

Transcript: VICTORIA

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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? Yes, hello Victoria. My name is Ijaz Ahmed, and I've been an employee of Oxford for about, uh, I don't know, more than one and a half year now. Um, and I was just communicating with somebody in the admin with regards to open enrollment for, uh, benefits for medical, dental, vision for me and my wife. And they told me that I should call you at this number, because, um, right now they don't have the information for the URL to go and for me to do this online. Okay. Uh, let me pull up your file. What's the name of the agency you said you're with? It's called Oxford, O-X-F-O-R-D International. And the last four of your Social Security number? 5881... 5871. Okay. And your first and last name? It is Ijaz Ahmed. And do you mind verifying your address and date of birth? Uh, yes, please. Yes, I will... Uh, 3315 Berkshire Lane in Richardson, Texas. Uh, ZIP code is 75080... uh, A- 8875082. And my date of birth is, uh, 3-5, uh, '63. Okay, phone number is 972-814-7833? Correct. Email is just gonna be first name dot last name @tx.rr.com? Correct. Okay. Do you know exactly what you're wanting to enroll into? No, not yet. This evening I'm gonna sit down with my wife. I do have this PDF that they sent me just moments ago. Mm-hmm. Um, it's called 2025 Consultant Benefits. Um, it lists out, lists out like the BIC medical, BIC dental, vision, short-term disability, life insurance, right? Um, and I just needed to know beforehand what do we need to do on our side before I call, um, you, and, uh, set this up or... yeah, that's it. I don't know the process. I mean, what is entailed here? Will I just have to make a phone call to you again tomorrow and just say that I, you know, we would like... for example, there is the Insure Plus Enhanced Plan for me and my wife, and dental and vision and so on, and you will add it to the, the, the policy and we'll be on the policy? How does this work? Yeah, so once... it's as simple as knowing what you want to enroll into and just call us back, and then we get you enrolled. Um... Oh, okay. We will need your spouse's name, date of birth and full Social Security number. Okay. But really, whenever you know exactly what you want to enroll into, just call us back from there. Okay, so her name, I do know her name. Um, date of birth, I better know that, and her Social Security number. Okay. Um, and then just call you and you will add us to the policy, right? Um, I was also told that the open enrollment starts today, right? And, and- Yes. ... um, what's the end date you said? Uh... The last day for open enrollment is on the 12th. Oh, on the 12th? If I'm right. It is- Not on the 12th, on the 19th, the 19th is the last day. Oh. Okay, because she said to me that somebody from, uh, a consultant care specialist from Oxford, from our company, "Open enrollment will run today, 12/2, until 12/18." Okay, but it's until 19, okay. Uh, so yeah, there, there's plenty of time to do this. So that's all we need, that's all I need to do, and then, uh, that amount, money will be deducted from my next, uh, pay stub automatically, and we'll probably receive some cards for our, uh, basically, uh, benefits that we can show to the care provider and all that,

right, in the mail? Yeah. So, you were correct, it ac- the open enrollment actually ends on the 18th of December, um- Oh yeah, 18th, 18th, okay. ... on that. Yeah. Um, but as far as when you get enrolled, um, it can take about one to two weeks for that enrollment to be processed through payroll, so you probably won't see your first payroll deduction until two weeks after enrolling. Um, the coverage will start the following Monday. Okay. And then ID cards are made and sent to you within seven to 10 business days of the coverage being active. Okay, so let me... hang on. My wife normally does this, so I have... let me make some notes. So coverage will start following Monday, and then the ID cards, we should expect to see them... when did you say that? Yeah, so the coverage will start the following Monday of your first payroll deduction. ID cards are made and sent to you within seven to 10 business days of the coverage being active. Okay, but the, uh, first payroll deduction will only happen two weeks after I enroll, right? Yes, it could take up to two weeks after you enroll for that first deduction to be made. Okay. Okay, I'm enrolling. Um, okay and then, uh, so for example, for me and my wife, I'm just looking at the plan here, there is the Ensure Plus Enhanced, which is, I think, um... I'm just looking at the premium, and from the premium it's that probably is the best plan, right, offered by Oxford, um, compared to there is Insure Plus Basic, and then there is the Stay Healthy MEC? So, eh, I can't say whether it's the best plan or not, because they all vary in their own way. The Stay Healthy MEC TeleRx just covers preventative healthcare. Okay. Um, so things like yearly physicals, vaccinations, and preventative screenings. And it covers that at 100% as long as you stay in network, but again, it's only gonna cover your preventative services. Whereas the Insure Plus and the Insure Plus Enhanced are our hospital indemnity plans, so neither one of these will cover preventative like the Stay Healthy does. They provide coverage for things like if you're, you know, to be admitted to the hospital, if you have to go to the emergency room, or if you just have to go to a regular physician's office. That- That's how it will be covered? The only- Oh, will it... That will be covered? Yes, that's what the Insure Plus and the Insure Plus Enhanced cover. They're for non-preventative. Um, the only difference between the Insure Plus and the Insure Plus Enhanced is the Enhanced pays a little bit more towards hospitalization than the Plus does. I see. But neither- So- ... of the Insure Plus plans will cover preventative like the Stay Healthy does. Okay. So for example, if I, you know, I go to my, uh, PCP, uh, once a year to get, um, blood work done and just get a, a basically, uh, overall check, so what you're saying is the Insure Plus series will not cover that? So, Insure, the Insure Plus plans do not cover your preventative visits. Okay. So if it's like a yearly physical, uh, vaccination, or preventative screening that you're having done, then no, it will not be covered under the Insure Plus plans. Oh, okay. Oh, wow, what a bummer. Uh, so that's, um, hm, it's interesting. Um, there is no plan that covers both, uh, I guess, um, could I- No, if you want coverage on both ends, unfortunately, you will have to get the Stay Healthy with one of the Insure Plus plans. Oh, you can do that? That's the only way. Yeah, you can do that, but that's the only way you would have coverage on both ends. Okay, but I do have an option to select both, right? And then pay the premiums for both of them? Yes, you would just add the cost of the two plans together. Okay, okay. At least the option is there. Yeah, because preventative is... I mean, I'm 61 years old and, you know, I need to go and, um, I have a cancer specialist also that I need to visit once a year, once in six months rather, so I would need that. Okay, so I can, I can select preventative care. Uh, I mean, the MEC, which is Stay Healthy and maybe i- Insure Plus Enhanced together, right? Yes, sir. Okay. So then my premium would be, like, for me and my spouse, I think it's, like, 182.74 and then add to that

85.71. So per month. Okay. And then I add to that the, uh, vision and, uh, dental plans. Yes, they would be at a separate charge. Okay. So this sounds very, uh, pretty straightforward. Um, I'll have to just, uh, call you guys back again and then, uh, enroll on, uh, in this plan itself, okay? So Victoria, thank you very much for your help. Uh, will I talk to you next time I call or somebody else, m- maybe- Um, it really just depends on our availability, so anyone who answers will be able to help you. Okay, okay, that sounds good. Well, thank you very much for your help. I appreciate it. Yes, sir. You have a wonderful day. Okay. You do, too. Thank you.

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: Yes, hello Victoria. My name is Ijaz Ahmed, and I've been an employee of Oxford for about, uh, I don't know, more than one and a half year now. Um, and I was just communicating with somebody in the admin with regards to open enrollment for, uh, benefits for medical, dental, vision for me and my wife. And they told me that I should call you at this number, because, um, right now they don't have the information for the URL to go and for me to do this online.

Speaker speaker_1: Okay. Uh, let me pull up your file. What's the name of the agency you said you're with?

Speaker speaker_2: It's called Oxford, O-X-F-O-R-D International.

Speaker speaker_1: And the last four of your Social Security number?

Speaker speaker_2: 5881... 5871.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_2: It is Ijaz Ahmed.

Speaker speaker_1: And do you mind verifying your address and date of birth?

Speaker speaker_2: Uh, yes, please. Yes, I will... Uh, 3315 Berkshire Lane in Richardson, Texas. Uh, ZIP code is 75080... uh, A- 8875082. And my date of birth is, uh, 3-5, uh, '63.

Speaker speaker_1: Okay, phone number is 972-814-7833?

Speaker speaker_2: Correct.

Speaker speaker_1: Email is just gonna be first name dot last name @tx.rr.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Do you know exactly what you're wanting to enroll into?

Speaker speaker_2: No, not yet. This evening I'm gonna sit down with my wife. I do have this PDF that they sent me just moments ago.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, it's called 2025 Consultant Benefits. Um, it lists out, lists out like the BIC medical, BIC dental, vision, short-term disability, life insurance, right? Um, and I just needed to know beforehand what do we need to do on our side before I call, um, you, and, uh, set this up or... yeah, that's it. I don't know the process. I mean, what is entailed here? Will I just have to make a phone call to you again tomorrow and just say that I, you know, we would like... for example, there is the Insure Plus Enhanced Plan for me and my wife, and dental and vision and so on, and you will add it to the, the, the policy and we'll be on the policy? How does this work?

Speaker speaker_1: Yeah, so once... it's as simple as knowing what you want to enroll into and just call us back, and then we get you enrolled. Um...

Speaker speaker_2: Oh, okay.

Speaker speaker_1: We will need your spouse's name, date of birth and full Social Security number.

Speaker speaker_2: Okay.

Speaker speaker_1: But really, whenever you know exactly what you want to enroll into, just call us back from there.

Speaker speaker_2: Okay, so her name, I do know her name. Um, date of birth, I better know that, and her Social Security number. Okay. Um, and then just call you and you will add us to the policy, right? Um, I was also told that the open enrollment starts today, right? And, and-

Speaker speaker_1: Yes.

Speaker speaker_2: ... um, what's the end date you said? Uh...

Speaker speaker_1: The last day for open enrollment is on the 12th.

Speaker speaker_2: Oh, on the 12th?

Speaker speaker_1: If I'm right.

Speaker speaker_2: It is-

Speaker speaker_1: Not on the 12th, on the 19th, the 19th is the last day.

Speaker speaker_2: Oh. Okay, because she said to me that somebody from, uh, a consultant care specialist from Oxford, from our company, "Open enrollment will run today, 12/2, until 12/18." Okay, but it's until 19, okay. Uh, so yeah, there, there's plenty of time to do this. So that's all we need, that's all I need to do, and then, uh, that amount, money will be deducted from my next, uh, pay stub automatically, and we'll probably receive some cards for our, uh, basically, uh, benefits that we can show to the care provider and all that, right, in the mail?

Speaker speaker_1: Yeah. So, you were correct, it ac- the open enrollment actually ends on the 18th of December, um-

Speaker speaker_2: Oh yeah, 18th, 18th, okay.

Speaker speaker_1: ... on that. Yeah. Um, but as far as when you get enrolled, um, it can take about one to two weeks for that enrollment to be processed through payroll, so you probably won't see your first payroll deduction until two weeks after enrolling. Um, the coverage will start the following Monday.

Speaker speaker_2: Okay.

Speaker speaker_1: And then ID cards are made and sent to you within seven to 10 business days of the coverage being active.

Speaker speaker_2: Okay, so let me... hang on. My wife normally does this, so I have... let me make some notes. So coverage will start following Monday, and then the ID cards, we should expect to see them... when did you say that?

Speaker speaker_1: Yeah, so the coverage will start the following Monday of your first payroll deduction. ID cards are made and sent to you within seven to 10 business days of the coverage being active.

Speaker speaker_2: Okay, but the, uh, first payroll deduction will only happen two weeks after I enroll, right?

Speaker speaker_1: Yes, it could take up to two weeks after you enroll for that first deduction to be made.

Speaker speaker_2: Okay. Okay, I'm enrolling. Um, okay and then, uh, so for example, for me and my wife, I'm just looking at the plan here, there is the Ensure Plus Enhanced, which is, I think, um... I'm just looking at the premium, and from the premium it's that probably is the best plan, right, offered by Oxford, um, compared to there is Insure Plus Basic, and then there is the Stay Healthy MEC?

Speaker speaker_1: So, eh, I can't say whether it's the best plan or not, because they all vary in their own way. The Stay Healthy MEC TeleRx just covers preventative healthcare.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so things like yearly physicals, vaccinations, and preventative screenings. And it covers that at 100% as long as you stay in network, but again, it's only gonna cover your preventative services. Whereas the Insure Plus and the Insure Plus Enhanced are our hospital indemnity plans, so neither one of these will cover preventative like the Stay Healthy does. They provide coverage for things like if you're, you know, to be admitted to the hospital, if you have to go to the emergency room, or if you just have to go to a regular physician's office. That-

Speaker speaker_2: That's how it will be covered?

Speaker speaker_1: The only-

Speaker speaker_2: Oh, will it... That will be covered?

Speaker speaker_1: Yes, that's what the Insure Plus and the Insure Plus Enhanced cover. They're for non-preventative. Um, the only difference between the Insure Plus and the Insure Plus Enhanced is the Enhanced pays a little bit more towards hospitalization than the Plus does.

Speaker speaker_2: I see.

Speaker speaker_1: But neither-

Speaker speaker_2: So-

Speaker speaker_1: ... of the Insure Plus plans will cover preventative like the Stay Healthy does.

Speaker speaker_2: Okay. So for example, if I, you know, I go to my, uh, PCP, uh, once a year to get, um, blood work done and just get a, a basically, uh, overall check, so what you're saying is the Insure Plus series will not cover that?

Speaker speaker_1: So, Insure, the Insure Plus plans do not cover your preventative visits.

Speaker speaker_2: Okay.

Speaker speaker_1: So if it's like a yearly physical, uh, vaccination, or preventative screening that you're having done, then no, it will not be covered under the Insure Plus plans.

Speaker speaker_2: Oh, okay. Oh, wow, what a bummer. Uh, so that's, um, hm, it's interesting. Um, there is no plan that covers both, uh, I guess, um, could I-

Speaker speaker_1: No, if you want coverage on both ends, unfortunately, you will have to get the Stay Healthy with one of the Insure Plus plans.

Speaker speaker_2: Oh, you can do that?

Speaker speaker_1: That's the only way. Yeah, you can do that, but that's the only way you would have coverage on both ends.

Speaker speaker_2: Okay, but I do have an option to select both, right? And then pay the premiums for both of them?

Speaker speaker_1: Yes, you would just add the cost of the two plans together.

Speaker speaker_2: Okay, okay. At least the option is there. Yeah, because preventative is... I mean, I'm 61 years old and, you know, I need to go and, um, I have a cancer specialist also that I need to visit once a year, once in six months rather, so I would need that. Okay, so I can, I can select preventative care. Uh, I mean, the MEC, which is Stay Healthy and maybe i- Insure Plus Enhanced together, right?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. So then my premium would be, like, for me and my spouse, I think it's, like, 182.74 and then add to that 85.71. So per month. Okay. And then I add to that the,

uh, vision and, uh, dental plans.

Speaker speaker_1: Yes, they would be at a separate charge.

Speaker speaker_2: Okay. So this sounds very, uh, pretty straightforward. Um, I'll have to just, uh, call you guys back again and then, uh, enroll on, uh, in this plan itself, okay? So Victoria, thank you very much for your help. Uh, will I talk to you next time I call or somebody else, m- maybe-

Speaker speaker_1: Um, it really just depends on our availability, so anyone who answers will be able to help you.

Speaker speaker_2: Okay, okay, that sounds good. Well, thank you very much for your help. I appreciate it.

Speaker speaker_1: Yes, sir. You have a wonderful day.

Speaker speaker_2: Okay. You do, too.

Speaker speaker_1: Thank you.