

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, how you doing, Miss Steph? Hey. Good. How can I help you? Good. Um, I ha- I work with Crown, uh, temporary, you know, uh, temp job service. Mm-hmm. And, um, I had got a text last week saying, "Congrats on your job with Crown. You'll be opted in to benefits within 30 days. Call BIC." And I'm assuming that you guys are BIC. Yes, sir. Okay, yeah. Okay. So we're the healthcare administrators for Crown Services. If you received that text, it's letting you know that you have 30 days from the day that you receive your first check to be auto-enrolled into a plan called the NEC TeleRx, which is only a preventative plan. It's only gonna cover things such as the physical, some vaccines, STD and cancer screening, but it only covers those preventative services, meaning it doesn't cover doctor visits that's sick, hospital visits if injured, urgent care, emergency room, nor surgery. It's only for preventative services. Um, they do give you 30 days to either enroll into that benefit or any other benefit or to opt out before they automatically start. Ah, okay. So we'll see. Cool, cool, cool. All right. Cool then. Did you want to opt out? Yeah, I was just wondering... Yeah, o- I'm a... 'Cause I was thinking maybe it was helpful for, uh, like you said, doctor visits, stuff like that, but that's not y'all's services? Uh, th- they do offer a- other plans as well. That's just the one that they auto-enroll you into. That's just one of the plans. Oh, okay. But they do offer other medical plans as well. Um, but for the auto-enrollment, if you didn't want to be enrolled into the preventative plan, you would have to opt out from it. Okay, yeah, let's just- They do offer other plans as well. Okay. Cool, cool. Let's opt out of that one, but if there's one that would cover me, I guess, by, you know, doctors visits, uh, dental... Yeah. Yeah, they, they offer other plans. Um, I would just have to opt you out from those, from the auto-enrollment. Um, and then I can- Yes, ma'am. You know what? I can also send you the benefit guide. This benefit guide has the list of the plans that they offer with the weekly deductions. Okay. Yeah, the... Yep. If you could send that over, yes, ma'am, so I could just look over it and decide, I guess, what's best. I just need the last four of your social. Okay. Uh, 8-9-0-0. Okay. And your first and last name? Jamal Frank. J-A-M-A-L F-R-A-N-K. Okay, thank you. And then for security purposes, can you verify the address that we have on file as well as the date of birth? Uh, 325 Donna Drive, Hoskinville, Kentucky, 42240. And my date of birth is June 15th, 1998. Thank you. 757-761-1605 is your phone number? Yes, ma'am. And then how about your email? The email would be, uh, J-A-Y L-I-K-E N-I-K-E @gmail.com. So that's JayLikeNike- Okay. @gmail.com. Thank you. And then, um, let me see when your last date of enroll is. I'll give you the exact deadline 'cause they only give you 30 days from the day that you receive your first check. So... So your last date to enroll is March 28th. Okay. Um, I'm gonna go ahead and email that to you. If you could please verify that you received it. It's gonna come from an email that says info@benefitsinacard.com, and then I'm getting ready to send that over right now.

Yes, ma'am. All right. Let me go back up here. Okay. I went ahead and emailed that to you. Um, do you mind confirming that you received it? Yes, ma'am. I'm up- I'm refreshing everything. It might take a second to come through. Okay. Yes, ma'am, I got it. Okay. Did you want me to explain any of the other plans to you? Uh, let me see, uh... I don't think we're 85. Oh, I can then click the PDF. Okay. Let me click that. Uh, I don't know. Well, I mean, it's pretty kind of simple. Okay. But I guess, I mean, what would you, what would you say, I guess, uh... So it looks like they offer four medical plans. Um, the one that says Stay Healthy MECPellaRx, that's that one that they automatically enroll you into. Um, it only covers your preventative visits, like I said. And then the other one that says NEC Enhanced, that one's the only plan out of the four that covers both areas, which would be your preventative, which would, what is the Stay Healthy covers, as well as your hospital indemnity. However, it requires you to stay with a network and it requires co-pays. Then for the VIPs...The standard and the VIP classes, those only cover your hospital indemnities. So there would only cover doctor visits, let's say hospital visits, injured, urgent care emergency room, but it doesn't cover your preventative services. So the only one that covers both areas is the MEC Enhanced. Um, the VIPs only cover the hospital side of it, but not the preventative. And then the Stay Healthy only covers preventative and not the hospital side of it. Um, the VIPs you don't have to stay within the network. They don't require a network. Um, however, like I said, they only cover your hospital indemnity services. Got you. Okay. Thank you, ma'am. Mm-hmm. But if you have any questions I can go over the plans, um, or like if you want to look at it by yourself, you can. And if you have questions, if you do decide to enroll, we can answer them as well. But for now, did you want me to opt you out from the auto enrollment? Yeah. Uh, yes, ma'am. Okay. Um, 'cause either way, like I said, you have till the 28th to enroll, um, into any of the benefits. You won't be automatically enrolled into anything that you don't want to anymore, but, um, if you do want to enroll, you do have to do it on, before the 28th just- Yes. ... to make sure that you're able- Okay. ... to. And if you don't want to enroll right now and want to enroll maybe later, you can also enroll within company open enrollment which for Creative Circle is held in December. Okay. Uh, I probably would just go over the regular plans and if there are... if it's okay to call this number back just 'cause I- Mm-hmm. ... had some more questions. Yeah. Yeah. That's fine. Just remember to do it before the deadline. Okay. Thank you so much, ma'am. Yeah, that's all. I was just trying to make sure- Okay. ... I'm signed a- up for. Gotcha. All right. Yeah, that's fine. I hope you have a great day. Yes, ma'am. You too, love. Have a good one. Thank you.

## Conversation Format

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

Speaker speaker\_1: Hey, how you doing, Miss Steph?

Speaker speaker\_0: Hey. Good. How can I help you?

Speaker speaker\_1: Good. Um, I ha- I work with Crown, uh, temporary, you know, uh, temp job service.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And, um, I had got a text last week saying, "Congrats on your job with Crown. You'll be opted in to benefits within 30 days. Call BIC." And I'm assuming that you guys are BIC.

Speaker speaker\_0: Yes, sir. Okay, yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So we're the healthcare administrators for Crown Services. If you received that text, it's letting you know that you have 30 days from the day that you receive your first check to be auto-enrolled into a plan called the NEC TeleRx, which is only a preventative plan. It's only gonna cover things such as the physical, some vaccines, STD and cancer screening, but it only covers those preventative services, meaning it doesn't cover doctor visits that's sick, hospital visits if injured, urgent care, emergency room, nor surgery. It's only for preventative services. Um, they do give you 30 days to either enroll into that benefit or any other benefit or to opt out before they automatically start.

Speaker speaker\_1: Ah, okay.

Speaker speaker\_0: So we'll see.

Speaker speaker\_1: Cool, cool, cool. All right. Cool then.

Speaker speaker\_0: Did you want to opt out?

Speaker speaker\_1: Yeah, I was just wondering... Yeah, o- I'm a... 'Cause I was thinking maybe it was helpful for, uh, like you said, doctor visits, stuff like that, but that's not y'all's services?

Speaker speaker\_0: Uh, th- they do offer a- other plans as well. That's just the one that they auto-enroll you into. That's just one of the plans.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: But they do offer other medical plans as well. Um, but for the auto-enrollment, if you didn't want to be enrolled into the preventative plan, you would have to opt out from it.

Speaker speaker\_1: Okay, yeah, let's just-

Speaker speaker\_0: They do offer other plans as well.

Speaker speaker\_1: Okay. Cool, cool. Let's opt out of that one, but if there's one that would cover me, I guess, by, you know, doctors visits, uh, dental...

Speaker speaker\_0: Yeah. Yeah, they, they offer other plans. Um, I would just have to opt you out from those, from the auto-enrollment. Um, and then I can-

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: You know what? I can also send you the benefit guide. This benefit guide has the list of the plans that they offer with the weekly deductions.

Speaker speaker\_1: Okay. Yeah, the... Yep. If you could send that over, yes, ma'am, so I could just look over it and decide, I guess, what's best.

Speaker speaker\_0: I just need the last four of your social.

Speaker speaker\_1: Okay. Uh, 8-9-0-0.

Speaker speaker\_0: Okay. And your first and last name?

Speaker speaker\_1: Jamal Frank. J-A-M-A-L F-R-A-N-K.

Speaker speaker\_0: Okay, thank you. And then for security purposes, can you verify the address that we have on file as well as the date of birth?

Speaker speaker\_1: Uh, 325 Donna Drive, Hoskinville, Kentucky, 42240. And my date of birth is June 15th, 1998.

Speaker speaker\_0: Thank you. 757-761-1605 is your phone number?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then how about your email?

Speaker speaker\_1: The email would be, uh, J-A-Y L-I-K-E N-I-K-E @gmail.com. So that's JayLikeNike-

Speaker speaker\_0: Okay.

Speaker speaker\_1: @gmail.com.

Speaker speaker\_0: Thank you. And then, um, let me see when your last date of enroll is. I'll give you the exact deadline 'cause they only give you 30 days from the day that you receive your first check. So... So your last date to enroll is March 28th.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, I'm gonna go ahead and email that to you. If you could please verify that you received it. It's gonna come from an email that says info@benefitsinacard.com, and then I'm getting ready to send that over right now.

Speaker speaker\_1: Yes, ma'am. All right. Let me go back up here.

Speaker speaker\_0: Okay. I went ahead and emailed that to you. Um, do you mind confirming that you received it?

Speaker speaker\_1: Yes, ma'am. I'm up- I'm refreshing everything. It might take a second to come through. Okay. Yes, ma'am, I got it.

Speaker speaker\_0: Okay. Did you want me to explain any of the other plans to you?

Speaker speaker\_1: Uh, let me see, uh... I don't think we're 85. Oh, I can then click the PDF. Okay. Let me click that. Uh, I don't know. Well, I mean, it's pretty kind of simple.

Speaker speaker\_0: Okay.

Speaker speaker\_1: But I guess, I mean, what would you, what would you say, I guess, uh...

Speaker speaker\_0: So it looks like they o- they offer four medical plans. Um, the one that says Stay Healthy MECPellaRx, that's that one that they automatically enroll you into. Um, it only covers your preventative visits, like I said. And then the other one that says NEC Enhanced, that one's the only plan out of the four that covers both areas, which would be your preventative, which would, what is the Stay Healthy covers, as well as your hospital indemnity. However, it requires you to stay with a network and it requires co-pays. Then for the VIPs...The standard and the VIP classes, those only cover your hospital indemnities. So there would only cover doctor visits, let's say hospital visits, injured, urgent care emergency room, but it doesn't cover your preventative services. So the only one that covers both areas is the MEC Enhanced. Um, the VIPs only cover the hospital side of it, but not the preventative. And then the Stay Healthy only covers preventative and not the hospital side of it. Um, the VIPs you don't have to stay within the network. They don't require a network. Um, however, like I said, they only cover your hospital indemnity services.

Speaker speaker\_2: Got you. Okay. Thank you, ma'am.

Speaker speaker\_0: Mm-hmm. But if you have any questions I can go over the plans, um, or like if you want to look at it by yourself, you can. And if you have questions, if you do decide to enroll, we can answer them as well. But for now, did you want me to opt you out from the auto enrollment?

Speaker speaker\_2: Yeah. Uh, yes, ma'am.

Speaker speaker\_0: Okay. Um, 'cause either way, like I said, you have till the 28th to enroll, um, into any of the benefits. You won't be automatically enrolled into anything that you don't want to anymore, but, um, if you do want to enroll, you do have to do it on, before the 28th just-

Speaker speaker\_2: Yes.

Speaker speaker\_0: ... to make sure that you're able-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... to. And if you don't want to enroll right now and want to enroll maybe later, you can also enroll within company open enrollment which for Creative Circle is held in December.

Speaker speaker\_2: Okay. Uh, I probably would just go over the regular plans and if there are... if it's okay to call this number back just 'cause I-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... had some more questions.

Speaker speaker\_0: Yeah. Yeah. That's fine. Just remember to do it before the deadline.

Speaker speaker\_2: Okay. Thank you so much, ma'am. Yeah, that's all. I was just trying to make sure-

Speaker speaker\_0: Okay.

Speaker speaker\_2: ... I'm signed a- up for.

Speaker speaker\_0: Gotcha. All right. Yeah, that's fine. I hope you have a great day.

Speaker speaker\_2: Yes, ma'am. You too, love. Have a good one.

Speaker speaker\_0: Thank you.