

Transcript: VICTORIA

Taylor-5332986669088768-5503721685434368

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits On a Card. This is Victoria. How can I help you? Hey, Victoria. How you doing? I was calling to see about setting up my insurance through Oxford Court. I'm setting up some, um, vision, dental and something coming up for smaller health program, and also a short term disability if possible. Okay. Um, you said you're with Oxford? Yes, ma'am. And the last four of your Social? 1697. And, uh, your first and last name? Dean Height, H-I-G-H-T. And then Michael, M-D, Michael. Okay. Uh, do you mind verifying your address and date of birth? Mm-hmm. 11-24-71. And your address? Uh, 8700 Chapel Road, Meridian, Mississippi 39307. Okay. So number 828-442-3971? That's it. Mm-hmm. Yep, that's it. Mm-hmm. Email's gonna be first initial Dean Height at outlook.com? That's it. M. Dean Height, Mm-hmm, that's right. Okay. Give me one second. Mm-hmm. Okay. Uh, what were you wanting to enroll in too, again? Um, I know the vision and the dental for my entire family, and I wanna do that. Um, on the... I think it was... Um, I think it had, like, \$20 life insurance. I think it was, like, like, \$3, something like that, if I'm not mistaken. Yeah, the term life, are you... The one for the family? Yeah. No, no, just for me, just for me. Okay. And, um, I'm not looking at it right now. Um, those different health plan I want, and it's not, that's not a full health plan. I want, like, telemedicine or something like that. So we have three different medical plans. Right. The MEC TeleRx, the Ensure Plus Basics- Mm-hmm. ... and the Ensure Plus Enhanced. Which one has the... Which one's the better one? 'Cause I'm not looking at it right now. Can you just walk me through it real quickly? And I can bring my smar- memories on them? So I wouldn't be able to advise which one's better. They all vary in their own- Oh, no, no, no, no. You don't have to, you don't have to advise which one's better. Just, just recap. I don't have them in front of me right... I just need to hear my, what I was talking about. That's all. Okay. So the MEC- Mm-hmm. ... the Stay Healthy MEC TeleRx, that plan is specifically for, like, your preventative healthcare. Okay. So it covers things like your release physicals, vaccinations and preventative screenings at 100%- Okay. ... as long as you stay in network. Okay. Um, it does also come with, uh, urge, like, virtual urgent care. Okay. And then it also comes with a subscription to FreeRx, which is like a prescription plan. Right, right. Okay. Um, if it's one of their covered medications, it would be- All right. ... free or, uh, discounted. Then we have the, um, hospital indemnity plans, the Ensure Plus as well as the Ensure Plus Enhanced. Mm-hmm. Plans will be preventative, care like the Stay Healthy does. Oh, you're good. You're good. It's checking, going out. But they do provide coverage- Let me see what else. Can you hear me? Your signal went out. You just chopped up all of us, and it went out on us. I can hear you. Can you hear me? Okay. Yeah, it came again now. But first it went like and then it was gone. but I, I hear you fine now. Okay. So, um, I was just saying the Ensure Plus and the Ensure Plus Enhanced do not cover preventative care like the Stay Healthy does. Okay. But

they do provide coverage for, um, like if you were to be admitted to the hospital. Mm-hmm. Um, if you have to go to the emergency room or a regular physician's office. Um, they do also come with prescription benefits. If it is a covered medication through Pharmacoville, it would be covered at \$10, \$20 or \$30. Okay. The only difference, uh, between the Ensure Plus is, and the Ensure Plus Enhanced, is the Enhanced pays a little bit more, um, specifically towards, like, hospitalization benefits. I got you. I got you. But the, uh, and the other one, the first one, it's a little bit more on top of those, though, isn't it? It's slight above that, is that right? Uh. It has slightly more benefits than the Enhanced Plus. Is that correct? Not, not really. Okay. So again, the Stay Healthy MEC TeleRx just covers your- Huh. ... preventative healthcare. So- I got you. ... like your year, your yearly physicals, vaccinations and preventative screenings. I got you. But it does also come with the virtual urgent care and the FreeRx subscription. Okay. Okay. So then the Enhanced... So then the Enhanced Plus is what I want for myself and my wife then. Okay. So you want the Ensure Plus Enhanced for employee plus spouse? Mm-hmm. And a vision and, and the, the short-term, um, insurance, that's just for me. And then the vision and dental, that's for my entire... Myself and my daughters. My wife, m- my entire family, for the ins- the vision and the dental. Okay. So I have the Ensure Plus Enhanced for employee plus spouse. Yeah. The dental and vision for employee plus family. Yep. The, uh, short-term disability and the term life for employee only. That's correct. Okay. So, it looks like it would come out to a total of \$70.34 a week. Okay. And then, let me get everybody listed. What is your, um, spouse's name? Jackie. J-A-C-K-I-E H-I-T-E. Date of birth? 12/30/60. 12/20. It's gonna be 12/29/60, excuse me. And then full social. Oh, Lord. Uh, can I call you back with that? I can... Well, you know what? She might be able to do it too. Let me see if I can get her here. Do you mind holding just a second, please? Sure. Okay. Let me see if I can get her. Okay. Hey, are you still there? Yes. Okay. You ready? Yeah. Uh-huh. Um, 426-17-1137. All right. And then, uh, we're adding two children? Mm-hmm. That's right. Okay. This would be for enhanced. This would be for enhanced. Right. Mm-hmm. Um, okay. Give me one second. Okay. Yeah, so the dental and the vision, just to make sure I'm understanding you... Are you just wanting that for employee plus children, or are you wanting that for employee, spouse and children? For the whole... Yeah, for the whole family. Mm-hmm. Okay. Yeah. What's the first child's name? Kayli, K-A-Y-L-I H-I-T-E. Date of birth? Um, 9/18/03. And then full social? 425-95-3324. The last four was 3323? 3322. Okay, so 3322? Yep. Mm-hmm. And the next child's name? Kelsi. K-E-L-S-I-I. Mm-hmm. Date of birth? 8/18/2004. And then full social. 587-95-1857. All right. And then for the term life benefit, um, who did you want to name as the beneficiary? Uh, we can... You can put Jackie. We can put Jackie. Yeah. Okay. All right. So, it will, um, take about one to two weeks for the enrollment- Okay. ... to be processed through payroll. Okay. Once you see, um, the first deduction being made out of your check, coverage will start the following Monday. Okay. And then, um, once the coverage is active, that's when all the policy information and ID cards are being made. Um, so it tip- typically takes about 7 to 10 business days to get those once the coverage is active. Uh- Okay. ... the medical will kind of be emailed to you. The dental and the vision are mailed. Sounds good. Sounds good. Uh, was there, was there anything else you might need help with? No. That was it, man. That was easy. I want... I want all of them that easy. Yes, sir. Well, you are good to go on my end, and I hope you have-

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits On a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hey, Victoria. How you doing? I was calling to see about setting up my insurance through Oxford Court. I'm setting up some, um, vision, dental and something coming up for smaller health program, and also a short term disability if possible.

Speaker speaker_1: Okay. Um, you said you're with Oxford?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1697.

Speaker speaker_1: And, uh, your first and last name?

Speaker speaker_2: Dean Height, H-I-G-H-T. And then Michael, M-D, Michael.

Speaker speaker_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_2: Mm-hmm. 11-24-71.

Speaker speaker_1: And your address?

Speaker speaker_2: Uh, 8700 Chapel Road, Meridian, Mississippi 39307.

Speaker speaker_1: Okay. So number 828-442-3971?

Speaker speaker_2: That's it. Mm-hmm. Yep, that's it. Mm-hmm.

Speaker speaker_1: Email's gonna be first initial Dean Height at outlook.com?

Speaker speaker_2: That's it. M. Dean Height, Mm-hmm, that's right.

Speaker speaker_1: Okay. Give me one second.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. Uh, what were you wanting to enroll in too, again?

Speaker speaker_2: Um, I know the vision and the dental for my entire family, and I wanna do that. Um, on the... I think it was... Um, I think it had, like, \$20 life insurance. I think it was, like, like, \$3, something like that, if I'm not mistaken.

Speaker speaker_1: Yeah, the term life, are you... The one for the family?

Speaker speaker_2: Yeah. No, no, just for me, just for me.

Speaker speaker_1: Okay.

Speaker speaker_2: And, um, I'm not looking at it right now. Um, those different health plan I want, and it's not, that's not a full health plan. I want, like, telemedicine or something like that.

Speaker speaker_1: So we have three different medical plans.

Speaker speaker_2: Right.

Speaker speaker_1: The MEC TeleRx, the Ensure Plus Basics-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and the Ensure Plus Enhanced.

Speaker speaker_2: Which one has the... Which one's the better one? 'Cause I'm not looking at it right now. Can you just walk me through it real quickly? And I can bring my smart-memories on them?

Speaker speaker_1: So I wouldn't be able to advise which one's better. They all vary in their own-

Speaker speaker_2: Oh, no, no, no, no. You don't have to, you don't have to advise which one's better. Just, just recap. I don't have them in front of me right... I just need to hear my, what I was talking about. That's all.

Speaker speaker_1: Okay. So the MEC-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the Stay Healthy MEC TeleRx, that plan is specifically for, like, your preventative healthcare.

Speaker speaker_2: Okay.

Speaker speaker_1: So it covers things like your release physicals, vaccinations and preventative screenings at 100%-

Speaker speaker_2: Okay.

Speaker speaker_1: ... as long as you stay in network.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, it does also come with, uh, urge, like, virtual urgent care.

Speaker speaker_2: Okay.

Speaker speaker_1: And then it also comes with a subscription to FreeRx, which is like a prescription plan.

Speaker speaker_2: Right, right. Okay.

Speaker speaker_1: Um, if it's one of their covered medications, it would be-

Speaker speaker_2: All right.

Speaker speaker_1: ... free or, uh, discounted. Then we have the, um, hospital indemnity plans, the Ensure Plus as well as the Ensure Plus Enhanced.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Plans will be preventative, care like the Stay Healthy does.

Speaker speaker_2: Oh, you're good. You're good. It's checking, going out.

Speaker speaker_1: But they do provide coverage-

Speaker speaker_2: Let me see what else. Can you hear me? Your signal went out. You just chopped up all of us, and it went out on us.

Speaker speaker_1: I can hear you. Can you hear me?

Speaker speaker_2: Okay. Yeah, it came again now. But first it went like and then it was gone. but I, I hear you fine now.

Speaker speaker_1: Okay. So, um, I was just saying the Ensure Plus and the Ensure Plus Enhanced do not cover preventative care like the Stay Healthy does.

Speaker speaker_2: Okay.

Speaker speaker_1: But they do provide coverage for, um, like if you were to be admitted to the hospital.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, if you have to go to the emergency room or a regular physician's office. Um, they do also come with prescription benefits. If it is a covered medication through Pharmacoville, it would be covered at \$10, \$20 or \$30.

Speaker speaker_2: Okay.

Speaker speaker_1: The only difference, uh, between the Ensure Plus is, and the Ensure Plus Enhanced, is the Enhanced pays a little bit more, um, specifically towards, like, hospitalization benefits.

Speaker speaker_2: I got you. I got you. But the, uh, and the other one, the first one, it's a little bit more on top of those, though, isn't it? It's slight above that, is that right?

Speaker speaker_1: Uh.

Speaker speaker_2: It has slightly more benefits than the Enhanced Plus. Is that correct?

Speaker speaker_1: Not, not really.

Speaker speaker_2: Okay.

Speaker speaker_1: So again, the Stay Healthy MEC TeleRx just covers your-

Speaker speaker_2: Huh.

Speaker speaker_1: ... preventative healthcare. So-

Speaker speaker_2: I got you.

Speaker speaker_1: ... like your year, your yearly physicals, vaccinations and preventative screenings.

Speaker speaker_2: I got you.

Speaker speaker_1: But it does also come with the virtual urgent care and the FreeRx subscription.

Speaker speaker_2: Okay. Okay. So then the Enhanced... So then the Enhanced Plus is what I want for myself and my wife then.

Speaker speaker_1: Okay. So you want the Ensure Plus Enhanced for employee plus spouse?

Speaker speaker_2: Mm-hmm. And a vision and, and the, the short-term, um, insurance, that's just for me. And then the vision and dental, that's for my entire... Myself and my daughters. My wife, m- my entire family, for the ins- the vision and the dental.

Speaker speaker_1: Okay. So I have the Ensure Plus Enhanced for employee plus spouse.

Speaker speaker_2: Yeah.

Speaker speaker_1: The dental and vision for employee plus family.

Speaker speaker_2: Yep.

Speaker speaker_1: The, uh, short-term disability and the term life for employee only.

Speaker speaker_2: That's correct.

Speaker speaker_1: Okay. So, it looks like it would come out to a total of \$70.34 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: And then, let me get everybody listed. What is your, um, spouse's name?

Speaker speaker_2: Jackie. J-A-C-K-I-E H-I-T-E.

Speaker speaker_1: Date of birth?

Speaker speaker_2: 12/30/60. 12/20. It's gonna be 12/29/60, excuse me.

Speaker speaker_1: And then full social.

Speaker speaker_2: Oh, Lord. Uh, can I call you back with that? I can... Well, you know what? She might be able to do it too. Let me see if I can get her here. Do you mind holding just a second, please?

Speaker speaker_1: Sure.

Speaker speaker_2: Okay. Let me see if I can get her.

Speaker speaker_1: Okay.

Speaker speaker_2: Hey, are you still there?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. You ready?

Speaker speaker_1: Yeah. Uh-huh.

Speaker speaker_2: Um, 426-17-1137.

Speaker speaker_1: All right. And then, uh, we're adding two children?

Speaker speaker_2: Mm-hmm. That's right.

Speaker speaker_1: Okay.

Speaker speaker_2: This would be for enhanced. This would be for enhanced.

Speaker speaker_1: Right.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, okay. Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah, so the dental and the vision, just to make sure I'm understanding you... Are you just wanting that for employee plus children, or are you wanting that for employee, spouse and children?

Speaker speaker_2: For the whole... Yeah, for the whole family. Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: What's the first child's name?

Speaker speaker_2: Kayli, K-A-Y-L-I H-I-T-E.

Speaker speaker_1: Date of birth?

Speaker speaker_2: Um, 9/18/03.

Speaker speaker_1: And then full social?

Speaker speaker_2: 425-95-3324.

Speaker speaker_1: The last four was 3323?

Speaker speaker_2: 3322.

Speaker speaker_1: Okay, so 3322?

Speaker speaker_2: Yep. Mm-hmm.

Speaker speaker_1: And the next child's name?

Speaker speaker_2: Kelsi. K-E-L-S-I-I. Mm-hmm.

Speaker speaker_1: Date of birth?

Speaker speaker_2: 8/18/2004.

Speaker speaker_1: And then full social.

Speaker speaker_2: 587-95-1857.

Speaker speaker_1: All right. And then for the term life benefit, um, who did you want to name as the beneficiary?

Speaker speaker_2: Uh, we can... You can put Jackie. We can put Jackie. Yeah.

Speaker speaker_1: Okay. All right. So, it will, um, take about one to two weeks for the enrollment-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to be processed through payroll.

Speaker speaker_2: Okay.

Speaker speaker_1: Once you see, um, the first deduction being made out of your check, coverage will start the following Monday.

Speaker speaker_2: Okay.

Speaker speaker_1: And then, um, once the coverage is active, that's when all the policy information and ID cards are being made. Um, so it tip- typically takes about 7 to 10 business days to get those once the coverage is active. Uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the medical will kind of be emailed to you. The dental and the vision are mailed.

Speaker speaker_2: Sounds good. Sounds good.

Speaker speaker_1: Uh, was there, was there anything else you might need help with?

Speaker speaker_2: No. That was it, man. That was easy. I want... I want all of them that easy.

Speaker speaker_1: Yes, sir. Well, you are good to go on my end, and I hope you have-