

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 Card. This is Malcolm, how can I help you? Hi, Malcolm. My name is Alina, and I just started working for an employer that uses your services. And, um, it's, it, I tried to do it online but it says that I have to call you guys to enroll into your benefits program. Um, I'm with Oxford Consulting. All right. And what's the last four of your social? 9425. First name? Alina, A-L-I-N-A. Are you brand new today? Oxford Khan. Yeah, I'm, like, a brand new. All right. So I'm gonna have to add you into the system. What's your full social? Uh, 11586 9425. You said 11586 9425? Yes, that's correct. And how do you spell your first name? Alina, A-L-I-N-A. A-L-I-N-A? Yeah. Last name? Khan, K-H-A-N. Did you say K-H-A-N? K-H-A-N, yeah. Thank you. All right. And your address? Uh, 435 North Broad, B-R-O-A-D, Street. City? In mo- city of Philadelphia, Pennsylvania. And my zip, if you need it, is 19123. Could I have the zip code one more time? What do you need again? The address? The zip code. Oh, the zip code, 19123. And what was the state? Pennsylvania. All right. And date of birth? September 27th, 1997. Okay. Your email address? Sure. I-T-S A-L-I-N-A K-H-A-N38@gmail.com. And your phone number? 585 905 5850. Okay. And what type of coverage were you wantin' to get enrolled into this? So I was interested in... I don't know what packages you guys have and stuff, but I was basically interested in, like, medical basic. Like, I saw that you guys have three different plans, so I want the middle plan. But I was also interested in dental insurance as well. So I just wanted to know, like, what the package would be for, like, medical and dental or, I don't know, if it's separate, how much that would come out of my paycheck then, for dental too? So, so there wouldn't be any packages, but you can get enrolled in all of them. So it looks like- Okay. ... um, medical study do offer you three different medical plans. They offer you the InsurePlus Basic- Mm-hmm. ... and InsurePlus Enhanced. Mm-hmm. Both of those cover doctors, hospitals and prescriptions. The only difference between the two is the Enhanced covers more when it comes to hospital visits. And then, uh- Okay. ... MEC- the MEC TeleRx covers preventative services like wellness checks, physicals, vaccinations, cancer screenings. Pap smears and mammograms for women, any preventive care coverages that is not included in the InsurePlus plan. Sure. And it also gives you access to FreeRx, which gives you access to over 800 acute and chronic medications. Okay, got it. I'm, I'm interested in the one that's, that, like the middle one, whatever one that was not, it's not the preventative one but it's also not the hospital visit one. Like, I just want the middle plan. So you... So you have- Is that- If you're not including the preventative care, you only have the InsurePlus Basic and InsurePlus Enhanced. Okay, so, uh, InsurePlus Basic is what I'm looking for. Okay, so the \$18 one? Yes, yeah. Thank you. And just clarifying, with that, you still get, you can go to the pharmacy and get prescriptions. You can go to, like, medical visits or hospital visits, right? But it's not advanced care. Yes, ma'am, so none of these plans are PPO plans. They're all limited

benefits plans. And what the- Okay. ... InsurePlus, they say they cover the doctors, hospitals and prescriptions. Mm-hmm. Yeah, that's perfect. And that's what this is. That's, that's all I need, is the InsurePlus Basic, yep. Okay. So with those two plans selected, your total will be \$21.64. That'll be deducted weekly. Okay, that will be deducted weekly. And, and that, it, that's including dental, or that's just the medical? Yes, ma'am. That's including dental. Okay, that's with dental. Okay, cool. Yeah, I think would like to do both of those. And I was just, um, out of curiosity, what, what's your vision insurance, um, plan? Like, how much is that monthly? \$2.26. Or is it a charge? Okay. Yeah, you know what? I'll just, I'll, I'll do that as well. Okay. So with that added, it goes up to \$23.79. Was there anything else that you were interested in? No. And so, um, what would that come out to monthly, just out of curiosity? It's going to be \$23.79 times four. Times four, okay. Sorry, let me just do that on my calculator. 23 times 4. It'll be \$95.16. Okay, that's fine. Yeah, I'll do that. Mm-hmm. And so the enrollment process does take one to two weeks. Okay. Once we see that first deduction from your paycheck and we see in our system, now the following Monday is when your coverage will become active. And your ID card- Okay. ... should be sent within two weeks from that activation date. Okay. And then my other question is that, is it, like, pretty universal? Like, can I use, like, this insurance, like, at CVS or, like, you know, just, like, the major retailers, if I were to go get, like, a vision, like, plan? Like, not a, like a vision, like an eye exam, or if I needed to get new glasses. Like, I wasn't sure the coverage, like, nationally in, in the US. So in order to figure out... Are you saying you're in another state? Well, no, I'm saying I'm, I'm in Philadelphia, right? Is that your question? So I'm just saying... Yeah. Yeah, so you .com, no matter where you are, it'll tell you what doctor's in the area to take your insurance. Okay, okay, good to know. Yep, that's good. All right. So I do want to let you know, once your coverage becomes active, if you wanted a physical card for your medical, you will want to call and request it. Otherwise, it's going to be sent via email. Mm-hmm. Okay, sounds good. All right. Well, is there anything else I can help you with today, Ms. Khan? Um, no, that was it. Thank you so much. No problem. Thanks for calling Benefits in the Card. I hope you have a great rest of your week. You too. Thank you so much. Bye-bye. No problem. Bye.

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 Card. This is Malcolm, how can I help you?

Speaker speaker_2: Hi, Malcolm. My name is Alina, and I just started working for an employer that uses your services. And, um, it's, it, I tried to do it online but it says that I have to call you guys to enroll into your benefits program. Um, I'm with Oxford Consulting.

Speaker speaker_1: All right. And what's the last four of your social?

Speaker speaker_2: 9425.

Speaker speaker_1: First name?

Speaker speaker_2: Alina, A-L-I-N-A.

Speaker speaker_3: Are you brand new today?

Speaker speaker_2: Oxford

Speaker speaker_4: Khan. Yeah, I'm, like, a brand new.

Speaker speaker_1: All right. So I'm gonna have to add you into the system. What's your full social?

Speaker speaker_2: Uh, 11586 9425.

Speaker speaker_1: You said 11586 9425?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: And how do you spell your first name?

Speaker speaker_2: Alina, A-L-I-N-A.

Speaker speaker_1: A-L-I-N-A?

Speaker speaker_2: Yeah.

Speaker speaker_1: Last name?

Speaker speaker_2: Khan, K-H-A-N.

Speaker speaker_1: Did you say K-H-A-N?

Speaker speaker_2: K-H-A-N, yeah.

Speaker speaker_1: Thank you. All right. And your address?

Speaker speaker_2: Uh, 435 North Broad, B-R-O-A-D, Street.

Speaker speaker_1: City?

Speaker speaker_2: In mo- city of Philadelphia, Pennsylvania. And my zip, if you need it, is 19123.

Speaker speaker_1: Could I have the zip code one more time?

Speaker speaker_2: What do you need again? The address?

Speaker speaker_1: The zip code.

Speaker speaker_2: Oh, the zip code, 19123.

Speaker speaker_1: And what was the state?

Speaker speaker_2: Pennsylvania.

Speaker speaker_1: All right. And date of birth?

Speaker speaker_2: September 27th, 1997.

Speaker speaker_1: Okay. Your email address?

Speaker speaker_2: Sure. I-T-S A-L-I-N-A K-H-A-N38@gmail.com.

Speaker speaker_1: And your phone number?

Speaker speaker_2: 585 905 5850.

Speaker speaker_1: Okay. And what type of coverage were you wantin' to get enrolled into this?

Speaker speaker_2: So I was interested in... I don't know what packages you guys have and stuff, but I was basically interested in, like, medical basic. Like, I saw that you guys have three different plans, so I want the middle plan. But I was also interested in dental insurance as well. So I just wanted to know, like, what the package would be for, like, medical and dental or, I don't know, if it's separate, how much that would come out of my paycheck then, for dental too?

Speaker speaker_1: So, so there wouldn't be any packages, but you can get enrolled in all of them. So it looks like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, medical study do offer you three different medical plans. They offer you the InsurePlus Basic-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and InsurePlus Enhanced.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Both of those cover doctors, hospitals and prescriptions. The only difference between the two is the Enhanced covers more when it comes to hospital visits. And then, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... MEC- the MEC TeleRx covers preventative services like wellness checks, physicals, vaccinations, cancer screenings. Pap smears and mammograms for women, any preventive care coverages that is not included in the InsurePlus plan.

Speaker speaker_2: Sure.

Speaker speaker_1: And it also gives you access to FreeRx, which gives you access to over 800 acute and chronic medications.

Speaker speaker_2: Okay, got it. I'm, I'm interested in the one that's, that, like the middle one, whatever one that was not, it's not the preventative one but it's also not the hospital visit one. Like, I just want the middle plan.

Speaker speaker_1: So you... So you have-

Speaker speaker_2: Is that-

Speaker speaker_1: If you're not including the preventative care, you only have the InsurePlus Basic and InsurePlus Enhanced.

Speaker speaker_2: Okay, so, uh, InsurePlus Basic is what I'm looking for.

Speaker speaker_1: Okay, so the \$18 one?

Speaker speaker_2: Yes, yeah.

Speaker speaker_1: Thank you.

Speaker speaker_2: And just clarifying, with that, you still get, you can go to the pharmacy and get prescriptions. You can go to, like, medical visits or hospital visits, right? But it's not advanced care.

Speaker speaker_1: Yes, ma'am, so none of these plans are PPO plans. They're all limited benefits plans. And what the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... InsurePlus, they say they cover the doctors, hospitals and prescriptions.

Speaker speaker_2: Mm-hmm. Yeah, that's perfect.

Speaker speaker_1: And that's what this is.

Speaker speaker_2: That's, that's all I need, is the InsurePlus Basic, yep.

Speaker speaker_1: Okay. So with those two plans selected, your total will be \$21.64. That'll be deducted weekly.

Speaker speaker_2: Okay, that will be deducted weekly. And, and that, it, that's including dental, or that's just the medical?

Speaker speaker_1: Yes, ma'am. That's including dental.

Speaker speaker_2: Okay, that's with dental. Okay, cool. Yeah, I think would like to do both of those. And I was just, um, out of curiosity, what, what's your vision insurance, um, plan? Like, how much is that monthly?

Speaker speaker_1: \$2.26.

Speaker speaker_2: Or is it a charge? Okay. Yeah, you know what? I'll just, I'll, I'll do that as well.

Speaker speaker_1: Okay. So with that added, it goes up to \$23.79. Was there anything else that you were interested in?

Speaker speaker_2: No. And so, um, what would that come out to monthly, just out of curiosity?

Speaker speaker_1: It's going to be \$23.79 times four.

Speaker speaker_2: Times four, okay. Sorry, let me just do that on my calculator. 23 times 4.

Speaker speaker_1: It'll be \$95.16.

Speaker speaker_2: Okay, that's fine. Yeah, I'll do that.

Speaker speaker_1: Mm-hmm. And so the enrollment process does take one to two weeks.

Speaker speaker_2: Okay.

Speaker speaker_1: Once we see that first deduction from your paycheck and we see in our system, now the following Monday is when your coverage will become active. And your ID card-

Speaker speaker_2: Okay.

Speaker speaker_1: ... should be sent within two weeks from that activation date.

Speaker speaker_2: Okay. And then my other question is that, is it, like, pretty universal? Like, can I use, like, this insurance, like, at CVS or, like, you know, just, like, the major retailers, if I were to go get, like, a vision, like, plan? Like, not a, like a vision, like an eye exam, or if I needed to get new glasses. Like, I wasn't sure the coverage, like, nationally in, in the US.

Speaker speaker_1: So in order to figure out... Are you saying you're in another state?

Speaker speaker_2: Well, no, I'm saying I'm, I'm in Philadelphia, right?

Speaker speaker_1: Is that your question?

Speaker speaker_2: So I'm just saying... Yeah.

Speaker speaker_1: Yeah, so you

Speaker speaker_4: .com, no matter where you are, it'll tell you what doctor's in the area to take your insurance.

Speaker speaker_2: Okay, okay, good to know. Yep, that's good.

Speaker speaker_1: All right. So I do want to let you know, once your coverage becomes active, if you wanted a physical card for your medical, you will want to call and request it. Otherwise, it's going to be sent via email.

Speaker speaker_2: Mm-hmm. Okay, sounds good.

Speaker speaker_1: All right. Well, is there anything else I can help you with today, Ms. Khan?

Speaker speaker_2: Um, no, that was it. Thank you so much.

Speaker speaker_1: No problem. Thanks for calling Benefits in the Card. I hope you have a great rest of your week.

Speaker speaker_2: You too. Thank you so much. Bye-bye.

Speaker speaker_1: No problem. Bye.