

Transcript: VICTORIA

Taylor-4936616872820736-4788876062801920

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I just signed up for benefits, and I just wanted to double-check if the, uh, Stay Healthy MEC TeleRx benefits and services are included? Okay. What's the name of the agency you work for? Oxford Global Resources, I believe. Okay. So the, the MEC TeleRx is a, is a policy by itself. What, what did you sign up for? Um, Insure Plus, which was \$18 weekly for myself. Um, I just didn't see the MEC as a selection when I was signing up. Yeah. Unfortunately, the Insure Plus doesn't include the benefits you get with the Stay Healthy. They're two separate policies. Now, you can get both policies if you want, but, um, the biggest difference is the Stay Healthy MEC TeleRx, that covers your preventative healthcare, and it covers that at 100% as long as you stay in the network. It also comes with, um, virtual urgent care and a subscription to FreeRx. Whereas the Insure Plus plan is our hospital indemnity plan, so it covers more non-preventative, um, medical, like if you were to be admitted to the hospital, if you had to go to the emergency room or a physician's office. But I can have both, right? How much is the MEC? I, I just didn't see it as a selection 'cause I, I do want that and the Insure Plus. Yeah, so the MEC is \$16.11 a week for employee only, and the Insure Plus is \$18 a week. So if you get both, you would just add the cost of those together. Okay, so how do I... I already submitted it. Um, how do I get the MEC, um, or included in what I signed up for? Okay, I can pull up your file and add it on for you. What's the last four of your Social? 2364. And your first and last name? Shawna McIntosh. All right. Uh, do you mind verifying your address and date of birth? 200 East Cobb Boulevard. Do you want the whole thing? Yes, ma'am. Cramton, Wisconsin- We'll mail an address. Oh. It should say Lot 25, um, Cramton, Wisconsin, 54520. And then, uh, date of birth is 5/12/71. Sorry. That's fine. Uh, phone number is 715-902-1426? Correct. And then email is S-H-A-M-A-M-A, the number, 42@yahoo.com? Yes. Okay. Give me one second. Okay. Give me just a few seconds. I'm trying to make sure I take down what you currently have. So I see that you have the Insure Plus Basics, the Short Term Disability, and the Vision for employee only, and then the Term Life for employee plus child? Yes. Okay. Employee only... All right. Uh... All right, so if we do the Insure Plus Basics, the Short Term Disability, Vision, the MEC TeleRx for employee only, and the Term Life for employee plus child, it looks like your total weekly deduction would be \$42.76. Um, that Term Life, uh, was that, like, for my husband as well and then my children as well? Or did I do something wrong? Uh, you just selected it for employee plus children. Hmm. Um- Are you wanting it for the whole family, you, your spouse, and children? Um, actually, if I can just change that to myself, that'd be fine. Or no. No, no, no. Yeah, my... Me and my husband. I know that was 255 also. Okay, so you're wanting to do that for employee plus spouse, correct? Yes. Okay. Give me one second. Okay, so the EnsurePlus Basics, Short-Term Disability, Vision and the MEC TelRx for employee only and then the term life for employee plus spouse, um, that would be \$42.76 a week.

\$42.76? Mm-hmm. Wow, okay. Um, that's what I would like, please. Okay. And you said the MEC was 16 weekly? For myself? Uh, give me just one second. If the- I'm sorry. No, you're fine. Um, yes, the MEC TelRx for employee only is \$16.11 a week. Okay, perfect. All right. All right, so I will need your spouse's information so I can list them as a dependent for the term life. What is their name? Joe, just J-O-E, same last name. And then he's the second, so we usually do a capital I for him. Okay. Date of birth? 10/25/69. 10/25/1969, okay. And full social? 407-17-3399. All righty. And did you still... Did you want the beneficiaries to be between Shelby and Joe? Yeah, so it would be primary and then my understanding is in the event that something happens to me and my husband, uh, Shelby would get 100% of it, correct? That's what So- ... happens, right? So, the, the way that we can do it on our end, because we're just your administrators, I can either name two people as a beneficiary and I would have to do 50% for Shelby and 50% for Joe. Um, so I, I can do both, but if you're wanting to name a primary and a secondary, you do that directly with the insurance company. Okay, uh, th- that's the way I did it on mine. Um, I have two beneficiaries. My husband is 100% unless something happens and Shelby's secondary. Yeah, like I said- I just- We... So, we're just the administrators, so we don't have access to name a secondary beneficiary. You usually do that with the actual insurance carrier. So do you- Okay. ... do you just want me to put Joe as the primary? Yes. Okay. And then what you would need to do is reach out to... Once your coverage is active, of course, um, reach out to American Public Life and then you should be able to, um, name a secondary beneficiary with them. Okay. Give me just one second. All right, so it typically takes about one to two weeks for the enrollment to be processed through your payroll. Once you see that first deduction come out of your check, coverage will start the following Monday. Mm-hmm. And then once the coverage is active, ID cards are made and sent to you within seven to 10 business days. Perfect. All righty. Uh, did you need help with anything else or have any other questions? Not at this time. I appreciate your help so much. Yes, ma'am. You have a wonderful day. You too. Thank you. Thank you. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hi. I just signed up for benefits, and I just wanted to double-check if the, uh, Stay Healthy MEC TeleRx benefits and services are included?

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: Oxford Global Resources, I believe.

Speaker speaker_0: Okay. So the, the MEC TeleRx is a, is a policy by itself. What, what did you sign up for?

Speaker speaker_1: Um, Insure Plus, which was \$18 weekly for myself. Um, I just didn't see the MEC as a selection when I was signing up.

Speaker speaker_0: Yeah. Unfortunately, the Insure Plus doesn't include the benefits you get with the Stay Healthy. They're two separate policies. Now, you can get both policies if you want, but, um, the biggest difference is the Stay Healthy MEC TeleRx, that covers your preventative healthcare, and it covers that at 100% as long as you stay in the network. It also comes with, um, virtual urgent care and a subscription to FreeRx. Whereas the Insure Plus plan is our hospital indemnity plan, so it covers more non-preventative, um, medical, like if you were to be admitted to the hospital, if you had to go to the emergency room or a physician's office.

Speaker speaker_1: But I can have both, right? How much is the MEC? I, I just didn't see it as a selection 'cause I, I do want that and the Insure Plus.

Speaker speaker_0: Yeah, so the MEC is \$16.11 a week for employee only, and the Insure Plus is \$18 a week. So if you get both, you would just add the cost of those together.

Speaker speaker_1: Okay, so how do I... I already submitted it. Um, how do I get the MEC, um, or included in what I signed up for?

Speaker speaker_0: Okay, I can pull up your file and add it on for you. What's the last four of your Social?

Speaker speaker_1: 2364.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Shawna McIntosh.

Speaker speaker_0: All right. Uh, do you mind verifying your address and date of birth?

Speaker speaker_1: 200 East Cobb Boulevard. Do you want the whole thing?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Cramton, Wiscon-

Speaker speaker_0: We'll mail an address.

Speaker speaker_1: Oh. It should say Lot 25, um, Cramton, Wisconsin, 54520. And then, uh, date of birth is 5/12/71. Sorry.

Speaker speaker_0: That's fine. Uh, phone number is 715-902-1426?

Speaker speaker_1: Correct.

Speaker speaker_0: And then email is S-H-A-M-A-M-A, the number, 42@yaho.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Give me one second. Okay. Give me just a few seconds. I'm trying to make sure I take down what you currently have. So I see that you have the Insure Plus Basics, the Short Term Disability, and the Vision for employee only, and then the Term Life for employee plus child?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Employee only... All right. Uh... All right, so if we do the Insure Plus Basics, the Short Term Disability, Vision, the MEC TeleRx for employee only, and the Term Life for employee plus child, it looks like your total weekly deduction would be \$42.76.

Speaker speaker_1: Um, that Term Life, uh, was that, like, for my husband as well and then my children as well? Or did I do something wrong?

Speaker speaker_0: Uh, you just selected it for employee plus children.

Speaker speaker_1: Hmm. Um-

Speaker speaker_0: Are you wanting it for the whole family, you, your spouse, and children?

Speaker speaker_1: Um, actually, if I can just change that to myself, that'd be fine. Or no. No, no, no. Yeah, my... Me and my husband. I know that was 255 also.

Speaker speaker_0: Okay, so you're wanting to do that for employee plus spouse, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Give me one second. Okay, so the EnsurePlus Basics, Short-Term Disability, Vision and the MEC TelRx for employee only and then the term life for employee plus spouse, um, that would be \$42.76 a week.

Speaker speaker_1: \$42.76?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Wow, okay. Um, that's what I would like, please.

Speaker speaker_0: Okay.

Speaker speaker_1: And you said the MEC was 16 weekly? For myself?

Speaker speaker_0: Uh, give me just one second. If the-

Speaker speaker_1: I'm sorry.

Speaker speaker_0: No, you're fine. Um, yes, the MEC TelRx for employee only is \$16.11 a week.

Speaker speaker_1: Okay, perfect. All right.

Speaker speaker_0: All right, so I will need your spouse's information so I can list them as a dependent for the term life. What is their name?

Speaker speaker_1: Joe, just J-O-E, same last name. And then he's the second, so we usually do a capital II for him.

Speaker speaker_0: Okay. Date of birth?

Speaker speaker_1: 10/25/69.

Speaker speaker_0: 10/25/1969, okay. And full social?

Speaker speaker_1: 407-17-3399.

Speaker speaker_0: All righty. And did you still... Did you want the beneficiaries to be between Shelby and Joe?

Speaker speaker_1: Yeah, so it would be primary and then my understanding is in the event that something happens to me and my husband, uh, Shelby would get 100% of it, correct? That's what

Speaker speaker_2: So-

Speaker speaker_1: ... happens, right?

Speaker speaker_0: So, the, the way that we can do it on our end, because we're just your administrators, I can either name two people as a beneficiary and I would have to do 50% for Shelby and 50% for Joe. Um, so I, I can do both, but if you're wanting to name a primary and a secondary, you do that directly with the insurance company.

Speaker speaker_1: Okay, uh, th- that's the way I did it on mine. Um, I have two beneficiaries. My husband is 100% unless something happens and Shelby's secondary.

Speaker speaker_0: Yeah, like I said-

Speaker speaker_1: I just-

Speaker speaker_0: We... So, we're just the administrators, so we don't have access to name a secondary beneficiary. You usually do that with the actual insurance carrier. So do you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... do you just want me to put Joe as the primary?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then what you would need to do is reach out to... Once your coverage is active, of course, um, reach out to American Public Life and then you should be able to, um, name a secondary beneficiary with them.

Speaker speaker_1: Okay.

Speaker speaker_0: Give me just one second. All right, so it typically takes about one to two weeks for the enrollment to be processed through your payroll. Once you see that first deduction come out of your check, coverage will start the following Monday.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then once the coverage is active, ID cards are made and sent to you within seven to 10 business days.

Speaker speaker_1: Perfect.

Speaker speaker_0: All righty. Uh, did you need help with anything else or have any other questions?

Speaker speaker_1: Not at this time. I appreciate your help so much.

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

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye-bye.