

Transcript: VICTORIA

Taylor-6449158555648000-5859082259873792

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? Hi. I'm calling to enroll in, uh, to enroll for health insurance plan from, uh, Oxford. Okay. Um, what's the last four of your social? Uh, 6310. And your first and last name? It's Gabriela Todorova. Okay. Do you mind verifying your address and date of birth? Yeah, absolutely. 700 Eastland Towne Way, Norwood, Massachusetts 0262, Apartment 104. And my date of birth is January 11th, 1994. Phone number 857-266-0386? Yes, that's right. And then email is lastname.thirs-, uh, I'm sorry, lastname.firstname3@gmail.com? Yes, that's correct. Yeah. Okay. Just give me one second. Do you know what you're wanting to enroll into? Um, yeah. So I would like to do the, um, most inclusive one of the three. I forgot the exact name. Um, and I also wanna do, like, uh, all the supplementary, like dental, vision. Uh, I think there was something else too. I have to double check, but, uh, yeah. Okay, so as far as medical is concerned, there's the Stay Healthy MEC TeleRx, which just covers your preventative care. Mm-hmm. Mm-hmm. And then you, we have the, um, hospital, Hospital Indemnity Plan, the EnsurePlus and then the EnsurePlus Enhanced. Mm-hmm. Um, so which one is the one that covers the most things? So we don't necessarily have a plan that covers the most. The way that it works is the Stay Healthy TeleRx. Mm-hmm. Um, that plan is specifically designed for your preventative healthcare, so things like your- Oh. ... physicals, vaccinations and preventative screenings. Uh-huh. And that includes medications too, right? Only preventative medications that I know of. Now you do also get a subscription to FreeRx- Mm-hmm. ... which is a prescription plan. And if it's one of the covered medications that FreeRx, uh, covers, to my knowledge- Yeah, it is. Yeah, it is. It, it, two of them, yeah. Let me actually double check on that. Give me one second. Yeah. Thank you. Fourth floor. Going down. Going back to 401. I'm just double checking on something. Yeah, no problem. Ma'am, do you mind if I put you on a brief hold for just one moment? No, that's fine. Okay, thank you. Thank you. Alrighty, thank you so much for holding. So the Stay Healthy MEC TeleRx does come with a, uh, subscription to the FreeRx plan. I just wanted to confirm that. Mm-hmm. Um, so basically it is one of the covered medications through FreeRx. To my knowledge it would be free. Mm-hmm. And so like what if I need some, any specialty visits? I will assume that's not... Like if I need to see a specialist for example, is... That's not... Right. Which plan will cover that? Um, for that I'm not too sure. Um, so the information that I have here, the Stay Healthy MEC TeleRx I know for sure is only gonna cover preventative services. Mm-hmm. Now the Ensure Plus and the Ensure Plus Enhanced- Yeah. Yeah. ... do have coverage for physician office visits but it doesn't specify whether that's like specialty or primary care. Mm-hmm. So something like that you'll have to verify with the actual insurance carrier. Oh. I see. And who's the actual insurance carrier? Um, so if you go with the Ensure Plus or the Ensure Plus Enhanced it would be through American

Public Life. Okay. Um, and like I would assume those office visits, that would also include like urgent care visits, right? So the Ensure Plus and the Ensure Plus Enhanced cover things like if you were to be admitted to the hospital, if you have to go to the emergency room or a regular physician's office. They just don't cover the preventative services like the Stay Healthy does. Oh. So there isn't a single one that covers all? Yeah. We don't have a plan that covers those unfortunately. Now you can get the Stay Healthy with one of the Ensure Plus plans if you want coverage on both ends. Oh, I can get like two plans? Yes. You can get the Stay Healthy along with one of the Ensure Plus plans. Mm-hmm. You would just have the cost of both plans together. I see. And how much would that be monthly? Um, are you just wanting it for yourself? Yeah. Okay. And then, um, do you know if you would rather have the Ensure Plus or the Ensure Plus Enhanced? Um, I think I would like the enhanced. Okay. So if you do the Stay Healthy with the Ensure Plus Enhanced for employee only it would be a total of \$41.28 a week. Okay. Um, yeah let's just do that. Okay. Um, and I know you mentioned some of the additional add-ons. Were you wanting to do the dental, short-term disability, term life and vision? Um, so just dental and vision. Just dental and vision? Okay. So with adding on dental and vision it brings up your weekly deduction to \$47.07. Mm-hmm. Um, yeah that's okay. Okay. I will go ahead and put in the request to have you enrolled into that. Uh, so from here it can take about one to two weeks for the enrollment to be processed through payroll. Once you see that first payroll deduction being made out of your check coverage will start the following Monday. And- Oh, okay. ... once the coverage is active the ID card's made and sent to you within seven to ten business days. I see. Um, and if I ever change my mind about it is it possible to just cancel or how does that work? Yeah. So you can cancel at any time. Um, now if you're wanting to like upgrade the plans you would have to make sure that you're eligible to do so either still within your personal open enrollment period which is 30 days from the date of your first check or within the company's open enrollment period. I see. Um, and if I wanted to make sure, you know, to just kind of check, um, in more detail what's covered, uh, how can I, um, reach those specific... Did you say, um, it's a separate, uh, insurance company? Yeah. So like you're- Like- ... wanting to get more information on the specific coverage details? Yeah. Yeah. Okay. So, um, I can give you a couple phone numbers to call. Um, currently since you don't have an active policy with them- Yeah. ... at the moment. Okay. So for the Ensure Plus plan and the dental, any questions about those you would reach out to either Alicia or Sandra. Uh, is there any way you could email me that? Um, yeah. I, I can put together an email for you. Great. Thank you so much. Okay. So yeah, I will, uh, enroll for those two plans and then, uh, yeah if you can send me some additional, uh, contacts that would be great. Okay. So just to confirm, I did enroll you into the Ensure Plus Enhanced, dental, vision and the MEC TeleRx for employee only. Stands for Stay Healthy, right? Yes, ma'am. That's what the MEC TeleRx is. It's also known as- Oh, okay. ... Stay Healthy. Yeah. Okay. So I got the MEC TeleRx, Ensure Plus Enhanced, dental and vision for employee only and the total comes out to \$47.07 a week. Okay. Sounds great. Okay. Thank you so much. You're welcome. You have a wonderful day. Thank you. You too. Bye-bye. Bye-bye.

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: Hi. I'm calling to enroll in, uh, to enroll for health insurance plan from, uh, Oxford.

Speaker speaker_1: Okay. Um, what's the last four of your social?

Speaker speaker_2: Uh, 6310.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: It's Gabriela Todorova.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: Yeah, absolutely. 700 Eastland Towne Way, Norwood, Massachusetts 0262, Apartment 104. And my date of birth is January 11th, 1994.

Speaker speaker_1: Phone number 857-266-0386?

Speaker speaker_2: Yes, that's right.

Speaker speaker_1: And then email is lastname.thirs-, uh, I'm sorry, lastname.firstname3@gmail.com?

Speaker speaker_2: Yes, that's correct. Yeah.

Speaker speaker_1: Okay. Just give me one second. Do you know what you're wanting to enroll into?

Speaker speaker_2: Um, yeah. So I would like to do the, um, most inclusive one of the three. I forgot the exact name. Um, and I also wanna do, like, uh, all the supplementary, like dental, vision. Uh, I think there was something else too. I have to double check, but, uh, yeah.

Speaker speaker_1: Okay, so as far as medical is concerned, there's the Stay Healthy MEC TeleRx, which just covers your preventative care.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: And then you, we have the, um, hospital, Hospital Indemnity Plan, the EnsurePlus and then the EnsurePlus Enhanced.

Speaker speaker_2: Mm-hmm. Um, so which one is the one that covers the most things?

Speaker speaker_1: So we don't necessarily have a plan that covers the most. The way that it works is the Stay Healthy TeleRx.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, that plan is specifically designed for your preventative healthcare, so things like your-

Speaker speaker_2: Oh.

Speaker speaker_1: ... physicals, vaccinations and preventative screenings.

Speaker speaker_2: Uh-huh. And that includes medications too, right?

Speaker speaker_1: Only preventative medications that I know of. Now you do also get a subscription to FreeRx-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... which is a prescription plan. And if it's one of the covered medications that FreeRx, uh, covers, to my knowledge-

Speaker speaker_2: Yeah, it is. Yeah, it is. It, it, two of them, yeah.

Speaker speaker_1: Let me actually double check on that. Give me one second.

Speaker speaker_2: Yeah. Thank you.

Speaker speaker_3: Fourth floor. Going down.

Speaker speaker_4: Going back to 401.

Speaker speaker_1: I'm just double checking on something.

Speaker speaker_2: Yeah, no problem.

Speaker speaker_1: Ma'am, do you mind if I put you on a brief hold for just one moment?

Speaker speaker_2: No, that's fine.

Speaker speaker_1: Okay, thank you.

Speaker speaker_2: Thank you.

Speaker speaker_1: Alrighty, thank you so much for holding. So the Stay Healthy MEC TeleRx does come with a, uh, subscription to the FreeRx plan. I just wanted to confirm that.

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: Um, so basically it is one of the covered medications through FreeRx. To my knowledge it would be free.

Speaker speaker_5: Mm-hmm. And so like what if I need some, any specialty visits? I will assume that's not... Like if I need to see a specialist for example, is... That's not...

Speaker speaker_1: Right.

Speaker speaker_5: Which plan will cover that?

Speaker speaker_1: Um, for that I'm not too sure. Um, so the information that I have here, the Stay Healthy MEC TeleRx I know for sure is only gonna cover preventative services.

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: Now the Ensure Plus and the Ensure Plus Enhanced-

Speaker speaker_5: Yeah. Yeah.

Speaker speaker_1: ... do have coverage for physician office visits but it doesn't specify whether that's like specialty or primary care.

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: So something like that you'll have to verify with the actual insurance carrier.

Speaker speaker_5: Oh. I see. And who's the actual insurance carrier?

Speaker speaker_1: Um, so if you go with the Ensure Plus or the Ensure Plus Enhanced it would be through American Public Life.

Speaker speaker_5: Okay. Um, and like I would assume those office visits, that would also include like urgent care visits, right?

Speaker speaker_1: So the Ensure Plus and the Ensure Plus Enhanced cover things like if you were to be admitted to the hospital, if you have to go to the emergency room or a regular physician's office. They just don't cover the preventative services like the Stay Healthy does.

Speaker speaker_5: Oh. So there isn't a single one that covers all?

Speaker speaker_1: Yeah. We don't have a plan that covers those unfortunately. Now you can get the Stay Healthy with one of the Ensure Plus plans if you want coverage on both ends.

Speaker speaker_5: Oh, I can get like two plans?

Speaker speaker_1: Yes. You can get the Stay Healthy along with one of the Ensure Plus plans.

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: You would just have the cost of both plans together.

Speaker speaker_5: I see. And how much would that be monthly?

Speaker speaker_1: Um, are you just wanting it for yourself?

Speaker speaker_5: Yeah.

Speaker speaker_1: Okay. And then, um, do you know if you would rather have the Ensure Plus or the Ensure Plus Enhanced?

Speaker speaker_5: Um, I think I would like the enhanced.

Speaker speaker_1: Okay. So if you do the Stay Healthy with the Ensure Plus Enhanced for employee only it would be a total of \$41.28 a week.

Speaker speaker_5: Okay. Um, yeah let's just do that.

Speaker speaker_1: Okay. Um, and I know you mentioned some of the additional add-ons. Were you wanting to do the dental, short-term disability, term life and vision?

Speaker speaker_5: Um, so just dental and vision.

Speaker speaker_1: Just dental and vision? Okay. So with adding on dental and vision it brings up your weekly deduction to \$47.07.

Speaker speaker_5: Mm-hmm. Um, yeah that's okay.

Speaker speaker_1: Okay. I will go ahead and put in the request to have you enrolled into that. Uh, so from here it can take about one to two weeks for the enrollment to be processed through payroll. Once you see that first payroll deduction being made out of your check coverage will start the following Monday. And-

Speaker speaker_5: Oh, okay.

Speaker speaker_1: ... once the coverage is active the ID card's made and sent to you within seven to ten business days.

Speaker speaker_5: I see. Um, and if I ever change my mind about it is it possible to just cancel or how does that work?

Speaker speaker_1: Yeah. So you can cancel at any time. Um, now if you're wanting to like upgrade the plans you would have to make sure that you're eligible to do so either still within your personal open enrollment period which is 30 days from the date of your first check or within the company's open enrollment period.

Speaker speaker_5: I see. Um, and if I wanted to make sure, you know, to just kind of check, um, in more detail what's covered, uh, how can I, um, reach those specific... Did you say, um, it's a separate, uh, insurance company?

Speaker speaker_1: Yeah. So like you're-

Speaker speaker_5: Like-

Speaker speaker_1: ... wanting to get more information on the specific coverage details?

Speaker speaker_5: Yeah. Yeah.

Speaker speaker_1: Okay. So, um, I can give you a couple phone numbers to call. Um, currently since you don't have an active policy with them-

Speaker speaker_5: Yeah.

Speaker speaker_1: ... at the moment.

Speaker speaker_5: Okay.

Speaker speaker_1: So for the Ensure Plus plan and the dental, any questions about those you would reach out to either Alicia or Sandra.

Speaker speaker_5: Uh, is there any way you could email me that?

Speaker speaker_1: Um, yeah. I, I can put together an email for you.

Speaker speaker_5: Great. Thank you so much. Okay. So yeah, I will, uh, enroll for those two plans and then, uh, yeah if you can send me some additional, uh, contacts that would be great.

Speaker speaker_1: Okay. So just to confirm, I did enroll you into the Ensure Plus Enhanced, dental, vision and the MEC TeleRx for employee only.

Speaker speaker_5: Stands for Stay Healthy, right?

Speaker speaker_1: Yes, ma'am. That's what the MEC TeleRx is. It's also known as-

Speaker speaker_5: Oh, okay.

Speaker speaker_1: ... Stay Healthy. Yeah.

Speaker speaker_5: Okay.

Speaker speaker_1: So I got the MEC TeleRx, Ensure Plus Enhanced, dental and vision for employee only and the total comes out to \$47.07 a week.

Speaker speaker_5: Okay. Sounds great. Okay. Thank you so much.

Speaker speaker_1: You're welcome. You have a wonderful day.

Speaker speaker_5: Thank you. You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_5: Bye-bye.