

## Transcript: Estefania

**Acevedo-5340959652626432-4554019806298112**

### Full Transcript

... that seems complicated. Thank you for calling Benefits in a Cart. My name is Stephanie. How can I assist you? Hey, Stephanie. How you doing? Good. How about you? I'm doing fine. They just sent me something that's about the Crown Insurance. I mean... 'Cause I did the- Is it a tax? Yeah, yeah. Well, uh, most likely, it probably has to do within their healthcare benefits because we are- Yeah. ... the healthcare administrators for Crown Services. Did you just start working with them? Yeah, I di-... I did. Okay, so they are one of the staffing agencies that participate in auto-enrolling their new hires into one of the plans called the MEC Tele-RM. That plan is only a preventative plan, meaning it's only gonna cover things such as a physical, one vac- um, some vaccines, some STD and cancer screenings. But it doesn't cover no doctor visits for sick, no urgent care, no emergency room, no surgeries, none of that. So it's only a preventative plan that does require you stay within the network. Um, they offer that one, and they also offer other plans such as dental, vision, um, actual hospital indemnity plans, short-term disabilities. So it's only healthcare benefits that they offer. But if you did receive that message, it's to notify you that you're within your first 30 days of receiving your first check, which means that you are eligible to enroll into those benefits. And if you don't want to enroll, um, you do gotta keep in mind, since they do participate in auto-enrolling their new hires into that one plan, if you don't want to be enrolled, it is important that you call to opt out within those first 30 days receiving your first check so that you don't automatically get enrolled into the benefits. So if you don't want to enroll, if you want, I can go ahead and opt you out from the auto-enrollment. And if you do want to enroll, you do have that 30-day window between the time that you receive your first check to be eligible. Yeah, I already got my first check, and she was saying they take out too. So I- I- I- They do. Yeah, I don't even want that because it e- it's not covering anything here. Okay. So did you want me to go ahead and opt you out from the auto-enrollment? D- and you said you have other plans, right? Yeah, they also offer dental, vision, um, other medical plans. But the auto-enrollment would just opt you out from that particular plan that I just mentioned, which is the MEC Tele-RM. Oh, okay. Well, yeah, just opt me out for that one, and then, uh... Will you, uh, send me other- Yeah, I can send you information regarding the other plans that they offer as well as give you your deadline date if you do want to enroll. Because like I said, they do give you a deadline. Um, so if you want, I can provide that to you as well. But I'll go ahead and opt you out from their auto-enrollment. Okay, 'cause I know she said... I, I told her to go ahead and take out for the insurance, but that's... Is it this autofill stuff? Yeah. So if you don't call to opt out from the auto-enrollment, which is just for the preventative plan, they automatically enroll you into it, and then they start doing deductions from your paycheck for that plan, and then this week too. Oh. Yeah, I don't want that either. Okay. I just need the last four of your Socials so that I can get in your file to opt you out. 8650. And then, um, what's your first and last name? Antonio,

first name. Green, last name. Okay, give me one second. Oh. If you could please... Hmm. Okay, for security purposes, can you please verify your address and date of birth? 24 Guardian Drive, uh, East St. Louis, Illinois. Birthday, 5/3 of 1969. Okay, thank you. And then I have 730-231-6224 as your phone number. Yes. And then I don't have a email. Do you want to leave it without a email, or do you want me to provide one in your file? Uh, AG05031969@gmail.com. Okay, thank you. And then you stated that you wanted to opt out from the auto-enrollment. Yes, ma'am. Okay, and then if you did want to enroll into any of the other plans, it looks like your deadline date to do so would be May 25th, which is on a Friday. So if you do... Actually, give me one second. Yeah. May. April the 24th, Saturday. Okay, actually no, it would be the 23rd of May. Oh. That... If you did want to enroll into the benefits that they offer such as dental, vision, or any of the other plans, your last day to do so would be May 23rd. That would be the last day that you would have to actually be eligible to enroll into the benefits. And if you want, I can send you, um, the benefit guide to your email, which has all the plans that they offer with the deductions to those plans. You just gotta keep in mind that it is weekly deductions, okay? Okay. And then you said that was AG... Was it 205031969@gmail.com? No, it's 05031969. Uh-huh. It's actually my birthday. Oh, okay. Gotcha. So not the 2, just 05031969@gmail.com? Yes, ma'am. Okay. I'ma send that to your email right now. And then I don't know if you want to confirm that you received it just so that I'm sure that you got it. Um, give me one second. I'm about to send that over. Okay. I went ahead and emailed that benefit guide to you. I don't know if you wanna confirm that you got that. And then like I said just keep in mind if you do wanna enroll, your last day to do so would be May 23rd. Okay. I'm trying to wait to see if it's coming through. And it should come from info@benefitsinacard.com. If you don't see it, I would also check your spam and your junk. Actually, I don't see it. Hang on. Should check my spam? Yeah, your spam and your junk. And then it should come from info@benefitsinacard.com. Let me give you one second here. Uh... Check spam? What spam is it? It ain't spam. What's the item? Item, uh... Mm-hmm. That be Life? I'm sorry? This is Fidelity Life? That ain't it. No, no. No, it's gonna say info@benefitsinacard.com. It's gonna say, "Hello. Thank you for contacting Benefits in a Card. For your request, attached is a PDF file for your new benefits offer through your employer." Oh, okay. Benefits, uh... Wait a minute. It's gonna say benefit guide. Wait a minute. I think... Okay, benefit guide. I got it. Yeah. Mm-hmm. All right. So those are the other plans that they offer as well with the prices to those plans if you were to call and enroll before your deadline, and like I said, it is weekly deductions that they do from your paycheck directly to keep them active. So I ain't never gotta deduct nothing because I opted out of this one, right? Correct. You've been off that, opted out of the auto-enrollment so you won't be automatically enrolled into anything without your consent, but just in case you did wanna enroll with y- of course your permission, um, you would have 'til the 23rd of May to call in and actually do your enrollment. So you've been opted out from the auto-enrollment so... Okay. All right. Well, I hope you have a great day. Okay. You do the same. I appreciate you. Thank you.

## Conversation Format

Speaker speaker\_0: ... that seems complicated. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey, Stephanie. How you doing?

Speaker speaker\_0: Good. How about you?

Speaker speaker\_1: I'm doing fine. They just sent me something that's about the Crown Insurance. I mean... 'Cause I did the-

Speaker speaker\_0: Is it a tax?

Speaker speaker\_1: Yeah, yeah.

Speaker speaker\_0: Well, uh, most likely, it probably has to do within their healthcare benefits because we are-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... the healthcare administrators for Crown Services. Did you just start working with them?

Speaker speaker\_1: Yeah, I di-... I did.

Speaker speaker\_0: Okay, so they are one of the staffing agencies that participate in auto-enrolling their new hires into one of the plans called the MEC Tele-RM. That plan is only a preventative plan, meaning it's only gonna cover things such as a physical, one vac- um, some vaccines, some STD and cancer screenings. But it doesn't cover no doctor visits for sick, no urgent care, no emergency room, no surgeries, none of that. So it's only a preventative plan that does require you stay within the network. Um, they offer that one, and they also offer other plans such as dental, vision, um, actual hospital indemnity plans, short-term disabilities. So it's only healthcare benefits that they offer. But if you did receive that message, it's to notify you that you're within your first 30 days of receiving your first check, which means that you are eligible to enroll into those benefits. And if you don't want to enroll, um, you do gotta keep in mind, since they do participate in auto-enrolling their new hires into that one plan, if you don't want to be enrolled, it is important that you call to opt out within those first 30 days receiving your first check so that you don't automatically get enrolled into the benefits. So if you don't want to enroll, if you want, I can go ahead and opt you out from the auto-enrollment. And if you do want to enroll, you do have that 30-day window between the time that you receive your first check to be eligible.

Speaker speaker\_1: Yeah, I already got my first check, and she was saying they take out too. So I- I- I-

Speaker speaker\_0: They do.

Speaker speaker\_1: Yeah, I don't even want that because it e- it's not covering anything here.

Speaker speaker\_0: Okay. So did you want me to go ahead and opt you out from the auto-enrollment?

Speaker speaker\_1: D- and you said you have other plans, right?

Speaker speaker\_0: Yeah, they also offer dental, vision, um, other medical plans. But the auto-enrollment would just opt you out from that particular plan that I just mentioned, which is the MEC Tele-RM.

Speaker speaker\_1: Oh, okay. Well, yeah, just opt me out for that one, and then, uh... Will you, uh, send me other-

Speaker speaker\_0: Yeah, I can send you information regarding the other plans that they offer as well as give you your deadline date if you do want to enroll. Because like I said, they do give you a deadline. Um, so if you want, I can provide that to you as well. But I'll go ahead and opt you out from their auto-enrollment.

Speaker speaker\_1: Okay, 'cause I know she said... I, I told her to go ahead and take out for the insurance, but that's... Is it this autofill stuff?

Speaker speaker\_0: Yeah. So if you don't call to opt out from the auto-enrollment, which is just for the preventative plan, they automatically enroll you into it, and then they start doing deductions from your paycheck for that plan, and then this week too.

Speaker speaker\_1: Oh. Yeah, I don't want that either.

Speaker speaker\_0: Okay. I just need the last four of your Socials so that I can get in your file to opt you out.

Speaker speaker\_1: 8650.

Speaker speaker\_0: And then, um, what's your first and last name?

Speaker speaker\_1: Antonio, first name. Green, last name.

Speaker speaker\_0: Okay, give me one second.

Speaker speaker\_1: Oh.

Speaker speaker\_0: If you could please... Hmm. Okay, for security purposes, can you please verify your address and date of birth?

Speaker speaker\_1: 24 Guardian Drive, uh, East St. Louis, Illinois. Birthday, 5/3 of 1969.

Speaker speaker\_0: Okay, thank you. And then I have 730-231-6224 as your phone number.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then I don't have a email. Do you want to leave it without a email, or do you want me to provide one in your file?

Speaker speaker\_1: Uh, AG05031969@gmail.com.

Speaker speaker\_0: Okay, thank you. And then you stated that you wanted to opt out from the auto-enrollment.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay, and then if you did want to enroll into any of the other plans, it looks like your deadline date to do so would be May 25th, which is on a Friday. So if you do... Actually, give me one second. Yeah. May. April the 24th, Saturday. Okay, actually no, it would be the 23rd of May.

Speaker speaker\_1: Oh.

Speaker speaker\_0: That... If you did want to enroll into the benefits that they offer such as dental, vision, or any of the other plans, your last day to do so would be May 23rd. That would be the last day that you would have to actually be eligible to enroll into the benefits. And if you want, I can send you, um, the benefit guide to your email, which has all the plans that they offer with the deductions to those plans. You just gotta keep in mind that it is weekly deductions, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then you said that was AG... Was it 205031969@gmail.com?

Speaker speaker\_1: No, it's 05031969.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: It's actually my birthday.

Speaker speaker\_0: Oh, okay. Gotcha. So not the 2, just 05031969@gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. I'ma send that to your email right now. And then I don't know if you want to confirm that you received it just so that I'm sure that you got it. Um, give me one second. I'm about to send that over. Okay. I went ahead and emailed that benefit guide to you. I don't know if you wanna confirm that you got that. And then like I said just keep in mind if you do wanna enroll, your last day to do so would be May 23rd.

Speaker speaker\_2: Okay. I'm trying to wait to see if it's coming through.

Speaker speaker\_0: And it should come from info@benefitsinacard.com. If you don't see it, I would also check your spam and your junk.

Speaker speaker\_2: Actually, I don't see it. Hang on. Should check my spam?

Speaker speaker\_0: Yeah, your spam and your junk. And then it should come from info@benefitsinacard.com.

Speaker speaker\_2: Let me give you one second here. Uh... Check spam? What spam is it? It ain't spam. What's the item? Item, uh...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: That be Life?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_2: This is Fidelity Life? That ain't it. No, no.

Speaker speaker\_0: No, it's gonna say info@benefitsinacard.com. It's gonna say, "Hello. Thank you for contacting Benefits in a Card. For your request, attached is a PDF file for your new benefits offer through your employer."

Speaker speaker\_2: Oh, okay. Benefits, uh... Wait a minute.

Speaker speaker\_0: It's gonna say benefit guide.

Speaker speaker\_2: Wait a minute. I think... Okay, benefit guide. I got it. Yeah.

Speaker speaker\_0: Mm-hmm. All right. So those are the other plans that they offer as well with the prices to those plans if you were to call and enroll before your deadline, and like I said, it is weekly deductions that they do from your paycheck directly to keep them active.

Speaker speaker\_2: So I ain't never gotta deduct nothing because I opted out of this one, right?

Speaker speaker\_0: Correct. You've been off that, opted out of the auto-enrollment so you won't be automatically enrolled into anything without your consent, but just in case you did wanna enroll with y- of course your permission, um, you would have 'til the 23rd of May to call in and actually do your enrollment. So you've been opted out from the auto-enrollment so...

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. Well, I hope you have a great day.

Speaker speaker\_2: Okay. You do the same. I appreciate you.

Speaker speaker\_0: Thank you.