

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you. Thanks for stopping Benefits in a Car. This is Malcolm, how can I help you? Hi. Um, I'm an Oxford consultant, and I'd like to enroll in, uh, the benefits for 2025. What's the last four of your social? Um, 9938. First name? Uh, Kadeem. K-H-A-D, as in David, I-M, as in Mary. Last name? And last name is N, as in Nancy, D, as in David, O-Y-E, as in Edward. Thank you. For security purposes, can you verify your address and date of birth for me? Uh, address is 138-16 234th Street. Um, can you get the ZIP code? I need the city, state, then your ZIP code. City, state? Uh, it's either Laurelton or Rosedale, and then the state is New York. And your ZIP code? 11422. Thank you. Did you say your date of birth already? No. February 14th, 1998. Thank you. So, we got your phone number at 718-541-4898? Yes. And I think your email is Z-A-N-B-O-Y-E@Gmail.com? It should be X. Ah, yes, my bad. X-A-N-G-O-Y-E. Yeah, X-A-N-B-O-Y-E. Sorry. All right. So, what type of coverage would you want to get enrolled into? Um, I guess here... there's a PDF that's here, correct? Let me... I guess... So, I really don't really understand how this works. Would you be able to provide any type of overview? You don't understand how the health insurance works? Yeah, I don't. This is my first time enrolling. Okay. So, they offer you medical, they offer you dental, short-term disability, life insurance, vision and preventative care. These are plans. These are all limited benefits plans. They're not PPO plans. They're not like BlueCross BlueShield or UnitedHealthcare. So, these are taken out weekly, and then they solely depend on if you're working. If you're not working, then it won't be taken out. Okay. And after four weeks of no deductions, then it will cancel itself out. But you do have an opportunity to make direct payments if you're no longer working. But after four weeks of making direct payments, you'll no longer have coverage. Okay. So, what is the difference between Stay Healthy InsurePlus Basic and Enhanced? So, this, the NEC TeleRx, that is a preventative care plan. That's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services. And it gives you access to FreeRx, which also gives you access to over 800 acute and chronic medications. That is not included in the InsurePlus Basics. Okay. The FreeRx and the preventative care isn't. The InsurePlus Basic and InsurePlus Enhanced, they're both doc... They both cover doctors, hospitals and prescriptions. The only difference between the two is the Enhanced pays out more than the Basic. Uh, where can I find... Let me just look up the cost for these. Um, do you have the cost in front of you? Yes, sir. How much is the, uh, the Stay, Stay Healthy? The NEC TeleRx is \$16.11. Every pay period or every month? Yes. Yes, sir, every pay period, every week. \$16. Um, how come I don't see that here? Okay, I see it now. Um, yeah, I'm taking a look. I'm sorry. No, you're fine. So, so you're saying the In- the InsurePlus Enhanced pays out more? Then the last time- Only when it comes to the ho- only when it comes to the hospital benefits. So, are you looking at the

benefits guide? I think so. I'm looking at the benefit summaries. It says, "Plan Benefit Summaries." All right. So, when you look at it, it says, "Additional insurance products group, hospital indemnity." Can you see that? Additional... Sorry, one more time? "Additional insurance products group, hospital indemnity." Okay. So, where it says, "Daily hospital confinement," with the Plus it's \$50 a day, with the Plus Enhanced it's \$100 a day. Then, "Intensive care unit/coronary care unit." Okay. "With a Plus, \$100 a day, with an InsurePlus Enhanced, it's \$400 a day. Annual first occurrence hospital is \$500 versus \$1,500." So, if I get a surgery, it's saying it only covers \$2,000? Up to \$2,000, based on the surgical schedule. What does that mean? What surgery type of thing? So, we're not... We're not the carrier. You would... That would be a question you want to contact the carrier directly about. Okay. So, you don't know what that means? No, sir, 'cause we're not providing the insurance. All we do is get you enrolled and unenrolled from the coverage. The information that you have in front of you is the same information that we have. That you have? Yes, sir. Um, is there a way I can change while I'm enrolled? Like, let's say I enroll and I want to change in March to go from, from the Plus to Enhanced. Can I do that? Yes, sir. So, you ha- you guys are in open enrollment until the 19th. After the 19th, you'll no longer be eligible to make any changes. So, I can't change next year? I mean, when it's, when the time comes around for open enrollment again, you'll be able to change, but once the open enrollment ends, you will have to have a comp- you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to make any changes. Okay. Um, and the dental is... The dental, is it three or is it 14? The dental is \$3.64. Okay. So, okay, another question I have is how does this work out of state? Like, uh, if I'm in a different state, or like, for example, I'm in New York State. Like how does that, how does that work since I'm employed in Massachusetts? Are you saying would your coverage work in any state? Will it work in New York State? Well, what would be the difference in New York versus any other state? For example, the coverage I used to have, they gave me a PCP that was very nearby and very local, right? Um, and they only took that insurance. Like I know- Go ahead. ... different places will take certain insurances. Yeah, so if you go to multiplan.com, that website will- will tell you what, where to find a provider in your area. I wouldn't- Okay. ... be able to say if, be able to say if there's one in New York because I don't... We're not stationed in New York, but you should be able to use it in any state if they have it available. Do you know what the, what the, the coverage would be? Do you know what the, the, um, provider would be for you guys? You mean the carrier? Yeah, I guess. So m- mo- majority of your plans will be covered by American Public Life. A- American Public Life? Yes, sir. Okay, I'll take a look at that. Is that the, uh, medical and dental? Yes. For the M.E.C is covered by 90 Degree Benefits, the Ensure Plus is covered by American Public Life. 90 Degree... Sorry? Benefits. Benefits. The 90 Degree Benefits is the one that covers the M.E.C Tell Your Ex plan. Okay, dental. Um. Dental is American Public Life. Hmm. Okay, I see. Um... Okay. Um, you said I have until the 19th to change? Yes, sir. But how- For getting enrolled. So let's say I enroll right now what, what are the next steps? Let's say I just say, "Yes, I want to do this." So if you wanted to get enrolled in today? Yeah. It would take one to two weeks for the enrollment process, once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date. Okay. Um, I think I'll do the Stay Healthy, the Insure Plus Enhanced and then I'll do dental. Okay. So you said- What is a short-term

disability? So that's in case you got hurt at work and you had to be out of work for a s- short period of time, they make sure you get paid. Only at work? Yes, sir. Okay. All right, that's fine. I don't want that. And then term life is life insurance. Thank you. Okay. So which, you just want the Insure Plus Enhanced? Yeah. Dental and then Per- Permanent Care? Yeah. So Stay Healthy, uh, M.E.C Tell Your Ex. I'll take the Enhance as well, and then I'll take the dental. Okay, so with those three selected, your total will be \$44.92. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes, I do. Thank you. Right. So since you're outside of your personal open enrollment window which is 30 days from the day you receive your first paycheck, this coverage actually won't start until January 6th because it's a future enrollment. Yeah, fine. Okay. January 6th, 2025, correct? Yes, sir. Okay. When will, when will I get the card? So once the coverage becomes active, your ID card is sent one to two weeks from that activation date. So it'll be one to two weeks from January 6th. Okay. But typically when your coverage becomes active, you can call around Thursday or Friday that week and we can get them sent to you digitally while you wait on the physical copies. Okay. Um, if I needed, let's say, um, therapy, this is not going to cover that, right? So the Free Rx does include, um, virtual urgent care. Okay. I'm not sure. I don't think they offer you, um, any, uh, behavior health benefits though, no, sir. I meant like physical therapy. Oh, physical therapy? Uh, is it in... Let's see the benefits guide. Physicians offices... I don't... I'm not seeing that. Yeah, I don't see it either. Yeah, I'm not seeing it. Was there any more questions, Mr. Kadeem? Yeah, I- I think that's, uh, that's it. Right. Well, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. So I'm all set, right? I'm, I'm covered. I'm- Yes, sir. I'll be covered January 5th? Yes, sir. Okay, thank you. No problem, Mr. Kadeem. You have a great rest of your week. You too. Bye-bye. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: Thank you. Thanks for stopping Benefits in a Car. This is Malcolm, how can I help you?

Speaker speaker_2: Hi. Um, I'm an Oxford consultant, and I'd like to enroll in, uh, the benefits for 2025.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: Um, 9938.

Speaker speaker_1: First name?

Speaker speaker_2: Uh, Kadeem. K-H-A-D, as in David, I-M, as in Mary.

Speaker speaker_1: Last name?

Speaker speaker_2: And last name is N, as in Nancy, D, as in David, O-Y-E, as in Edward.

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

Speaker speaker_2: Uh, address is 138-16 234th Street. Um, can you get the ZIP code?

Speaker speaker_1: I need the city, state, then your ZIP code.

Speaker speaker_2: City, state? Uh, it's either Laurelton or Rosedale, and then the state is New York.

Speaker speaker_1: And your ZIP code?

Speaker speaker_2: 11422.

Speaker speaker_1: Thank you. Did you say your date of birth already?

Speaker speaker_2: No. February 14th, 1998.

Speaker speaker_1: Thank you. So, we got your phone number at 718-541-4898?

Speaker speaker_2: Yes.

Speaker speaker_1: And I think your email is Z-A-N-B-O-Y-E@Gmail.com?

Speaker speaker_2: It should be X.

Speaker speaker_1: Ah, yes, my bad.

Speaker speaker_2: X-A-N-G-O-Y-E.

Speaker speaker_1: Yeah, X-A-N-B-O-Y-E. Sorry. All right. So, what type of coverage would you want to get enrolled into?

Speaker speaker_2: Um, I guess here... there's a PDF that's here, correct? Let me... I guess... So, I really don't really understand how this works. Would you be able to provide any type of overview?

Speaker speaker_1: You don't understand how the health insurance works?

Speaker speaker_2: Yeah, I don't. This is my first time enrolling.

Speaker speaker_1: Okay. So, they offer you medical, they offer you dental, short-term disability, life insurance, vision and preventative care. These are plans. These are all limited benefits plans. They're not PPO plans. They're not like BlueCross BlueShield or UnitedHealthcare. So, these are taken out weekly, and then they solely depend on if you're working. If you're not working, then it won't be taken out.

Speaker speaker_2: Okay.

Speaker speaker_1: And after four weeks of no deductions, then it will cancel itself out. But you do have an opportunity to make direct payments if you're no longer working. But after four weeks of making direct payments, you'll no longer have coverage.

Speaker speaker_2: Okay. So, what is the difference between Stay Healthy InsurePlus Basic and Enhanced?

Speaker speaker_1: So, this, the NEC TeleRx, that is a preventative care plan. That's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services. And it gives you access to FreeRx, which also gives you access to over 800 acute and chronic medications. That is not included in the InsurePlus Basics.

Speaker speaker_2: Okay.

Speaker speaker_1: The FreeRx and the preventative care isn't. The InsurePlus Basic and InsurePlus Enhanced, they're both doc... They both cover doctors, hospitals and prescriptions. The only difference between the two is the Enhanced pays out more than the Basic.

Speaker speaker_2: Uh, where can I find... Let me just look up the cost for these. Um, do you have the cost in front of you?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: How much is the, uh, the Stay, Stay Healthy?

Speaker speaker_1: The NEC TeleRx is \$16.11.

Speaker speaker_2: Every pay period or every month?

Speaker speaker_1: Yes. Yes, sir, every pay period, every week.

Speaker speaker_2: \$16. Um, how come I don't see that here? Okay, I see it now. Um, yeah, I'm taking a look. I'm sorry.

Speaker speaker_1: No, you're fine.

Speaker speaker_2: So, so you're saying the In- the InsurePlus Enhanced pays out more? Then the last time-

Speaker speaker_1: Only when it comes to the ho- only when it comes to the hospital benefits. So, are you looking at the benefits guide?

Speaker speaker_2: I think so. I'm looking at the benefit summaries.

Speaker speaker_1: It says, "Plan Benefit Summaries." All right. So, when you look at it, it says, "Additional insurance products group, hospital indemnity." Can you see that?

Speaker speaker_2: Additional... Sorry, one more time?

Speaker speaker_1: "Additional insurance products group, hospital indemnity."

Speaker speaker_2: Okay.

Speaker speaker_1: So, where it says, "Daily hospital confinement," with the Plus it's \$50 a day, with the Plus Enhanced it's \$100 a day. Then, "Intensive care unit/coronary care unit."

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Speaker speaker_1: "With a Plus, \$100 a day, with an InsurePlus Enhanced, it's \$400 a day. Annual first occurrence hospital is \$500 versus \$1,500."

Speaker speaker_2: So, if I get a surgery, it's saying it only covers \$2,000?

Speaker speaker_1: Up to \$2,000, based on the surgical schedule.

Speaker speaker_2: What does that mean? What surgery type of thing?

Speaker speaker_1: So, we're not... We're not the carrier. You would... That would be a question you want to contact the carrier directly about.

Speaker speaker_2: Okay. So, you don't know what that means?

Speaker speaker_1: No, sir, 'cause we're not providing the insurance. All we do is get you enrolled and unenrolled from the coverage. The information that you have in front of you is the same information that we have.

Speaker speaker_2: That you have?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Um, is there a way I can change while I'm enrolled? Like, let's say I enroll and I want to change in March to go from, from the Plus to Enhanced. Can I do that?

Speaker speaker_1: Yes, sir. So, you ha- you guys are in open enrollment until the 19th. After the 19th, you'll no longer be eligible to make any changes.

Speaker speaker_2: So, I can't change next year?

Speaker speaker_1: I mean, when it's, when the time comes around for open enrollment again, you'll be able to change, but once the open enrollment ends, you will have to have a comp- you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to make any changes.

Speaker speaker_2: Okay. Um, and the dental is... The dental, is it three or is it 14?

Speaker speaker_1: The dental is \$3.64.

Speaker speaker_2: Okay. So, okay, another question I have is how does this work out of state? Like, uh, if I'm in a different state, or like, for example, I'm in New York State. Like how does that, how does that work since I'm employed in Massachusetts?

Speaker speaker_1: Are you saying would your coverage work in any state?

Speaker speaker_2: Will it work in New York State?

Speaker speaker_1: Well, what would be the difference in New York versus any other state?

Speaker speaker_2: For example, the coverage I used to have, they gave me a PCP that was very nearby and very local, right? Um, and they only took that insurance. Like I know-

Speaker speaker_1: Go ahead.

Speaker speaker_2: ... different places will take certain insurances.

Speaker speaker_1: Yeah, so if you go to multiplan.com, that website will- will tell you what, where to find a provider in your area. I wouldn't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... be able to say if, be able to say if there's one in New York because I don't... We're not stationed in New York, but you should be able to use it in any state if they have it available.

Speaker speaker_2: Do you know what the, what the, the coverage would be? Do you know what the, the, um, provider would be for you guys?

Speaker speaker_1: You mean the carrier?

Speaker speaker_2: Yeah, I guess.

Speaker speaker_1: So m- mo- majority of your plans will be covered by American Public Life.

Speaker speaker_2: A- American Public Life?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay, I'll take a look at that. Is that the, uh, medical and dental?

Speaker speaker_1: Yes. For the M.E.C is covered by 90 Degree Benefits, the Ensure Plus is covered by American Public Life.

Speaker speaker_2: 90 Degree... Sorry?

Speaker speaker_1: Benefits.

Speaker speaker_2: Benefits.

Speaker speaker_1: The 90 Degree Benefits is the one that covers the M.E.C Tell Your Ex plan.

Speaker speaker_2: Okay, dental. Um.

Speaker speaker_1: Dental is American Public Life.

Speaker speaker_2: Hmm. Okay, I see. Um... Okay. Um, you said I have until the 19th to change?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: But how-

Speaker speaker_1: For getting enrolled.

Speaker speaker_2: So let's say I enroll right now what, what are the next steps? Let's say I just say, "Yes, I want to do this."

Speaker speaker_1: So if you wanted to get enrolled in today?

Speaker speaker_2: Yeah.

Speaker speaker_1: It would take one to two weeks for the enrollment process, once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date.

Speaker speaker_2: Okay. Um, I think I'll do the Stay Healthy, the Insure Plus Enhanced and then I'll do dental.

Speaker speaker_1: Okay. So you said-

Speaker speaker_2: What is a short-term disability?

Speaker speaker_1: So that's in case you got hurt at work and you had to be out of work for a s- short period of time, they make sure you get paid.

Speaker speaker_2: Only at work?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. All right, that's fine. I don't want that.

Speaker speaker_1: And then term life is life insurance.

Speaker speaker_2: Thank you.

Speaker speaker_1: Okay. So which, you just want the Insure Plus Enhanced?

Speaker speaker_2: Yeah.

Speaker speaker_1: Dental and then Per- Permanant Care?

Speaker speaker_2: Yeah. So Stay Healthy, uh, M.E.C Tell Your Ex. I'll take the Enhance as well, and then I'll take the dental.

Speaker speaker_1: Okay, so with those three selected, your total will be \$44.92. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes, I do.

Speaker speaker_1: Thank you. Right. So since you're outside of your personal open enrollment window which is 30 days from the day you receive your first paycheck, this coverage actually won't start until January 6th because it's a future enrollment.

Speaker speaker_2: Yeah, fine.

Speaker speaker_1: Okay.

Speaker speaker_2: January 6th, 2025, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. When will, when will I get the card?

Speaker speaker_1: So once the coverage becomes active, your ID card is sent one to two weeks from that activation date. So it'll be one to two weeks from January 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: But typically when your coverage becomes active, you can call around Thursday or Friday that week and we can get them sent to you digitally while you wait on the physical copies.

Speaker speaker_2: Okay. Um, if I needed, let's say, um, therapy, this is not going to cover that, right?

Speaker speaker_1: So the Free Rx does include, um, virtual urgent care.

Speaker speaker_2: Okay.

Speaker speaker_1: I'm not sure. I don't think they offer you, um, any, uh, behavior health benefits though, no, sir.

Speaker speaker_2: I meant like physical therapy.

Speaker speaker_1: Oh, physical therapy? Uh, is it in... Let's see the benefits guide. Physicians offices... I don't... I'm not seeing that.

Speaker speaker_2: Yeah, I don't see it either.

Speaker speaker_1: Yeah, I'm not seeing it. Was there any more questions, Mr. Kadeem?

Speaker speaker_2: Yeah, I- I think that's, uh, that's it.

Speaker speaker_1: Right. Well, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker_2: So I'm all set, right? I'm, I'm covered. I'm-

Speaker speaker_1: Yes, sir.

Speaker speaker_2: I'll be covered January 5th?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: No problem, Mr. Kadeem. You have a great rest of your week.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Thank you. Bye.