

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, I don't know. I just got a message. I'm with Crown Services and it just sent me a message saying that I am eligible for benefits within 30 days and to call and make any kind of changes before my window closes, so I called. Okay. Um, so we're the healthcare administrators for staffing agencies. If you receive that text, it's letting you know that you're within your personal open enrollment period, meaning you have 30 days from the day that you receive your first check to enroll into any healthcare benefits that they offer, such as like dental, vision, um, a... Depending on how many plans you select, as well as which ones they are, has a lot to do with how much the weekly deduction for those plans are from your paycheck. So, they do have their weekly deductions to them for them to be active and Crown does auto-enroll their members into one of those plans. So, if you don't wish to participate, I can go ahead and off the auto-enrollment. Um, I have medical insurance, but I... It doesn't cover dental or vision. Okay. Um, if you want, I can give you some information regarding those two plans. Yes, that would be great. Okay. And then you said that you're with Crown. What are the last four of your Social? 9136. Thank you. And then, your first and last name, please. Brian Wallace. Okay. For security purposes, could you please verify your address and your date of birth for me? Uh, my address is 2001 Memorial Boulevard, Springfield, Tennessee 37172 and my, uh, birthday is 11/29/83. Okay, thank you. And then, is it 926... I'm sorry. 629-301-0575, your phone number still? Yes, ma'am. And then, I have bw112824 @... com. Is that still up to date? Yes, ma'am. Okay. So, you wanted some information regarding the dental and vision plan. Let's see. Okay. So for dental, um, a preventative visit is covered at 100%. Something basic like if you got to go in for a cleansing of the teeth, that's covered at 80%. Basic restorative, so if they find a cavity- I'm sorry, what, what did you, I'm sorry. Um, if you got to go for a preventative visit, that's covered at 100%. Something basic like a cleansing of the teeth, that would be covered at 80%. A basic restorative, so if they find a cavity and got to fill it, that's covered at 80%. X-rays are also covered at 80%. And with the dental plan, you have a annual maximum of \$500. You will also be required to give a one-time deductible. If you choose the individual plan of \$50 or if you choose the family plan of \$150. But that deductible, you only have to give once. Depending on what level of coverage you get depends a lot on the weekly deduction. So, if you choose the employee plan, that's \$3.52 for dental. Employee and spouse would be \$6.79 weekly for dental. Employee and children would be \$9.33 weekly. And for the family plan, it would be \$14.04. That's for the dental plan. Then for vision, it has its copays. So, the copay for an eye exam is \$10. Copay for lenses and frames would be at \$25 and your frame allowance of \$130. For the employee plan, that's a weekly deduction of \$2.15 from your paycheck. For employee and spouse, that would be \$4.35 weekly from your paycheck. Employee and children would

be \$4.95 weekly from your paycheck. And then for the family plan, it would be \$7.62 weekly for that vision plan. Okay. Um, are you looking into enrolling in any of those two? Uh, yeah, actually. Uh, I want the dental and the vision. Um- Um, d... What level of coverage? Did you want to do employee only or did you want to add dependents? Hold on just a second. I'm gonna message my wife and see if she has coverage on her and the kids- Okay. ... through her work. If she doesn't, I'll do the family plan. It won't take but a second. She'll answer right back. Okay. Yeah, that's fine. I don't know. That should be something that I should know, right? I should know that already. No, you're fine. Just better just to make sure. And we don't, we don't live together. She lives, she lives out of state. I live here in Tennessee because of work. She lives in Kentucky. Oh, okay. So, I just stay down here in the motel during the weekend and, and which is, that's the home address is a motel 'cause I don't want a permanent residence. Oh, gotcha. And then I was gonna tell you, they give you actually 30 days from the day that you receive your first check to be eligible to enroll. So let me see. Your last day to give us a call would be the 14th of February. Okay. Well, she said that she has, uh, coverage through her work on her and the kids. Okay. So- So I will do just em- employee. Employee. Okay. Yeah. So for, for dent- Let me see. What am I paying? No, for employee only. It's... I'm trying to see. I wanna make sure. Yeah, she said yep. I asked her if she had dental and vision she said, "Yes, your work covers most of my stuff. Still copays though." There's gonna be copays everywhere, so. Yeah, let's just go ahead. If, if I decide to change, I can call and change it, right? Yes, sir. So there's two periods that you're eligible to make any changes. It would be within your first 30 days, so nothing passing, um, February 14. As long as you call before that date, you can change. Um, let's say like if you want to add the children, you would have to call before that date to add them because if you wait after, they're gonna tell you that you're not eligible to do it until the next company open enrollment, which for Crown, let me see what month that falls then. For Crown Services, that's till December. Okay. Uh, okay. So I have till February 14th? 14th. Correct. Mm-hmm. Oh, Valen- Valentine's Day? Yes, sir. Okay. Yeah, uh, for the time being just put me for dental and vision, and if we decide to change it I'll call back and update it. Okay. So right now it looks like for those two selected plans, it would be \$5.67 from your paycheck. Okay. Do you allow Crown Services to make that weekly deduction? Absolutely. Okay. Please allow one or two weeks for your staffing agency to start making that deduction. Once you see the very first deduction of the \$5.62 come outta your... I'm sorry, \$5.67 come out of your paycheck, the following Monday of that first deduction is when your coverage becomes active. And then by that first week of your activation week, you should be receiving your dental card and your vision card. And if you have like a dentist appointment or eye doctor appointment and still don't have your cards, you're welcome to give this number a call and we'll be happy to email them to you. Okay. That'd be awesome. Thank you very much. You're welcome. Have a nice day. You do the same. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Uh, I don't know. I just got a message. I'm with Crown Services and it just sent me a message saying that I am eligible for benefits within 30 days and to call and make any kind of changes before my window closes, so I called.

Speaker speaker_0: Okay. Um, so we're the healthcare administrators for staffing agencies. If you receive that text, it's letting you know that you're within your personal open enrollment per- period, meaning you have 30 days from the day that you receive your first check to enroll into any healthcare benefits that they offer, such as like dental, vision, um, a... Depending on how many plans you select, as well as which ones they are, has a lot to do with how much the weekly deduction for those plans are from your paycheck. So, they do have their weekly deductions to them for them to be active and Crown does auto-enroll their members into one of those plans. So, if you don't wish to participate, I can go ahead and off the auto-enrollment.

Speaker speaker_1: Um, I have medical insurance, but I... It doesn't cover dental or vision.

Speaker speaker_0: Okay. Um, if you want, I can give you some information regarding those two plans.

Speaker speaker_1: Yes, that would be great.

Speaker speaker_0: Okay. And then you said that you're with Crown. What are the last four of your Social?

Speaker speaker_1: 9136.

Speaker speaker_0: Thank you. And then, your first and last name, please.

Speaker speaker_1: Brian Wallace.

Speaker speaker_0: Okay. For security purposes, could you please verify your address and your date of birth for me?

Speaker speaker_1: Uh, my address is 2001 Memorial Boulevard, Springfield, Tennessee 37172 and my, uh, birthday is 11/29/83.

Speaker speaker_0: Okay, thank you. And then, is it 926... I'm sorry. 629-301-0575, your phone number still?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then, I have bw112824 @... com. Is that still up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So, you wanted some information regarding the dental and vision plan. Let's see. Okay. So for dental, um, a preventative visit is covered at 100%. Something basic like if you got to go in for a cleansing of the teeth, that's covered at 80%. Basic restorative, so if they find a cavity-

Speaker speaker_1: I'm sorry, what, what did you, I'm sorry.

Speaker speaker_0: Um, if you got to go for a preventative visit, that's covered at 100%. Something basic like a cleansing of the teeth, that would be covered at 80%. A basic restorative, so if they find a cavity and got to fill it, that's covered at 80%. X-rays are also covered at 80%. And with the dental plan, you have an annual maximum of \$500. You will also be required to give a one-time deductible. If you choose the individual plan of \$50 or if you choose the family plan of \$150. But that deductible, you only have to give once. Depending on what level of coverage you get depends a lot on the weekly deduction. So, if you choose the employee plan, that's \$3.52 for dental. Employee and spouse would be \$6.79 weekly for dental. Employee and children would be \$9.33 weekly. And for the family plan, it would be \$14.04. That's for the dental plan. Then for vision, it has its copays. So, the copay for an eye exam is \$10. Copay for lenses and frames would be at \$25 and your frame allowance of \$130. For the employee plan, that's a weekly deduction of \$2.15 from your paycheck. For employee and spouse, that would be \$4.35 weekly from your paycheck. Employee and children would be \$4.95 weekly from your paycheck. And then for the family plan, it would be \$7.62 weekly for that vision plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, are you looking into enrolling in any of those two?

Speaker speaker_1: Uh, yeah, actually. Uh, I want the dental and the vision. Um-

Speaker speaker_0: Um, d-... What level of coverage? Did you want to do employee only or did you want to add dependents?

Speaker speaker_1: Hold on just a second. I'm gonna message my wife and see if she has coverage on her and the kids-

Speaker speaker_0: Okay.

Speaker speaker_1: ... through her work. If she doesn't, I'll do the family plan. It won't take but a second. She'll answer right back.

Speaker speaker_0: Okay. Yeah, that's fine.

Speaker speaker_1: I don't know. That should be something that I should know, right? I should know that already.

Speaker speaker_0: No, you're fine. Just better just to make sure.

Speaker speaker_1: And we don't, we don't live together. She lives, she lives out of state. I live here in Tennessee because of work. She lives in Kentucky.

Speaker speaker_0: Oh, okay.

Speaker speaker_1: So, I just stay down here in the motel during the weekend and, and which is, that's the home address is a motel 'cause I don't want a permanent residence.

Speaker speaker_0: Oh, gotcha. And then I was gonna tell you, they give you actually 30 days from the day that you receive your first check to be eligible to enroll. So let me see. Your last day to give us a call would be the 14th of February.

Speaker speaker_1: Okay. Well, she said that she has, uh, coverage through her work on her and the kids.

Speaker speaker_0: Okay. So-

Speaker speaker_1: So I will do just em- employee.

Speaker speaker_0: Employee. Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: So for, for dent-

Speaker speaker_1: Let me see. What am I paying?

Speaker speaker_0: No, for employee only. It's...

Speaker speaker_1: I'm trying to see. I wanna make sure. Yeah, she said yep. I asked her if she had dental and vision she said, "Yes, your work covers most of my stuff. Still copays though." There's gonna be copays everywhere, so. Yeah, let's just go ahead. If, if I decide to change, I can call and change it, right?

Speaker speaker_0: Yes, sir. So there's two periods that you're eligible to make any changes. It would be within your first 30 days, so nothing passing, um, February 14. As long as you call before that date, you can change. Um, let's say like if you want to add the children, you would have to call before that date to add them because if you wait after, they're gonna tell you that you're not eligible to do it until the next company open enrollment, which for Crown, let me see what month that falls then. For Crown Services, that's till December.

Speaker speaker_1: Okay. Uh, okay. So I have till February 14th?

Speaker speaker_0: 14th. Correct. Mm-hmm.

Speaker speaker_1: Oh, Valen- Valentine's Day?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Yeah, uh, for the time being just put me for dental and vision, and if we decide to change it I'll call back and update it.

Speaker speaker_0: Okay. So right now it looks like for those two selected plans, it would be \$5.67 from your paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you allow Crown Services to make that weekly deduction?

Speaker speaker_1: Absolutely.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making that deduction. Once you see the very first deduction of the \$5.62 come outta your... I'm sorry, \$5.67 come out of your paycheck, the following Monday of that first deduction is when your coverage becomes active. And then by that first week of your activation week, you

should be receiving your dental card and your vision card. And if you have like a dentist appointment or eye doctor appointment and still don't have your cards, you're welcome to give this number a call and we'll be happy to email them to you.

Speaker speaker_1: Okay. That'd be awesome. Thank you very much.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: You do the same.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye.

Speaker speaker_0: Bye.