

Transcript: VICTORIA

Taylor-4930056181956608-4981160655634432

Full Transcript

Thank you for calling Benefits on a Card. How can I help you? Um, yes. I am a new employee with Oxford and I wanted to get services to enroll, and I was told to call this number. Okay. Um, you said you're with Oxford? Mm-hmm. What is the last four of your Social? 1517. And your first and last name? Pamala, P-A-M-A-L-A, Jones, J-O-H-N-E-S. Do you mind verifying your address and date of birth? Okay. Date of birth, 6/22 of '79. Address is 170 Dory Street, Biloxi, MS 39530. And the phone number is 228-209-4154? Correct. Yes. And then email is gonna be misstamala.jones@gmail.com? Yes, that is correct. Okay. Give me one second. Okay, so it looks like your personal open enrollment period is coming to an end by, technically, the end of day tomorrow. Do you know- I know. That's why she told me to call today, try today. Okay. Do you know what you want to enroll into specifically? Yes. I wanted to do, um... Let me go through the information that she sent me. Um, so I wanted to go ahead and do the... So if I do the Ensure Plus Enhanced, it was saying that it was a supplemental medical, but it does not provide major medicals. Like I'm, I'm trying to figure out, like, what would it not provide, I guess, then? Yeah. So the majority of our plans are not considered major medical insurance, and what we mean by that is that it is not going to work like a major medical coverage, um, and it, it's not gonna provide, uh, coverage for a large amount. Um, so like if you're used to coverage through UnitedHealth or BlueCross Blue Shield, the, the benefits we offer is not comparable to that. Um, now with the Ensure Plus plan, it is going to pay a set dollar amount towards the benefits, which is not gonna be a large portion- Mm-hmm. ... um, and then you just pay the remainder of the bill. Okay. Um, and then is it, is it the same with the dental, vision, uh, dental and vision? Because those were the two that I was interested, the, the three things that I was interested in. Yeah. I know our dental plan is very basic, so it's not gonna cover any major dental work like, um, crowns or orthodontist. Mm-hmm. Um, basically what the dental plan will cover though is it covers your preventative s- services at 100%. Mm-hmm. Um, basic dental work like fillings and normal extractions at 80%- Mm-hmm. ... once you meet the \$50 deductible. Okay. Um, and it looks like the most that that plan is gonna pay out annually is \$500. Okay. Um- So, um, now that I'm looking at it, I may just... That's probably what she was trying to explain to me, but she told me to go ahead and just call to get further explanation, um, because she was trying to kind of give me a detail that it wasn't a major medical plan, but I, um, she did send me the information so that I can kind of see, um, before tomorrow if I wanted to enroll. Those were the three that I was interested in. But if it's not gonna be like major medical, then I probably won't go ahead and do that. Okay. That's fine. Did you need help with anything else? No, that's gonna be all. Thank you so much for taking the time to explain it to me. Yes, ma'am. You have a wonderful day. All right, thank you. All right, you too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. How can I help you?

Speaker speaker_1: Um, yes. I am a new employee with Oxford and I wanted to get services to enroll, and I was told to call this number.

Speaker speaker_0: Okay. Um, you said you're with Oxford?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: What is the last four of your Social?

Speaker speaker_1: 1517.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Pamala, P-A-M-A-L-A, Jones, J-O-H-N-E-S.

Speaker speaker_0: Do you mind verifying your address and date of birth?

Speaker speaker_1: Okay. Date of birth, 6/22 of '79. Address is 170 Dory Street, Biloxi, MS 39530.

Speaker speaker_0: And the phone number is 228-209-4154?

Speaker speaker_1: Correct. Yes.

Speaker speaker_0: And then email is gonna be misstamala.jones@gmail.com?

Speaker speaker_1: Yes, that is correct.

Speaker speaker_0: Okay. Give me one second. Okay, so it looks like your personal open enrollment period is coming to an end by, technically, the end of day tomorrow. Do you know-

Speaker speaker_1: I know. That's why she told me to call today, try today.

Speaker speaker_0: Okay. Do you know what you want to enroll into specifically?

Speaker speaker_1: Yes. I wanted to do, um... Let me go through the information that she sent me. Um, so I wanted to go ahead and do the... So if I do the Ensure Plus Enhanced, it was saying that it was a supplemental medical, but it does not provide major medicals. Like I'm, I'm trying to figure out, like, what would it not provide, I guess, then?

Speaker speaker_0: Yeah. So the majority of our plans are not considered major medical insurance, and what we mean by that is that it is not going to work like a major medical coverage, um, and it, it's not gonna provide, uh, coverage for a large amount. Um, so like if you're used to coverage through UnitedHealth or BlueCross Blue Shield, the, the benefits we offer is not comparable to that. Um, now with the Ensure Plus plan, it is going to pay a set dollar amount towards the benefits, which is not gonna be a large portion-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, and then you just pay the remainder of the bill.

Speaker speaker_1: Okay. Um, and then is it, is it the same with the dental, vision, uh, dental and vision? Because those were the two that I was interested, the, the three things that I was interested in.

Speaker speaker_0: Yeah. I know our dental plan is very basic, so it's not gonna cover any major dental work like, um, crowns or orthodontist.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, basically what the dental plan will cover though is it covers your preventative s- services at 100%.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, basic dental work like fillings and normal extractions at 80%-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... once you meet the \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and it looks like the most that that plan is gonna pay out annually is \$500.

Speaker speaker_1: Okay.

Speaker speaker_0: Um-

Speaker speaker_1: So, um, now that I'm looking at it, I may just... That's probably what she was trying to explain to me, but she told me to go ahead and just call to get further explanation, um, because she was trying to kind of give me a detail that it wasn't a major medical plan, but I, um, she did send me the information so that I can kind of see, um, before tomorrow if I wanted to enroll. Those were the three that I was interested in. But if it's not gonna be like major medical, then I probably won't go ahead and do that.

Speaker speaker_0: Okay. That's fine. Did you need help with anything else?

Speaker speaker_1: No, that's gonna be all. Thank you so much for taking the time to explain it to me.

Speaker speaker_0: Yes, ma'am. You have a wonderful day.

Speaker speaker_1: All right, thank you. All right, you too. Bye-bye.