

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yeah, um, I, um, had this before and I got an email saying, um, if I wanted to use it again or I could be reinstated with it, so that's why I was calling. Okay, um, what's the staffing agency you work for? Oxford. And the last four of your Social? 6137. And what was your first and last name? Um, first name's Tracy, last name Kelly. And for security purposes, can you verify the home address, including city, state and zip code, Tracy? Um, I'm not sure if you'd have updated, but the, uh, n- current is 2828 Cedar Grove Drive in Belleville, m- excuse me, Illinois 62221. Okay, that's the address we have on file. And your date of birth? Oh, 4/29/66. And a good telephone number have a 618-406-7867? Correct. And the email I have is tracy.kelly@outlook? Correct. Okay, so let's see here. Um, so it looks like you had a past enrollment for dental. Did you want to reinstate that coverage or did you want to add anything else to the coverage? Well, that's what I wasn't sure 'cause I know I got a email or- with the benefits saying it was with a couple of other options, so I guess I wasn't sure 'cause I r- know it said something with the, um, I know there was the telehealth and then there was a couple of other things. I can't remember what, what it was, like the insurance, uh, the medical. Okay, um, well, I do know that, uh- What you offer. Yeah, well, I do know that Oxford Global- Oh, I'm sorry. ... they offer three medical plans. Um, one of them is the MEC TeleRx that just covers your preventative healthcare services like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. It's \$16.11 per week. And then the two other medical plans were the Insure Plus plans. Now those actually cover hospitals, doctors and medications. The only major difference- Mm-hmm. ... between the basic and the enhanced is how much the carrier pays to cover things. However, those range from \$18 to \$25.17 per week. Okay. Now, I'm not... I was trying to read through what exactly do those cover, or, I mean, like I know the telehealth it's strictly tele, you know, it's not in person, right? Um, the TeleRx that's, uh, the MEC Tele that's preventative healthcare services plus a subscription to FreeRx which gives out free or discounted prescription coverage. Yeah, but you don't see anybody in person though. Mm, let me confirm that. I believe as long as it's preventative-wise you would just have to stay in network. 'Cause usually telehealth, yeah, means you... it's... you don't go in person, but that's what I was just curious. Oh. Yeah, it says telemedicine benefits included to treat injuries and sickness as well. So it's included. So you do have preventative healthcare services plus the telemedicine benefit as well as FreeRx. Mm, mm, okay. 'Cause that's what I just want to make sure, like, my primary care would be physician would be an option. So that's what I wasn't sure, like, what the other... that with the Basic and the, the other options you said what, I guess, they all cover or what it entails. Yeah. Um, so I do know that the Insure Plus plans when it comes to the carriers, they only pay set dollar amounts to cover things. So say for

example you have daily hospital confinement, under the Insure Plus Basic- Mm-hmm. ... the insurance... carrier will pay \$50 a day, while under the enhanced they pay out \$100 a day. Um, so like I said earlier- Okay. ... the only major difference is how much the carrier pays out to cover things. Mm, okay. Um, yeah, see that's what I'm not... 'cause I m- would have to decide by when if I'm gonna reinstate it. Um, well Oxford's in their company open enrollment period until December 19th. However, when did you start back with Oxford? Um, November... yeah, not sure. I think like the 18th or something, somewhere around in there. I know it was before Thanksgiving. Okay. Did you receive your first paycheck around December 2nd? Let me see. I can look at my time sheet real quick 'cause I'm... got the thing open. Let me see. Mm. The only reason why I ask that is because, um, if that, if that is true, you have a personal open enrollment period which is 30 days from your first initial paycheck. Um, so if that's the case- Mm-hmm. ... I would have to email my back office to do the eligibility review 'cause I do see multiple hire dates- Mm-hmm. ... from 2023 and 2022. So just to cover my tracks. Mm-hmm. But for the open enrollment- Yeah, well it's- ... uh, you're eligible till the 19th. Okay. Well, 'cause it says my first pay... the, the paycheck was issued on 11/29. 11/29? Okay. Let's see. Mm-hmm. Um, so yeah, so what I'll go ahead and do, um, if you did want to be enrolled, I'll go ahead and reach out to my back office to have them confirm eligibility to see when your exact cutoff date- Okay. ... would be. Um, but as of right now, I do know that Oxford is in their company open enrollment period up until the 19th of December. Okay. Okay, sounds good. Okay. But yeah, let me think about it and so I guess, um, you can double check and then I guess let me know. I can reach back out to you? Yeah, I can reach back out to you once I- That, that would be awesome. ... receive that back. Okay. Awesome, that would be great. I appreciate it. You're welcome. Is there anything else I could help you out with today, Ms. Kelly? No, that's it for right now. Awesome. Well, you have a wonderful day, okay? You too. Thank you. You're welcome. Bye-bye.

Conversation Format

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

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

Speaker speaker_2: Yeah, um, I, um, had this before and I got an email saying, um, if I wanted to use it again or I could be reinstated with it, so that's why I was calling.

Speaker speaker_1: Okay, um, what's the staffing agency you work for?

Speaker speaker_2: Oxford.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 6137.

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

Speaker speaker_2: Um, first name's Tracy, last name Kelly.

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

Speaker speaker_2: Um, I'm not sure if you'd have updated, but the, uh, n- current is 2828 Cedar Grove Drive in Belleville, m- excuse me, Illinois 62221.

Speaker speaker_1: Okay, that's the address we have on file. And your date of birth?

Speaker speaker_2: Oh, 4/29/66.

Speaker speaker_1: And a good telephone number have a 618-406-7867?

Speaker speaker_2: Correct.

Speaker speaker_1: And the email I have is tracy.kelly@outlook?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay, so let's see here. Um, so it looks like you had a past enrollment for dental. Did you want to reinstate that coverage or did you want to add anything else to the coverage?

Speaker speaker_2: Well, that's what I wasn't sure 'cause I know I got a email or- with the benefits saying it was with a couple of other options, so I guess I wasn't sure 'cause I r- know it said something with the, um, I know there was the telehealth and then there was a couple of other things. I can't remember what, what it was, like the insurance, uh, the medical.

Speaker speaker_1: Okay, um, well, I do know that, uh-

Speaker speaker_2: What you offer.

Speaker speaker_1: Yeah, well, I do know that Oxford Global-

Speaker speaker_2: Oh, I'm sorry.

Speaker speaker_1: ... they offer three medical plans. Um, one of them is the MEC TeleRx that just covers your preventative healthcare services like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. It's \$16.11 per week. And then the two other medical plans were the Insure Plus plans. Now those actually cover hospitals, doctors and medications. The only major difference-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... between the basic and the enhanced is how much the carrier pays to cover things. However, those range from \$18 to \$25.17 per week.

Speaker speaker_2: Okay. Now, I'm not... I was trying to read through what exactly do those cover, or, I mean, like I know the telehealth it's strictly tele, you know, it's not in person, right?

Speaker speaker_1: Um, the TeleRx that's, uh, the MEC Tele that's preventative healthcare services plus a subscription to FreeRx which gives out free or discounted prescription coverage.

Speaker speaker_2: Yeah, but you don't see anybody in person though.

Speaker speaker_1: Mm, let me confirm that. I believe as long as it's preventative-wise you would just have to stay in network.

Speaker speaker_2: 'Cause usually telehealth, yeah, means you... it's... you don't go in person, but that's what I was just curious.

Speaker speaker_1: Oh. Yeah, it says telemedicine benefits included to treat injuries and sickness as well. So it's included. So you do have preventative healthcare services plus the telemedicine benefit as well as FreeRx.

Speaker speaker_2: Mm, mm, okay. 'Cause that's what I just want to make sure, like, my primary care would be physician would be an option. So that's what I wasn't sure, like, what the other... that with the Basic and the, the other options you said what, I guess, they all cover or what it entails.

Speaker speaker_1: Yeah. Um, so I do know that the Insure Plus plans when it comes to the carriers, they only pay set dollar amounts to cover things. So say for example you have daily hospital confinement, under the Insure Plus Basic-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the insurance... carrier will pay \$50 a day, while under the enhanced they pay out \$100 a day. Um, so like I said earlier-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the only major difference is how much the carrier pays out to cover things.

Speaker speaker_2: Mm, okay. Um, yeah, see that's what I'm not... 'cause I m- would have to decide by when if I'm gonna reinstate it.

Speaker speaker_1: Um, well Oxford's in their company open enrollment period until December 19th. However, when did you start back with Oxford?

Speaker speaker_2: Um, November... yeah, not sure. I think like the 18th or something, somewhere around in there. I know it was before Thanksgiving.

Speaker speaker_1: Okay. Did you receive your first paycheck around December 2nd?

Speaker speaker_2: Let me see. I can look at my time sheet real quick 'cause I'm... got the thing open. Let me see. Mm.

Speaker speaker_1: The only reason why I ask that is because, um, if that, if that is true, you have a personal open enrollment period which is 30 days from your first initial paycheck. Um, so if that's the case-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... I would have to email my back office to do the eligibility review 'cause I do see multiple hire dates-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... from 2023 and 2022. So just to cover my tracks.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But for the open enrollment-

Speaker speaker_2: Yeah, well it's-

Speaker speaker_1: ... uh, you're eligible till the 19th.

Speaker speaker_2: Okay. Well, 'cause it says my first pay... the, the paycheck was issued on 11/29.

Speaker speaker_1: 11/29? Okay. Let's see.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, so yeah, so what I'll go ahead and do, um, if you did want to be enrolled, I'll go ahead and reach out to my back office to have them confirm eligibility to see when your exact cutoff date-

Speaker speaker_2: Okay.

Speaker speaker_1: ... would be. Um, but as of right now, I do know that Oxford is in their company open enrollment period up until the 19th of December.

Speaker speaker_2: Okay. Okay, sounds good.

Speaker speaker_1: Okay.

Speaker speaker_2: But yeah, let me think about it and so I guess, um, you can double check and then I guess let me know.

Speaker speaker_1: I can reach back out to you? Yeah, I can reach back out to you once I-

Speaker speaker_2: That, that would be awesome.

Speaker speaker_1: ... receive that back.

Speaker speaker_2: Okay. Awesome, that would be great. I appreciate it.

Speaker speaker_1: You're welcome. Is there anything else I could help you out with today, Ms. Kelly?

Speaker speaker_2: No, that's it for right now.

Speaker speaker_1: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_2: You too. Thank you.

Speaker speaker_1: You're welcome. Bye-bye.