

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? Hi, Stephanie. This is Antoinette Clarke. I got a, uh, message on my phone, uh, from Crown, saying something about benefits or something. I'm not sure what this was all about. Okay. Um, so I'm a healthcare administrator through Crown Services. So, if you've recently started working with them, most likely you're within your first 30 days of receiving your first check. So that means that you have 30 days from the day that you received that first check to either enroll into the healthcare benefits that they offer, or either opt out of the auto-enrollment, 'cause Crown does auto-enroll their members into one of the plans. So, if you don't call to opt out within those 30 days, they do enroll you into a plan and then they'll start making weekly deductions for that plan from your paycheck. Um, were you wanting to enroll or did you not wanna enroll into any of the benefits? Uh... It's only healthcare benefits like dental, vision, a preventative plan, uh, behavioral health, short-term disability, just like those type of benefits. Only healthcare. Okay. What about, um... Shoot. I just had it on my mind. Uh... I'm thinking right now. Um, I would like to, uh... How much do they take? Do they do 401? Um, so it's weekly deductions from your paycheck, and the deductions depend on the plans that you select, if you add dependents, and how many you get, 'cause every plan has a separate deduction to it. So, it really just depends on how many you get, which ones they are, and also if you add dependents. Yeah. I don't, I don't know. What about the life insurance? Uh, it's only for death. Okay. So... Um, if something... I got three kids. Mm-hmm. And if something was to happen to me, will they, will they be able to, um, get that, uh- Yeah. ... money or something? If you put them down as a beneficiary, uh, you could, um... They'll split it. Okay. If you put them three down. Mm-hmm. But it's only like if, if you were to pass that- Yeah. ... life plan. But it'll keep accumulating, right? They'll keep deducting stuff out of my check? Um, yes. So they'll keep getting deductions outta your paycheck. For you to keep, um, the plans active, they'll do weekly deductions for those plans. Okay. Well, let me- Mm-hmm. Let me give some thought into that and, uh- Okay. Yeah. ... and see, because I know I probably will want, um, dental, vision. I mean, dental for sure. Did you want me to give you the deadline date for your... if you are interested into enrolling? Uh, what is the deadline date? So they typically give you 30 days from the day that you receive your first check. I would have to get in your file to give you the exact date, though. That was last Friday. Um, I've... Do you want me to just check just to be sure? 'Cause I'm not sure. I would have to look. Yes. Um... Yeah, you would have to look, but I've got my first check and I was... Uh, yeah. Um, just to be on the safe side, you said you're with Crown, right? And then I just need the last four of your Social. 0044. And then your first and last name? Antoinette, A-N-T-O-I-N-E-T-T-E. And Clarke, C-L-A-R-K-E. Okay. Thank you. Um, for security purposes, I do need you to verify the address that I have on file, as well as your date of birth. February 22nd, 1965. Thank you. And then your date, um, sorry, your

address, please? 5720 Winton Road. And that's Cincinnati- Okay. ... Ohio 45232, Apartment 111. Okay. Thank you. All right. So it looks like the last day that you have to enroll... Let's see. It's the 21st of March. Okay. Yeah, let me do some thinking. Let me- Mm-hmm. Let me do some thinking and then I'll, uh, I'll give y'all guys a call back. That's fine. I was gonna ask you, while you're thinking, did you want me to go ahead and opt you out from the auto-enrollment? Yeah, because I don't want them- You can still enroll. Okay. I don't want them to enroll me into something that I didn't, uh, agree to. Okay. So I went ahead and opted you out from the auto-enrollment. That's... They're not gonna enroll you into any of the plans. Um, but if you do wanna enroll into any of the plans that they offer, your last day is the 21st of March. Okay? Okay. And that's on a Friday. And then, while you're thinking, did you also want me to send you the benefit guide to your, your email? That benefit guide has all the plans that, um, Crown offers, as well as weekly deductions that you would be paying for those particular plans. I can go ahead and send it to your email just so that you can look at it if you do decide to give us a call and enroll, just to give you an idea about what they offer. And if you have questions once you enroll, we'll be happy to answer them as well. Yeah. Mm-hmm. Okay. Let me send that. Is that a good email? I have your first name, last name, 84 at gmail.com. Yes. All right. I'm about to send it to your email. And then what, what that benefit guide has, they have all the plans that Crown offers with the prices to those plans. And then just depending on how many plans you select, which ones they are, and if you add dependents, has a lot to do with how much the weekly deduction is from your paycheck. Okay. And then I went ahead and emailed that. Um, do you mind double-checking to see that you did receive it? It should come from an email that says info@benefitsinacard.com. I got it. All right. And then that's the guide. Um, if you do wanna enroll, you have till the 21st of March to do so. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay? Okay. All right. Well, I hope you have a great day. Thank you. Thank you. You too.

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: Hi, Stephanie. This is Antoinette Clarke. I got a, uh, message on my phone, uh, from Crown, saying something about benefits or something. I'm not sure what this was all about.

Speaker speaker_0: Okay. Um, so I'm a healthcare administrator through Crown Services. So, if you've recently started working with them, most likely you're within your first 30 days of receiving your first check. So that means that you have 30 days from the day that you received that first check to either enroll into the healthcare benefits that they offer, or either opt out of the auto-enrollment, 'cause Crown does auto-enroll their members into one of the plans. So, if you don't call to opt out within those 30 days, they do enroll you into a plan and then they'll start making weekly deductions for that plan from your paycheck. Um, were you wanting to enroll or did you not wanna enroll into any of the benefits?

Speaker speaker_1: Uh...

Speaker speaker_0: It's only healthcare benefits like dental, vision, a preventative plan, uh, behavioral health, short-term disability, just like those type of benefits. Only healthcare.

Speaker speaker_1: Okay. What about, um... Shoot. I just had it on my mind. Uh...

Speaker speaker_0: I'm thinking right now.

Speaker speaker_1: Um, I would like to, uh... How much do they take? Do they do 401?

Speaker speaker_0: Um, so it's weekly deductions from your paycheck, and the deductions depend on the plans that you select, if you add dependents, and how many you get, 'cause every plan has a separate deduction to it. So, it really just depends on how many you get, which ones they are, and also if you add dependents.

Speaker speaker_1: Yeah. I don't, I don't know. What about the life insurance?

Speaker speaker_0: Uh, it's only for death.

Speaker speaker_1: Okay. So... Um, if something... I got three kids.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And if something was to happen to me, will they, will they be able to, um, get that, uh-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... money or something?

Speaker speaker_0: If you put them down as a beneficiary, uh, you could, um... They'll split it.

Speaker speaker_1: Okay.

Speaker speaker_0: If you put them three down. Mm-hmm. But it's only like if, if you were to pass that-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... life plan.

Speaker speaker_1: But it'll keep accumulating, right? They'll keep deducting stuff out of my check?

Speaker speaker_0: Um, yes. So they'll keep getting deductions outta your paycheck. For you to keep, um, the plans active, they'll do weekly deductions for those plans.

Speaker speaker_1: Okay. Well, let me-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Let me give some thought into that and, uh-

Speaker speaker_0: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: ... and see, because I know I probably will want, um, dental, vision. I mean, dental for sure.

Speaker speaker_0: Did you want me to give you the deadline date for your... if you are interested into enrolling?

Speaker speaker_1: Uh, what is the deadline date?

Speaker speaker_0: So they typically give you 30 days from the day that you receive your first check. I would have to get in your file to give you the exact date, though.

Speaker speaker_1: That was last Friday.

Speaker speaker_0: Um, I've... Do you want me to just check just to be sure? 'Cause I'm not sure. I would have to look.

Speaker speaker_1: Yes.

Speaker speaker_0: Um...

Speaker speaker_1: Yeah, you would have to look, but I've got my first check and I was... Uh, yeah.

Speaker speaker_0: Um, just to be on the safe side, you said you're with Crown, right? And then I just need the last four of your Social.

Speaker speaker_1: 0044.

Speaker speaker_0: And then your first and last name?

Speaker speaker_1: Antoinette, A-N-T-O-I-N-E-T-T-E. And Clarke, C-L-A-R-K-E.

Speaker speaker_0: Okay. Thank you. Um, for security purposes, I do need you to verify the address that I have on file, as well as your date of birth.

Speaker speaker_1: February 22nd, 1965.

Speaker speaker_0: Thank you. And then your date, um, sorry, your address, please?

Speaker speaker_1: 5720 Winton Road. And that's Cincinnati-

Speaker speaker_0: Okay.

Speaker speaker_1: ... Ohio 45232, Apartment 111.

Speaker speaker_0: Okay. Thank you. All right. So it looks like the last day that you have to enroll... Let's see. It's the 21st of March.

Speaker speaker_1: Okay. Yeah, let me do some thinking. Let me-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Let me do some thinking and then I'll, uh, I'll give y'all guys a call back.

Speaker speaker_0: That's fine. I was gonna ask you, while you're thinking, did you want me to go ahead and opt you out from the auto-enrollment?

Speaker speaker_1: Yeah, because I don't want them-

Speaker speaker_0: You can still enroll. Okay.

Speaker speaker_1: I don't want them to enroll me into something that I didn't, uh, agree to.

Speaker speaker_0: Okay. So I went ahead and opted you out from the auto-enrollment. That's... They're not gonna enroll you into any of the plans. Um, but if you do wanna enroll into any of the plans that they offer, your last day is the 21st of March. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: And that's on a Friday. And then, while you're thinking, did you also want me to send you the benefit guide to your, your email? That benefit guide has all the plans that, um, Crown offers, as well as weekly deductions that you would be paying for those particular plans. I can go ahead and send it to your email just so that you can look at it if you do decide to give us a call and enroll, just to give you an idea about what they offer. And if you have questions once you enroll, we'll be happy to answer them as well.

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_0: Okay. Let me send that. Is that a good email? I have your first name, last name, 84 at gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: All right. I'm about to send it to your email. And then what, what that benefit guide has, they have all the plans that Crown offers with the prices to those plans. And then just depending on how many plans you select, which ones they are, and if you add dependents, has a lot to do with how much the weekly deduction is from your paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: And then I went ahead and emailed that. Um, do you mind double-checking to see that you did receive it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_1: I got it.

Speaker speaker_0: All right. And then that's the guide. Um, if you do wanna enroll, you have till the 21st of March to do so. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Well, I hope you have a great day.

Speaker speaker_1: Thank you. Thank you. You too.