

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi. Um, so I, I, I, I, I just joined the company, and they said I can call you to discuss, uh, my, uh, medical insurance coverage. You want to get enrolled into the coverage? Yeah, yeah. Okay. What staff and company do you work for? Uh, Oxford. Oxford. Did you say Oxford? Yeah, yeah. Oxford, yeah. What's the last four of your Social? Uh, 3785. First name? Uh, Zhao Bin. Z-h-a-o-b-i-n. Last name is Z-h-u. Are you a brand new hire? Yeah, yeah. So I haven't, I haven't started yet. So maybe so you, you don't have, uh, my record in your system maybe. Yeah, you're not showing up in the system, so I'ma have to add you in the system. It's okay. So I, I just have some general question, okay? Okay. How can I help you? Yes. So, so the medical premium is, is paid, uh, uh, uh, weekly, right? You mean it's taken out weekly? Yeah. I- right? It's weekly, right? Yes, sir. Okay. So it's after tax dollar, right? It's not before tax dollar? You said it's after tax? Yeah. What do you mean by that? Uh, like, uh, some em- some employer, like, uh, like, I... For, for some employer, I can pay the, the premium with the pre-tax dollar, but, uh, for, for, for you, then I have to pay, uh, it's- So then- ... after tax, after tax dollar, right? Yes. So none of these plans are paid for pre-tax. Okay. So the a- so what is, uh... For example, if only for myself, what is the weekly, uh, premium for PPO? It depends on, it depends on... When you said PPO? Are you... Do you have PPO? No. So th- we don't do anything with PPOs for the health insurance offered through Oxford. So what, so what do you offer? So they offer you medical, dental, short-term disability, life insurance, vision and preventative care. Okay. So it's not PPO, right? So they are all HMO? I don't know. They're all hospit- they're all, uh, hospital and indemnity plans, uh, limited benefits plans. Okay. Okay, so d- do you know what is the premium cost for each, uh, for, for each of these? It depends on what you're enrolled into, sir. Like, uh, like the cheapest one. I- if you... So the medic- the cheapest medical plan is \$16.11, and that'd be deducted weekly. Weekly, uh, \$16, right? Yes, sir. Okay, so what is the mo- so what is the most expensive one? So it would be 16 times 4, sir. I'm sorry? It would be 16 times 4. Oh, times 4. Okay, times 4. But they are... So, so are they similar like the, uh, the Obamacare? No, sir. None of that. It's not PPO. None of these plans are PPO plans. They're all limited benefits plans. Limited benefits. Okay. So what is the, uh, maximum deductible yearly, annually, I don't know? So it depends. The only thing that has a deductible is the dental, and it's \$500 that they're, they're, they're, the max that they'll pay for you a year. Okay. Um, uh, h- where can I see, uh, this cost structure? Do you have any PDF for me to read and also the benefit? Yes, sir. Yes, sir. You want a, you want to get a PDF? You want a copy of the benefits guide? Yeah, yeah, yeah. Can you email me? Yes, sir. Give me one moment. I'll get that emailed from you. Okay. Wait, what's your email? Yeah. K like king, L like Lucy, A like apple, P like Peter, another P like Peter, E-R, Z as in ZIP code, H, U at gmail.com. So you

said K-L-A-P-P-E-R-Z-H-U at gmail.com? Yes. Yeah, yeah, yeah. So K-L-A-P-P. So there's, so there's a double P, okay? Yes, sir. Double Peter. Yeah, for that reason. What's your first name? Okay, at gmail.com, okay? Okay. Okay? What's your first name? Yeah. Please send the PDF, uh, to me, okay? Yeah. Yes, sir. What's your first name? Uh, first name is Zhao Bin. Z as in ZIP code, H, A, O, B as in boy, I-N. U-I just sent that to your email. Okay. So another question is regarding the coverage start date. Okay. So, so, uh, my first date will be, uh, uh, January 27. So, which is next Monday. Then I, then I... Then, um, then my first paycheck will be, uh, on February the 7th. Okay. So I... So I can elect, right, I can, uh, to enroll, right, after I started, right? So after, after- You have 30 days from the date... You have 30 days from the date you receive your first paycheck to get enrolled into coverage. Okay. So, so the... So the earliest, uh, coverage can start is on March, right? I wouldn't be able to tell you a specific date. The enrollment process takes one to two weeks from the day you get enrolled. Mm-hmm. Okay. So for example, if I... So if I enroll, uh, in, uh, early in February, then I can only enroll for March, right? Uh, for... I, I mean, my start date will be only for March, right? Because if I- Start date starts one to two weeks from there, whatever date you got enrolled. So sir, if you got enrolled into the covers today, it'll take one to two weeks for your coverage to become active. Oh. So, so if I enroll, uh, in the, uh, at the beginning of February, it can start, uh, in middle of February, right? Yes, sir. It depend... But it solely depends on when Oxford makes those deductions. Yeah, yeah, yeah, yeah. You can get them today and it'll take one to two weeks, and then whenever they make that deduction is when your coverage become active. Okay. So the... So the cheapest, uh, uh, cost is a \$16, right? Weekly. And the month... The most exp- the most exp- uh, expensive one is the \$64, right? \$64 weekly, right? Yeah. No, I'm not understanding what you're saying, sir. I mean, for the premium. For the pre- for the weekly premium, the, uh, cheapest one is a \$16, right? Yes. And the most expensive one is \$25.17. Okay. Okay. Do you also offer, uh, medical FSA? No, sir. There's Insure Plus Basic and Insure Plus Enhanced. All of these plans are limited benefits plans. None of these plans are PPO plans. Okay. So you are saying this is a plan, a PPO plan? None of these plans are PPO plans. They're all limited benefits plans. Okay. I have no idea what is the limited plan. Okay. By the... In the PDF file you sent me- No, what that means is this. The limited benefits plans, what it means is the doctor or the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount and depending on the services rendered and the coverage, the remainder of the claim will be your responsibility. Oh, I see. Okay. Anyway, I will read the, the PDF you sent me, okay? Okay. It should cover, right? It... So in the PDF you sent me, they should have some explanation, right, on that, right? Yes, sir. Yes, sir. Okay. I think that's all. Uh, so, so, so you will not take care of, uh, for, uh, uh, uh, 401, right? No? No, sir. That's something you would speak with Oxford about. Okay. So you will provide a medical, dental, vision, right? No, sir. We're not a carrier. All we do is get you enrolled or unenrolled from the coverage. I see. Okay. But there's definitely no FSA, right? So you, you... There's no, no, no FSA coverage, right? I'm not sure what FSA means, sir. So I would, I would not- I mean, the flexible spending account. Flexible spending account. No, sir, that's not... That has nothing... We don't do anything with that. Okay, okay, okay. Actually, you are very helpful, okay? Thank you. I will read the document, okay? Thank you. Bye. No problem. You have a great day, man. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_2: Hi. Um, so I, I, I, I, I just joined the company, and they said I can call you to discuss, uh, my, uh, medical insurance coverage.

Speaker speaker\_1: You want to get enrolled into the coverage?

Speaker speaker\_2: Yeah, yeah.

Speaker speaker\_1: Okay. What staff and company do you work for?

Speaker speaker\_2: Uh, Oxford. Oxford.

Speaker speaker\_1: Did you say Oxford?

Speaker speaker\_2: Yeah, yeah. Oxford, yeah.

Speaker speaker\_1: What's the last four of your Social?

Speaker speaker\_2: Uh, 3785.

Speaker speaker\_1: First name?

Speaker speaker\_2: Uh, Zhao Bin. Z-h-a-o-b-i-n. Last name is Z-h-u.

Speaker speaker\_1: Are you a brand new hire?

Speaker speaker\_2: Yeah, yeah. So I haven't, I haven't started yet. So maybe so you, you don't have, uh, my record in your system maybe.

Speaker speaker\_1: Yeah, you're not showing up in the system, so I'ma have to add you in the system.

Speaker speaker\_2: It's okay. So I, I just have some general question, okay?

Speaker speaker\_1: Okay. How can I help you?

Speaker speaker\_2: Yes. So, so the medical premium is, is paid, uh, uh, uh, weekly, right?

Speaker speaker\_1: You mean it's taken out weekly?

Speaker speaker\_2: Yeah. I- right? It's weekly, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. So it's after tax dollar, right? It's not before tax dollar?

Speaker speaker\_1: You said it's after tax?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: What do you mean by that?

Speaker speaker\_2: Uh, like, uh, some em- some employer, like, uh, like, I... For, for some employer, I can pay the, the premium with the pre-tax dollar, but, uh, for, for, for you, then I have to pay, uh, it's-

Speaker speaker\_1: So then-

Speaker speaker\_2: ... after tax, after tax dollar, right?

Speaker speaker\_1: Yes. So none of these plans are paid for pre-tax.

Speaker speaker\_2: Okay. So the a- so what is, uh... For example, if only for myself, what is the weekly, uh, premium for PPO?

Speaker speaker\_1: It depends on, it depends on... When you said PPO?

Speaker speaker\_2: Are you... Do you have PPO?

Speaker speaker\_1: No. So th- we don't do anything with PPOs for the health insurance offered through Oxford.

Speaker speaker\_2: So what, so what do you offer?

Speaker speaker\_1: So they offer you medical, dental, short-term disability, life insurance, vision and preventative care.

Speaker speaker\_2: Okay. So it's not PPO, right? So they are all HMO? I don't know.

Speaker speaker\_1: They're all hospit- they're all, uh, hospital and indemnity plans, uh, limited benefits plans.

Speaker speaker\_2: Okay. Okay, so d- do you know what is the premium cost for each, uh, for, for each of these?

Speaker speaker\_1: It depends on what you're enrolled into, sir.

Speaker speaker\_2: Like, uh, like the cheapest one.

Speaker speaker\_1: I- if you... So the medic- the cheapest medical plan is \$16.11, and that'd be deducted weekly.

Speaker speaker\_2: Weekly, uh, \$16, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay, so what is the mo- so what is the most expensive one?

Speaker speaker\_1: So it would be 16 times 4, sir.

Speaker speaker\_2: I'm sorry?

Speaker speaker\_1: It would be 16 times 4.

Speaker speaker\_2: Oh, times 4. Okay, times 4. But they are... So, so are they similar like the, uh, the Obamacare?

Speaker speaker\_1: No, sir. None of that. It's not PPO. None of these plans are PPO plans. They're all limited benefits plans.

Speaker speaker\_2: Limited benefits. Okay. So what is the, uh, maximum deductible yearly, annually, I don't know?

Speaker speaker\_1: So it depends. The only thing that has a deductible is the dental, and it's \$500 that they're, they're, they're, the max that they'll pay for you a year.

Speaker speaker\_2: Okay. Um, uh, h- where can I see, uh, this cost structure? Do you have any PDF for me to read and also the benefit?

Speaker speaker\_1: Yes, sir. Yes, sir. You want a, you want to get a PDF? You want a copy of the benefits guide?

Speaker speaker\_2: Yeah, yeah, yeah. Can you email me?

Speaker speaker\_1: Yes, sir. Give me one moment. I'll get that emailed from you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Wait, what's your email?

Speaker speaker\_2: Yeah. K like king, L like Lucy, A like apple, P like Peter, another P like Peter, E-R, Z as in ZIP code, H, U at gmail.com.

Speaker speaker\_1: So you said K-L-A-P-P-E-R-Z-H-U at gmail.com?

Speaker speaker\_2: Yes. Yeah, yeah, yeah. So K-L-A-P-P. So there's, so there's a double P, okay?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Double Peter. Yeah, for that reason.

Speaker speaker\_1: What's your first name?

Speaker speaker\_2: Okay, at gmail.com, okay? Okay. Okay?

Speaker speaker\_1: What's your first name?

Speaker speaker\_2: Yeah. Please send the PDF, uh, to me, okay? Yeah.

Speaker speaker\_1: Yes, sir. What's your first name?

Speaker speaker\_2: Uh, first name is Zhao Bin. Z as in ZIP code, H, A, O, B as in boy, I-N.

Speaker speaker\_1: U-I just sent that to your email.

Speaker speaker\_2: Okay. So another question is regarding the coverage start date. Okay. So, so, uh, my first date will be, uh, uh, January 27. So, which is next Monday. Then I, then I...

Then, um, then my first paycheck will be, uh, on February the 7th. Okay. So I... So I can elect, right, I can, uh, to enroll, right, after I started, right? So after, after-

Speaker speaker\_1: You have 30 days from the date... You have 30 days from the date you receive your first paycheck to get enrolled into coverage.

Speaker speaker\_2: Okay. So, so the... So the earliest, uh, coverage can start is on March, right?

Speaker speaker\_1: I wouldn't be able to tell you a specific date. The enrollment process takes one to two weeks from the day you get enrolled.

Speaker speaker\_2: Mm-hmm. Okay. So for example, if I... So if I enroll, uh, in, uh, early in February, then I can only enroll for March, right? Uh, for... I, I mean, my start date will be only for March, right? Because if I-

Speaker speaker\_1: Start date starts one to two weeks from there, whatever date you got enrolled. So sir, if you got enrolled into the covers today, it'll take one to two weeks for your coverage to become active.

Speaker speaker\_2: Oh. So, so if I enroll, uh, in the, uh, at the beginning of February, it can start, uh, in middle of February, right?

Speaker speaker\_1: Yes, sir. It depend... But it solely depends on when Oxford makes those deductions.

Speaker speaker\_2: Yeah, yeah, yeah, yeah.

Speaker speaker\_1: You can get them today and it'll take one to two weeks, and then whenever they make that deduction is when your coverage become active.

Speaker speaker\_2: Okay. So the... So the cheapest, uh, uh, cost is a \$16, right? Weekly. And the month... The most exp- the most exp- uh, expensive one is the \$64, right? \$64 weekly, right? Yeah.

Speaker speaker\_1: No, I'm not understanding what you're saying, sir.

Speaker speaker\_2: I mean, for the premium. For the pre- for the weekly premium, the, uh, cheapest one is a \$16, right?

Speaker speaker\_1: Yes. And the most expensive one is \$25.17.

Speaker speaker\_2: Okay. Okay. Do you also offer, uh, medical FSA?

Speaker speaker\_1: No, sir. There's Insure Plus Basic and Insure Plus Enhanced. All of these plans are limited benefits plans. None of these plans are PPO plans.

Speaker speaker\_2: Okay. So you are saying this is a plan, a PPO plan?

Speaker speaker\_1: None of these plans are PPO plans. They're all limited benefits plans.

Speaker speaker\_2: Okay. I have no idea what is the limited plan. Okay. By the... In the PDF file you sent me-

Speaker speaker\_1: No, what that means is this. The limited benefits plans, what it means is the doctor or the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount and depending on the services rendered and the coverage, the remainder of the claim will be your responsibility.

Speaker speaker\_2: Oh, I see. Okay. Anyway, I will read the, the PDF you sent me, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_2: It should cover, right? It... So in the PDF you sent me, they should have some explanation, right, on that, right?

Speaker speaker\_1: Yes, sir. Yes, sir.

Speaker speaker\_2: Okay. I think that's all. Uh, so, so, so you will not take care of, uh, for, uh, uh, uh, 401, right? No?

Speaker speaker\_1: No, sir. That's something you would speak with Oxford about.

Speaker speaker\_2: Okay. So you will provide a medical, dental, vision, right?

Speaker speaker\_1: No, sir. We're not a carrier. All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_2: I see. Okay. But there's definitely no FSA, right? So you, you... There's no, no, no FSA coverage, right?

Speaker speaker\_1: I'm not sure what FSA means, sir. So I would, I would not-

Speaker speaker\_2: I mean, the flexible spending account. Flexible spending account.

Speaker speaker\_1: No, sir, that's not... That has nothing... We don't do anything with that.

Speaker speaker\_2: Okay, okay, okay. Actually, you are very helpful, okay? Thank you. I will read the document, okay? Thank you. Bye.

Speaker speaker\_1: No problem. You have a great day, man.

Speaker speaker\_2: You too.