first pay period in January-Um, so if you... Yes. Yes, sir. So enroll now, everything starts in January. There's no down payment or anything like that. Okay. Just curious 'cause I, I've been through this before, and I've heard, um, several different things. So I wanted to make sure I'm on point with everything. Just verify. I get you. I hope... Totally understand. ... that you understand me, 'cause it's a lot out there. Um, as far as the, the medical coverages go, um, I don't have us- I have someone in network. Like for my son, he's 10, and we still use the same pediatrician for him and my daughter, though she's 17. Um, but they've had since they've been born. We just haven't deviated from them at all. So I'm not sure if he, um, if he would still be covered. Um, well, I do know that you have to stay in network for the insurance carrier to pay. Um, now honestly I don't have a list on hand of who accepts the insurance, but I have a telephone number to where if you provide them with your zip code, they can give you a list of providers that will accept the insurance. Oh, okay. And is that something that we have access to online as well, to do our own search? Uh, yes sir. Um, so it should be in the benefit guide as well, multiplan.com. Um, and it should give you directions on how to find that provider as well. Okay. Can you grab the phone number for me? Do you have it handy or... Yes. Um, just let me know whenever you're ready. I'm ready. Okay, so that MultiPlan's telephone number is 800-457-1403. One-four... Good, okay. Thank you. You're welcome. Um, as far as the dental goes, does the, uh, dental cover braces as well? Because it really wasn't very clear. It stated it up top, but it really didn't give like percentages when I looked at the chart. So how does it- Um... How does it work for braces? Now, I believe that, uh, braces would not be covered, uh, due to the fact that, uh, the dental would only cover your preventative, um, cleanings, check-ups, and x-rays, and then basic restoratives such as fillings and simple extractions. Um, but I do know that there is an annual 500... Annual maximum of \$500 that could be used, um, but I don't know if braces would be covered under that dental plan. Interesting. Okay. 'Cause I did see it covered crowns. Mm-hmm. Yes, sir. Um, so crowns, basic restoratives, fillings, and simple extractions would be covered under that dental plan. Okay. That's what I thought I saw. Interesting. Is there a plan available through United that would cover braces and aligners? Um, no. There's only one dental plan offered through Oxford. Same thing goes with vision, short-term and term

life. Okay. And the vision, we don't necessarily need a card. How would, uh, because my, um... Sometimes when my kids have an appointment, I can't take them. Their mom has to take them. Um, how do they access the insurance? Um, now let's see here. Now, if they wanted to access the insurance, so you could personally call us at Benefits in a Card and request a email version of the ID card or just forward it to them, or you can go to the BIC website and download your ID cards from there. Okay, now I have it. Okay, because I noticed the vision doesn't have a ca- a card per se. Nope. I'm just wondering about like my son needs glasses or something. Um, and how does that work with the coverage of glasses? It looks like it there were... All of the mom and pop, um, shops are pretty much covered with their program, like the eye exams and glasses. If there are any amounts for the glasses, if, um, one of us needs eyewear. Um, well, it's only showing me what's in the benefit guide. Uh, I do know that frames allowance, they do offer \$130 for frames allowance. Um, now, regarding glasses or anything, I'm not seeing anything regarding that in the benefit guide. Okay. So plan's a max of 130. Okay, and I think I read somewhere that there's a 30-day trial. Is that correct? So if I don't necessarily like everything, I can opt out at that point. Is that accurate? What was that again? I'm sorry. Kind of broken and out there. Is the... Is there a 30-day trial here where I can opt out afterwards if I'm, I'm not necessarily partial to the plan? Um, now I do know that you can cancel anytime. However, cancellations take one to two weeks to go through, so there is that. Okay. Uh, but that does give you one to two weeks of extra coverage as well. Okay. And I thought that was within a, um, certain time period initially at least. You're saying this is at any time. Yes, sir. So you can cancel benefits anytime, um, 'cause they're not Section 125. Um, but yes, sir, you can cancel benefits anytime. Um, but regarding the 30-day thing, I think that's regarding your personal open enrollment period, which is 30 days from your first paycheck through Oxford. Okay. Okay. Yeah, I've been there a while now. Okay. Um... I'm trying to find... Now would I have an account online that I can view, or do I always have to call and, and speak to a representative? Um, now you should be able to have... Should be able to have an account online. Let me verify if Oxford has a portal. Let's see. Yeah, so the website is, uh, www.my, so M-Y. Mm-hmm. B-I-A-C.com. B-I-A-C. /Oxford. Okay. And it's B-I-A-C? Correct, biac.com/oxford. Yes, sir. All right. Okay. Oops. And I believe there should be an online portal where you can log into your account or register your account, uh, by using your social. Mm-hmm. Okay. Um... As long as we're talking, I'm trying..... said I have them, just have to find it. Okay. Um... I think that's pretty much all. And today is the absolutely last day, correct? And I have to enroll. Um, looking on our system, it's telling me Oxford's in their open enrollment until the 19th, so tomorrow, end of business hours for us. But, I mean, I can confirm that with someone real quick. Do you mind if I place you on a brief hold? Not a problem. Okay. Hello, Tavares. You still there? Yes, sir. Awesome. Thank you so much for holding. So I did confirm that it does end today, yes, sir. The 18th. Oh, okay. No problem. So, and I guess end of, uh, business hours, so 8:00 PM Eastern Standard Time this evening. And what time Eastern Time? Uh, 8:00 PM. We close at 8:00 PM Eastern Standard Time. Oh, okay. So that's good for us. Mm-kay. Um, well, I think that's pretty much all I have for the most part. Mm-hmm. I don't seem to be able to cancel at any time. Okay, so to get started, I'm gonna need, um, well you have my Social Security. You need to, um, you need any of my personal information? Uh, what was that again? I'm sorry. Just for me to get enrolled today, do you need any of my personal information, because I have everything there? Uh, so the only thing that we need to enroll you right now is your, um, is your consent, uh, 'cause you

have to authorize, uh, Oxford to make those deductions for you, or verbal consent. Mm-hmm. And then your dependent's information, 'cause we already have your demographic information, as well as your Social in our system. Mm-hmm. All right. Let me see what I was holding. Okay. I have my daughter's available. Yes. Um, how do you need to provide my consent? Is it just a recording, or just- Um. ... say yes to you right there now, or? Um, so whatever you wanna be enrolled into, I'll, I'll ask if you, uh, authorized Oxford to make that deduction for you, and you just say yes or no. And that's 'cause our calls are recorded. Um, but we can go ahead and get this, this process started if you know your elections. Yeah, I do. The medical enhanced, and the dental, and the vision. And I need to verify- For employee plus children, correct? ... that they're complete. Yes. So let's go ahead and, uh, put them in. So the Ensure plus enhanced dental and vision for employee plus children, \$51.36 a week. Um, I thought that was \$36.80. Yeah, so the Ensure plus enhanced was \$36.80. Uh- Mm-hmm. ... the dental is, there, there's additional benefit options that can be added to the medical plan. Oh, you do that together. Okay. I was... So, uh- Again, I'm used to kind of doing this separately, so... Okay. All right, so the total for the week... No, no, that, that's when I should have asked that. So the total for the week for the enhanced medical, dental and vision is how much now? \$51.36. Okay. Okay. Do you have a monthly amount for that as well? Um, let me do that for you real quick. Let's see.... four. So, \$51.36 times 4 is \$205.44. Hmm. Interesting. Okay. So, if you elect to do mon- if, if you elect to do monthly, does that come out, um, any particular day that I select? Or is it just first of the month or middle of the month as they usually work? Um, so these are actually weekly deductions, so it's actually on a weekly basis. So, the \$51.36 would come out weekly, whenever you get paid. Mm-hmm. Okay, I thought they were doing, um, that there was a monthly option. You said it's only weekly, 'cause it's with Oxford in mind? Yes, sir. Okay. That's fine. No, I was saying earlier, now the monthly option may be a separate thing, through Oxford Global specifically. Um, but our- Mm-hmm. ... uh, benefits through Oxford is weekly deductions. Okay. That's fine by me. Okay. But do you authorize Oxford Global to make that deduction for you? Yes. Okay. So I'm going to go ahead and save that. And let me add your dependent information down real quick. Let's see. And what's the first child's name? Laila. L-A-I-L-A. With an initial A. Same last name? Okay. Yes. Yeah, same last name. And do you have her social right now? I do. Okay. What's her social? 635-08-8217. 8217. Child, female. And her date of birth? 4/12/2007. '07, okay. Mm-hmm. And then the next child? Is Tavares A. Illman II. Tavares A. Illman. Yes. And his social? 81959 0065. And you have to write the second correct. Correct. Yes, sir. Mm-hmm. And his date of birth? It is 8/24... I'm sorry, 8/28/2014. 2014, okay. Let's see here. And is there another child, or just those two? No, just those two. Nothing else. Okay. Um, so I do want to let you know that this is actually future coverage, so this coverage won't actually begin until January. Mm-hmm. However, pending enrollments do take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$51.36 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, Tavares- Mm-hmm. ... is there anything else I can help you out with today? No. The... Is there any way to expedite that? Um, unfortunately, pending enrollments take one to two weeks to go through. It's company policy. Okay, just wanted to understand. Just wondering. Okay. All right. Well, thank you. I appreciate the time and explanations and being patient with me. You're welcome. You have a great day, okay? You as well. Happy Holidays

to you. Happy Holidays to you, too. Bye-bye. Peace.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Good afternoon. How are you, Mr. Justin?

Speaker speaker_1: I'm doing well, and yourself?

Speaker speaker_2: I'm good, thank you. I was calling because I was thinking about enrolling my benefits here. I got an email from Oxford, um, today. I consulted, uh, and got the benefits guide. So

Speaker speaker_3: mumblinglast days, I kind of wanted to go over a couple plans and see what fits.

Speaker speaker_1: Okay. Um, so Oxford Global, what's the last four of your Socials? I can pull your file for you.

Speaker speaker_2: Sure. 3099.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: This is Tavares Elman.

Speaker speaker_1: Elman, okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And for security purposes, could you verify the home address, including city, state and zip code, Tavares?

Speaker speaker_2: Sure. 20222, Unit 553, Katy, Texas 77449.

Speaker speaker_1: Looks like I have a different address on file.

Speaker speaker_2: Then they have an update. Yeah. Then it's 2423 Atwood Glenlane, Houston, Texas 77014.

Speaker speaker_1: Okay. And what was the new address, so I can go ahead and update it for you?

Speaker speaker_2: Sure. 20222 Morton, M-O-R-T-O-N, Road, Unit 553, Katy, K-A-T-Y, Texas 77449.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: 01/23/'75.

Speaker speaker_1: And a good telephone number I have is 287-5886.

Speaker speaker_2: Perfect.

Speaker speaker_1: And the email I have is tavares.elman@Yahoo.

Speaker speaker_2: That is correct.

Speaker speaker_1: Okay, so let's see here. And you stated you had a few questions regarding the benefit guide?

Speaker speaker_2: I did. Um, 'cause I need, um, insurance for myself and my two chil- just myself and my two kids.

Speaker speaker_1: Okay. So let's see here.

Speaker speaker_2: And do I need their Socials right now, or just names and addresses?

Speaker speaker_1: Oh. So to add them as a dependent, I would need their Social and their date of birth. But if you don't have the Social right now, um, I can put in all zeroes as a placeholder.

Speaker speaker_2: Okay.

Speaker speaker_1: But when you do have the socials, just give us a call back so we can add it to the coverage.

Speaker speaker_2: Okay. Um.

Speaker speaker_1: Okay.

Speaker speaker_2: I don't think we really just need to search for it. I don't have it hand, but I think it's available. Um, would they be, um... Would that mean they can't... They wouldn't be covered until you have the social exactly?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Let me check that for you

Speaker speaker_3: while we still talking.

Speaker speaker_2: So as far as the medical, I don't, I don't know where you'd like me to start.

Speaker speaker_1: I'm sorry, what was that again?

Speaker speaker_2: I'm not sure where you'd like to start in terms of the pricing for the medical, if they have no envision?

Speaker speaker_1: Yeah. Um, so let's see here. So I do know that, um, Oxford, they offer three of the medical plans. One of the medical plans is the MEC TeleRx. Now that one just covers your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, for employee plus children, that's \$20.30 per week. And then the two other medical plans, the Insure Plus plans, now those actually-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... cover your hospital visits, doctor visits, and medication coverage.

Speaker speaker_2: Mm-hmm. Right.

Speaker speaker_1: Um, the only major difference between those two is how much the insurance carrier just pays to cover things.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, those range from \$26.61 to \$36.80.

Speaker speaker_2: Okay. Yeah. I see that. So the, I wanted to make sure what there weren't any differences, uh, than the, the guy I had basically. So what's the... I see that there, there's a weekly, um, plan and then a monthly plan. So, um, I guess, I guess I'm gonna ask which one's more proper. I guess it's the people who actually get paid weekly then, versus people who get paid I guess every two weeks or something?

Speaker speaker_1: Um, I believe so.

Speaker speaker_2: Or does that really matter? Hmm.

Speaker speaker_1: Um, I don't think it really matters, 'cause I, uh, the deductions happen weekly, on a weekly basis through us at Benefits and a Card. So I don't know if that's a separate thing for Oxford or not.

Speaker speaker_2: Okay. Uh, I just saw two, the, uh, and it looks like the weekly plan for the same, weekly and monthly plans are a little, a little cheaper. Um, okay. I had my eyes on the, um... We're all relatively healthy, and you know, how that can change in the blink of an eye.

Speaker speaker_1: Oh, I understand.

Speaker speaker_2: And I'm, I'm trying to do the cost evaluation for having just a bit more coverage for \$20 a month, and it's only \$120.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Look at that one time I need to get to. Um, I have a question for you.

Speaker speaker_1: Sure.

Speaker speaker_2: Um, at what point would I be able to change? Let's say I went with Enhanced now, or Basic now and wanted to switch. Do I have to wait for a life changing event to do that?

Speaker speaker_1: Um, now say for example you got the Enhanced, I do know you can downgrade to the Basic. But if you were in the Basic initially and you wanted to upgrade to the

Enhanced, um, you would-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... need a qualified life event or wait until Oxford's next open enrollment. 'Cause it's technically an upgrade instead of downgrading.

Speaker speaker_2: Okay. You can down grade. So you can go down, not up.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. That makes sense. Is there a, um, down payment for these at all? Or is it just when it starts, when they're enrolled now and everything starts the first pay period in January-

Speaker speaker_1: Um, so if you... Yes. Yes, sir. So enroll now, everything starts in January. There's no down payment or anything like that.

Speaker speaker_2: Okay. Just curious 'cause I, I've been through this before, and I've heard, um, several different things. So I wanted to make sure I'm on point with everything.

Speaker speaker_1: Just verify. I get you.

Speaker speaker_2: I hope...

Speaker speaker_1: Totally understand.

Speaker speaker_2: ... that you understand me, 'cause it's a lot out there. Um, as far as the, the medical coverages go, um, I don't have us- I have someone in network. Like for my son, he's 10, and we still use the same pediatrician for him and my daughter, though she's 17. Um, but they've had since they've been born. We just haven't deviated from them at all. So I'm not sure if he, um, if he would still be covered.

Speaker speaker_1: Um, well, I do know that you have to stay in network for the insurance carrier to pay. Um, now honestly I don't have a list on hand of who accepts the insurance, but I have a telephone number to where if you provide them with your zip code, they can give you a list of providers that will accept the insurance.

Speaker speaker_2: Oh, okay. And is that something that we have access to online as well, to do our own search?

Speaker speaker_1: Uh, yes sir. Um, so it should be in the benefit guide as well, multiplan.com. Um, and it should give you directions on how to find that provider as well.

Speaker speaker_2: Okay. Can you grab the phone number for me? Do you have it handy or...

Speaker speaker_1: Yes. Um, just let me know whenever you're ready.

Speaker speaker_2: I'm ready.

Speaker speaker_1: Okay, so that MultiPlan's telephone number is 800-457-1403.

Speaker speaker_2: One-four... Good, okay. Thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Um, as far as the dental goes, does the, uh, dental cover braces as well? Because it really wasn't very clear. It stated it up top, but it really didn't give like percentages when I looked at the chart. So how does it-

Speaker speaker_1: Um...

Speaker speaker_2: How does it work for braces?

Speaker speaker_1: Now, I believe that, uh, braces would not be covered, uh, due to the fact that, uh, the dental would only cover your preventative, um, cleanings, check-ups, and x-rays, and then basic restoratives such as fillings and simple extractions. Um, but I do know that there is an annual 500... Annual maximum of \$500 that could be used, um, but I don't know if braces would be covered under that dental plan.

Speaker speaker_2: Interesting. Okay. 'Cause I did see it covered crowns.

Speaker speaker_1: Mm-hmm. Yes, sir. Um, so crowns, basic restoratives, fillings, and simple extractions would be covered under that dental plan.

Speaker speaker_2: Okay. That's what I thought I saw. Interesting. Is there a plan available through United that would cover braces and aligners?

Speaker speaker_1: Um, no. There's only one dental plan offered through Oxford. Same thing goes with vision, short-term and term life.

Speaker speaker_2: Okay. And the vision, we don't necessarily need a card. How would, uh, because my, um... Sometimes when my kids have an appointment, I can't take them. Their mom has to take them. Um, how do they access the insurance?

Speaker speaker_1: Um, now let's see here. Now, if they wanted to access the insurance, so you could personally call us at Benefits in a Card and request a email version of the ID card or just forward it to them, or you can go to the BIC website and download your ID cards from there.

Speaker speaker_2: Okay, now I have it. Okay, because I noticed the vision doesn't have a ca- a card per se.

Speaker speaker_1: Nope.

Speaker speaker_2: I'm just wondering about like my son needs glasses or something. Um, and how does that work with the coverage of glasses? It looks like it there were... All of the mom and pop, um, shops are pretty much covered with their program, like the eye exams and glasses. If there are any amounts for the glasses, if, um, one of us needs eyewear.

Speaker speaker_1: Um, well, it's only showing me what's in the benefit guide. Uh, I do know that frames allowance, they do offer \$130 for frames allowance. Um, now, regarding glasses or anything, I'm not seeing anything regarding that in the benefit guide.

Speaker speaker_2: Okay. So plan's a max of 130. Okay, and I think I read somewhere that there's a 30-day trial. Is that correct? So if I don't necessarily like everything, I can opt out at that point. Is that accurate?

Speaker speaker_1: What was that again? I'm sorry. Kind of broken and out there.

Speaker speaker_2: Is the... Is there a 30-day trial here where I can opt out afterwards if I'm, I'm not necessarily partial to the plan?

Speaker speaker_1: Um, now I do know that you can cancel anytime. However, cancellations take one to two weeks to go through, so there is that.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, but that does give you one to two weeks of extra coverage as well.

Speaker speaker_2: Okay. And I thought that was within a, um, certain time period initially at least. You're saying this is at any time.

Speaker speaker_1: Yes, sir. So you can cancel benefits anytime, um, 'cause they're not Section 125. Um, but yes, sir, you can cancel benefits anytime. Um, but regarding the 30-day thing, I think that's regarding your personal open enrollment period, which is 30 days from your first paycheck through Oxford.

Speaker speaker_2: Okay. Okay. Yeah, I've been there a while now. Okay. Um... I'm trying to find... Now would I have an account online that I can view, or do I always have to call and, and speak to a representative?

Speaker speaker_1: Um, now you should be able to have... Should be able to have an account online. Let me verify if Oxford has a portal. Let's see. Yeah, so the website is, uh, www.my, so M-Y.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: B-I-A-C.com.

Speaker speaker_2: B-I-A-C.

Speaker speaker_1: /Oxford.

Speaker speaker_2: Okay. And it's B-I-A-C?

Speaker speaker_1: Correct, biac.com/oxford. Yes, sir.

Speaker speaker_2: All right. Okay. Oops.

Speaker speaker_1: And I believe there should be an online portal where you can log into your account or register your account, uh, by using your social.

Speaker speaker_2: Mm-hmm. Okay. Um... As long as we're talking, I'm trying..... said I have them, just have to find it. Okay. Um... I think that's pretty much all. And today is the absolutely last day, correct? And I have to enroll.

Speaker speaker_1: Um, looking on our system, it's telling me Oxford's in their open enrollment until the 19th, so tomorrow, end of business hours for us. But, I mean, I can confirm that with someone real quick. Do you mind if I place you on a brief hold?

Speaker speaker_2: Not a problem.

Speaker speaker_1: Okay. Hello, Tavares. You still there?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Awesome. Thank you so much for holding. So I did confirm that it does end today, yes, sir. The 18th.

Speaker speaker_2: Oh, okay. No problem.

Speaker speaker_1: So, and I guess end of, uh, business hours, so 8:00 PM Eastern Standard Time this evening.

Speaker speaker_2: And what time Eastern Time?

Speaker speaker_1: Uh, 8:00 PM. We close at 8:00 PM Eastern Standard Time.

Speaker speaker_2: Oh, okay. So that's good for us. Mm-kay. Um, well, I think that's pretty much all I have for the most part. Mm-hmm. I don't seem to be able to cancel at any time. Okay, so to get started, I'm gonna need, um, well you have my Social Security. You need to, um, you need any of my personal information?

Speaker speaker_1: Uh, what was that again? I'm sorry.

Speaker speaker_2: Just for me to get enrolled today, do you need any of my personal information, because I have everything there?

Speaker speaker_1: Uh, so the only thing that we need to enroll you right now is your, um, is your consent, uh, 'cause you have to authorize, uh, Oxford to make those deductions for you, or verbal consent.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then your dependent's information, 'cause we already have your demographic information, as well as your Social in our system.

Speaker speaker_2: Mm-hmm. All right. Let me see what I was holding. Okay. I have my daughter's available. Yes. Um, how do you need to provide my consent? Is it just a recording, or just-

Speaker speaker_1: Um.

Speaker speaker_2: ... say yes to you right there now, or?

Speaker speaker_1: Um, so whatever you wanna be enrolled into, I'll, I'll ask if you, uh, authorized Oxford to make that deduction for you, and you just say yes or no. And that's 'cause our calls are recorded. Um, but we can go ahead and get this, this process started if you know your elections.

Speaker speaker_2: Yeah, I do. The medical enhanced, and the dental, and the vision. And I need to verify-

Speaker speaker_1: For employee plus children, correct?

Speaker speaker_2: ... that they're complete. Yes. So let's go ahead and, uh, put them in.

Speaker speaker_1: So the Ensure plus enhanced dental and vision for employee plus children, \$51.36 a week.

Speaker speaker_2: Um, I thought that was \$36.80.

Speaker speaker_1: Yeah, so the Ensure plus enhanced was \$36.80. Uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the dental is, there, there's additional benefit options that can be added to the medical plan.

Speaker speaker_2: Oh, you do that together. Okay. I was...

Speaker speaker_1: So, uh-

Speaker speaker_2: Again, I'm used to kind of doing this separately, so...

Speaker speaker_1: Okay.

Speaker speaker_2: All right, so the total for the week... No, no, that, that's when I should have asked that. So the total for the week for the enhanced medical, dental and vision is how much now?

Speaker speaker_1: \$51.36.

Speaker speaker_2: Okay. Okay. Do you have a monthly amount for that as well?

Speaker speaker_1: Um, let me do that for you real quick. Let's see.... four. So, \$51.36 times 4 is \$205.44.

Speaker speaker_2: Hmm. Interesting. Okay. So, if you elect to do mon- if, if you elect to do monthly, does that come out, um, any particular day that I select? Or is it just first of the month or middle of the month as they usually work?

Speaker speaker_1: Um, so these are actually weekly deductions, so it's actually on a weekly basis. So, the \$51.36 would come out weekly, whenever you get paid.

Speaker speaker_2: Mm-hmm. Okay, I thought they were doing, um, that there was a monthly option. You said it's only weekly, 'cause it's with Oxford in mind?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. That's fine.

Speaker speaker_1: No, I was saying earlier, now the monthly option may be a separate thing, through Oxford Global specifically. Um, but our-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, benefits through Oxford is weekly deductions.

Speaker speaker_2: Okay. That's fine by me.

Speaker speaker_1: Okay. But do you authorize Oxford Global to make that deduction for you?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So I'm going to go ahead and save that. And let me add your dependent information down real quick. Let's see. And what's the first child's name?

Speaker speaker_2: Laila. L-A-I-L-A. With an initial A.

Speaker speaker_1: Same last name? Okay.

Speaker speaker_2: Yes. Yeah, same last name.

Speaker speaker_1: And do you have her social right now?

Speaker speaker_2: I do.

Speaker speaker_1: Okay. What's her social?

Speaker speaker_2: 635-08-8217.

Speaker speaker_1: 8217. Child, female. And her date of birth?

Speaker speaker_2: 4/12/2007.

Speaker speaker_1: '07, okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then the next child?

Speaker speaker_2: Is Tavares A. Illman II.

Speaker speaker_1: Tavares A. Illman. Yes. And his social?

Speaker speaker_2: 81959 0065. And you have to write the second correct.

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And his date of birth?

Speaker speaker_2: It is 8/24... I'm sorry, 8/28/2014.

Speaker speaker_1: 2014, okay. Let's see here. And is there another child, or just those two?

Speaker speaker_2: No, just those two. Nothing else.

Speaker speaker_1: Okay. Um, so I do want to let you know that this is actually future coverage, so this coverage won't actually begin until January.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, pending enrollments do take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$51.36 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, Tavares-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is there anything else I can help you out with today?

Speaker speaker_2: No. The... Is there any way to expedite that?

Speaker speaker_1: Um, unfortunately, pending enrollments take one to two weeks to go through. It's company policy.

Speaker speaker_2: Okay, just wanted to understand. Just wondering. Okay. All right. Well, thank you. I appreciate the time and explanations and being patient with me.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: You as well. Happy Holidays to you.

Speaker speaker_1: Happy Holidays to you, too. Bye-bye.

Speaker speaker_2: Peace.