

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits in the card. This is Malcolm. How can I help you? Hey, Malcolm. How you doing? Uh, Damon Woods. Um, I understand this is open enrollment, so I wanted to, uh... I'm relatively new to O-Oxford. About a month and a half in. And I wanted to, um, get enrolled in benefits. All right. For security purposes, can you verify your address and date of birth for me? 24 Joanne Lane, Cheektowaga, New York. 14227. Uh, 21071. I used to we have your phone number as 553-5826? I think that's correct. And your email is dwoods24@Hotmail.com? Yes. What type of coverage were you looking to get enrolled into? Um, probably 401, uh, maybe a HSA, and, um, health benefits. Okay. So, w- w- we wouldn't know anything about the HSA or the 401. That's something you would speak with Oxford directly about, but we can help with the medical. So what medical plans were you interested in? Um, I'm not sure right now. I am covered under, uh, my, my wife when I was ... getting secondary. Um, I, I don't know much about... I mean, like I said, I'm relatively new to Oxford. I mean, I talked to someone one time about benefits. What, what, what are the, the options? Um- So they offer you medical, dental, short term disability, life insurance, vision and preventative care. Okay. So I probably want something that's, that, that's cost-effective. Again, 'cause this is probably gonna be kind of my secondary. Mm-hmm. Sure. Sir, one more time, your SIS? I'd probably like something with a... Like, that's cost-effective that's, that's not... How much is single coverage? Single, no, no dependents. So the, the medical plans, they offer you two different plans. The Ensure+ Basic and Ensure+ Enhanced. The Ensure+ Basic is \$18. The Ensure+ Enhanced is \$25.17. Dental will be \$3.64. Short term disability is \$3.95. Life insurance is \$2.11. Vision is \$2.15, and the preventative care is \$16.11. Okay. Could you just tell me the difference between the basic and the enhanced medical? So they, they both cover doctors, hospitals and prescriptions. The only difference is the enhanced gives you more money than the basic does, and it covers more than the basic. It covers more? Okay. Um, I think the basic will be fine, because again, this is kind of like a secondary. Mm-hmm. So yeah, I think I'll go on- What other coverage you need? ... on basic. Um, dental as well. Okay. What else? Um, I mean, I... Uh, what else? So dentals, short term disability. Yeah. And then you have life insurance, vision and a preventative care. Yeah. And what's the basic life insurance? It's \$2.11. And that covers what? Salary? No, so, the health, the life insurance is if you pass away. No, I understand that, but I mean, it's g- there's probably different levels, right, that you- No, so there's only one- ... that you, that you can get, right? There's only one level. Okay, so yeah. It's only \$2000. Okay. So yeah, then life insurance, yeah. I'm, I'm interested in that as well. Okay. Well, is there anything else? The only two you haven't selected- No, I- ... is the vision and the preventative care. Yeah, yeah. Vision as well. Yeah. So the only one you haven't selected is the preventative care. What's preventive care? Like, like a gym membership or something? So

the, the, uh, preventative care includes what's not included in the Ensure+ plan. So the Ensure+ plan covers doctors, hospitals with pre- prescriptions. The en- the preventative care is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services. Oh, okay. No, I don't... How much is that? \$16.11. Right now you're at \$29.85 with all the other coverages selected. Uh, no, I don't need that other one. I don't need- Okay. ... that. Do you, do you authorize your employer to make these deductions? Yes. Okay. So I do need a beneficiary for your life insurance policy. I will just need a first name, last name and their relationship to you. Uh, Amaya, A-M-A-Y-A. A-M- Woods. ... A- A-M-A... A-A-H-M-A-Y-A. A-M-A-Y-A. And what was the last name? Woods. And who is that to you? Daughter. Thank you. Okay. So then ro- your coverage will become active on January 6th. Perfect. Uh, do you have a contact number I can call for my, uh, 401? Or 401- No, sir. I'll... You would just reach out to Oxford Global directly. Okay. I'll, I'll do that. Okay. All right, well, do you need anything else from me? No, sir. Was there anything else that I could help you with today? No, that's it. Thank you. No problem. Thanks for calling Benefits in a Card. I hope you have a great weekend. All right, bye.

Conversation Format

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

Speaker speaker_1: ... benefits in the card. This is Malcolm. How can I help you?

Speaker speaker_2: Hey, Malcolm. How you doing? Uh, Damon Woods. Um, I understand this is open enrollment, so I wanted to, uh... I'm relatively new to O-Oxford. About a month and a half in. And I wanted to, um, get enrolled in benefits.

Speaker speaker_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 24 Joanne Lane, Cheektowaga, New York. 14227. Uh, 21071.

Speaker speaker_1: I used to we have your phone number as 553-5826?

Speaker speaker_2: I think that's correct.

Speaker speaker_1: And your email is dwoods24@Hotmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: What type of coverage were you looking to get enrolled into?

Speaker speaker_2: Um, probably 401, uh, maybe a HSA, and, um, health benefits.

Speaker speaker_1: Okay. So, w- w- we wouldn't know anything about the HSA or the 401. That's something you would speak with Oxford directly about, but we can help with the medical. So what medical plans were you interested in?

Speaker speaker_2: Um, I'm not sure right now. I am covered under, uh, my, my wife when I was ... getting secondary. Um, I, I don't know much about... I mean, like I said, I'm relatively

new to Oxford. I mean, I talked to someone one time about benefits. What, what, what are the, the options? Um-

Speaker speaker_1: So they offer you medical, dental, short term disability, life insurance, vision and preventative care.

Speaker speaker_2: Okay. So I probably want something that's, that, that's cost-effective. Again, 'cause this is probably gonna be kind of my secondary.

Speaker speaker_1: Mm-hmm. Sure. Sir, one more time, your SIS?

Speaker speaker_2: I'd probably like something with a... Like, that's cost-effective that's, that's not... How much is single coverage? Single, no, no dependents.

Speaker speaker_1: So the, the medical plans, they offer you two different plans. The Ensure+ Basic and Ensure+ Enhanced. The Ensure+ Basic is \$18. The Ensure+ Enhanced is \$25.17. Dental will be \$3.64. Short term disability is \$3.95. Life insurance is \$2.11. Vision is \$2.15, and the preventative care is \$16.11.

Speaker speaker_2: Okay. Could you just tell me the difference between the basic and the enhanced medical?

Speaker speaker_1: So they, they both cover doctors, hospitals and prescriptions. The only difference is the enhanced gives you more money than the basic does, and it covers more than the basic.

Speaker speaker_2: It covers more? Okay. Um, I think the basic will be fine, because again, this is kind of like a secondary.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So yeah, I think I'll go on-

Speaker speaker_1: What other coverage you need?

Speaker speaker_2: ... on basic. Um, dental as well.

Speaker speaker_1: Okay. What else?

Speaker speaker_2: Um, I mean, I... Uh, what else? So dentals, short term disability.

Speaker speaker_1: Yeah. And then you have life insurance, vision and a preventative care.

Speaker speaker_2: Yeah. And what's the basic life insurance?

Speaker speaker_1: It's \$2.11.

Speaker speaker_2: And that covers what? Salary?

Speaker speaker_1: No, so, the health, the life insurance is if you pass away.

Speaker speaker_2: No, I understand that, but I mean, it's g- there's probably different levels, right, that you-

Speaker speaker_1: No, so there's only one-

Speaker speaker_2: ... that you, that you can get, right?

Speaker speaker_1: There's only one level.

Speaker speaker_2: Okay, so yeah.

Speaker speaker_1: It's only \$2000.

Speaker speaker_2: Okay. So yeah, then life insurance, yeah. I'm, I'm interested in that as well.

Speaker speaker_1: Okay. Well, is there anything else? The only two you haven't selected-

Speaker speaker_2: No, I-

Speaker speaker_1: ... is the vision and the preventative care.

Speaker speaker_2: Yeah, yeah. Vision as well. Yeah.

Speaker speaker_1: So the only one you haven't selected is the preventative care.

Speaker speaker_2: What's preventive care? Like, like a gym membership or something?

Speaker speaker_1: So the, the, uh, preventative care includes what's not included in the Ensure+ plan. So the Ensure+ plan covers doctors, hospitals with pre- prescriptions. The preventative care is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services.

Speaker speaker_2: Oh, okay. No, I don't... How much is that?

Speaker speaker_1: \$16.11. Right now you're at \$29.85 with all the other coverages selected.

Speaker speaker_2: Uh, no, I don't need that other one. I don't need-

Speaker speaker_1: Okay.

Speaker speaker_2: ... that.

Speaker speaker_1: Do you, do you authorize your employer to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So I do need a beneficiary for your life insurance policy. I will just need a first name, last name and their relationship to you.

Speaker speaker_2: Uh, Amaya, A-M-A-Y-A.

Speaker speaker_1: A-M-

Speaker speaker_2: Woods.

Speaker speaker_1: ... A-

Speaker speaker_2: A-M-A... A-A-H-M-A-Y-A. A-M-A-Y-A.

Speaker speaker_1: And what was the last name?

Speaker speaker_2: Woods.

Speaker speaker_1: And who is that to you?

Speaker speaker_2: Daughter.

Speaker speaker_1: Thank you. Okay. So then ro- your coverage will become active on January 6th.

Speaker speaker_2: Perfect. Uh, do you have a contact number I can call for my, uh, 401? Or 401-

Speaker speaker_1: No, sir. I'll... You would just reach out to Oxford Global directly.

Speaker speaker_2: Okay. I'll, I'll do that. Okay. All right, well, do you need anything else from me?

Speaker speaker_1: No, sir. Was there anything else that I could help you with today?

Speaker speaker_2: No, that's it. Thank you.

Speaker speaker_1: No problem. Thanks for calling Benefits in a Card. I hope you have a great weekend.

Speaker speaker_2: All right, bye.