

## Transcript: Francesca

**Baez-6643660656656384-4743752680914944**

### Full Transcript

Thank you for calling Benefits in ... My name is Francesca. How can I assist you today? Um, hi. I'm actually just calling to enroll in benefits through my work. What staffing company do you work with? Uh, Crown Staffing. What are the last four of the Social and the last name? Uh, the last four of the Social's 2032 and the last name is Theroux. Could you spell the last name? Oh, yeah. I'm so sorry, uh, T-H- That's okay. ... E-R-O-U-X. And correct me if I'm wrong, the last four, you said it was 2032? Yes, ma'am. Did you just recently started working with them? Yes, ma'am. And... Okay. And you do not have any other last name, correct? No, ma'am. So, it looks like they have not sent us over your file yet. Um, that leaves you with two options. We can go ahead and open an account, but I will need your full Social to open it. If you don't feel comfortable providing it on a recorded line, then we can send you a copy of the Benefit Guide and then just give us a call throughout the week next week to see when we get in, or if you get your paycheck this week, call on Monday. By then, we should have it. Oh, no, that's okay. I can give it to you. That's not a problem. All right. Bear with me one moment. All right. Go ahead whenever you're ready with that full Social. It's, uh, 038-68-2032. And what is the first name? Uh, Joshua. And we said the last name is T-H-E-R-O-U-X? Yes, ma'am. All right. What is that mailing address? It's gonna be, uh, 582 Broadway Street, Austin, Indiana, 47102. When is your date of birth? Um, 09/18/2001. Mm-hmm. And is the phone number I have you calling on 405-0084 a good contact number for this account? Yes, ma'am. That's my mobile. All right. Okay. And then the last thing will be, would you like to provide an email address to leave on the account? Yeah. Uh, it's gonna be josh, J-O-S-H, theroux, T-H-E-R-O-U-X20@gmail.com. All right, sorry. Josh- I'm so sorry. Yep. That's okay. You said it was josh.lastname20@gmail.com? Yes, ma'am. Here we go. All right. And any chance you know which plans you wanted to be enrolled into or had a look at the Benefit Guide? No, I have not. Uh, I'm really just looking for dental and vision, if that's a... Is that a combo with you guys, the dental and vision? They do offer it. The only thing would be... Let me see. It says separated. Yeah, they're both separate. So, they're only offering one of each of those plans. The vision will cost you \$2.15 if you're looking to be enrolled on your own, or will you be putting a dependent? No, just myself. All right. So, it's gonna be covering you with copays. You'll have a \$10 copay for your eye exam, a \$25 for the lens and frames. There is a \$0 copay for contact lens fittings, and your annual frame allowance is \$130 with the vision plan. All right. And then their dental will be \$3.52 per paycheck. This one works with percentages. So, preventative services are covered at 100%, basic services, basic restorative services and radiographs are covered at 80%. The annual maximum it will cover in services per year is \$500 with a \$50 deductible. Okay. So I'm sorry, I just kinda... I'm, I'm not really new... I'm, I'm new to this. Usually my mom has always done this for me. Mm-hmm. So like, if I had to have dental work done, I just pay a \$50 deductible? Yes, sir. And then the most that it will cover for

services each year is \$500 in total. Okay. Okay. All right, and then were you looking just for those two for now? Um, uh, well, how much is the health insurance too? So, the medical plans will depend on which one you're looking for. They offer a total of... So they have the other one, five different medical plans. Okay. They offer a primary virtual, which is \$5.99. For the lab works, you'll have a discount with the participant, and then the ones that will cover in-person visits will be one medical preventative only, which is MEC to the RX. You'll pay \$15.67 per paycheck, but it does have a network requirement and it doesn't cover what they call hospital indemnity services, which are like your doctor's visits, the ER, emergency room, not urgent care or surgeries. Those will be covered under their VIP plans. They have two tiers. There is the VIP Standard, which is 17.07. With that one, the things that wouldn't be covered would be preventative surgeries.... the intensive care unit or rehabilitation, which will be covered by their second VIP plan, which is the VIP Classic, which is \$18.86. Both of the VIP plans have no network requirement. And then the last plan will be the MEC Enhanced, which is going to give you the coverage of both plans, both preventative as well as hospital indemnity. This one does have a network requirement and it is \$42.76 per paycheck. Um, do y- am, am I able to add it back on, like add it in the future? You are. The only thing is that there is a specific timeframe. For example, as of right now, the timeframe that you'll have is that once you receive your paycheck, the first paycheck, you're going to have 30 days from that pay period which you, will be when you are eligible to make policy changes. After that, in order to make any change into the policy, you'll have to wait until December. That will be when your company holds their open enrollment period company-wide. Okay, yeah. Let's just go ahead and do the first one. What was the first one again? I'm sorry. I'm sorry, one more time? What was the first option again? I'm sorry. Yes, sir. The first one was their Virtual Plan, which is \$5.99. So you have all of your visits, either video calls or phone calls, and in the event that you do need to get any lab work done, then it will be with our participant lab works at a discounted rate. Yeah. We'll go ahead and do that one. All right. Was there any other plan or just those three? The Medical Preventative, I mean, the Medical Virtual, the Dental and the Vision? Just those three. All right, so that will be \$11.66 per paycheck. Do you authorize Crown Services to make those deductions for the benefits selected? I'm so sorry. You cut out there for a second. Uh, yes. I was stating that the total for the three plans is \$11.66 per paycheck. Do you authorize Crown Services to make those deductions for the benefits you selected? Yes, ma'am. All right. And then let me make sure that the enrollment as well as the account was saved correctly and there was no issue. There we go. So you are all set. Um, the only thing that I would like to advise you is that once you start working, it's going to take them one to two weeks to start making your deductions. Now, when you see that very first deduction, following Monday is going to be when your coverage becomes effective. And that same week of activation, Friday, will be when your carriers send out the benefit cards for the Dental and the Vision. Now, as far as your Virtual goes, you're going to be receiving a email congratulating you into getting into the benefits and advising you to register your account. Okay. So if you see the deduction of the \$11.66, let's say this week, right? For example, if you were to see it this week, and by Tuesday of next week, you do not see any email, in junk spam mail or in the inbox, give us a call and we can send you the actual website where you're able to go and register to access your virtual services. Okay. And h- how long before I'm able to use any of that? So as soon as you see the first deduction, following Monday will be when it's effective. You're good to use it as soon as that Monday. Um, the only thing is I do have to

let you know that we usually don't have access to the policy number or benefit cards soon as they're being made that Monday, till roughly Tuesday afternoon, Wednesday or Thursday of your week of activation. Okay. Okay. All right. So you are all set. Was there anything else that we can assist you with today? Um, no ma'am. You have made my life so much better and that is all. Of course. Oh, I do have to let you know, just in case, that Primary Virtual plan does not come with medication support, with prescriptions. Okay, okay. That's, that's okay. That's, that's no big deal. Understood. Well, I hope you have a wonderful rest of your day and thank you for giving us a call today. Thank you. Bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: Um, hi. I'm actually just calling to enroll in benefits through my work.

Speaker speaker\_0: What staffing company do you work with?

Speaker speaker\_1: Uh, Crown Staffing.

Speaker speaker\_0: What are the last four of the Social and the last name?

Speaker speaker\_1: Uh, the last four of the Social's 2032 and the last name is Theroux.

Speaker speaker\_0: Could you spell the last name?

Speaker speaker\_1: Oh, yeah. I'm so sorry, uh, T-H-

Speaker speaker\_0: That's okay.

Speaker speaker\_1: ... E-R-O-U-X.

Speaker speaker\_0: And correct me if I'm wrong, the last four, you said it was 2032?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Did you just recently started working with them?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And... Okay. And you do not have any other last name, correct?

Speaker speaker\_1: No, ma'am.

Speaker speaker\_0: So, it looks like they have not sent us over your file yet. Um, that leaves you with two options. We can go ahead and open an account, but I will need your full Social to open it. If you don't feel comfortable providing it on a recorded line, then we can send you a copy of the Benefit Guide and then just give us a call throughout the week next week to see when we get in, or if you get your paycheck this week, call on Monday. By then, we should have it.

Speaker speaker\_1: Oh, no, that's okay. I can give it to you. That's not a problem.

Speaker speaker\_0: All right. Bear with me one moment. All right. Go ahead whenever you're ready with that full Social.

Speaker speaker\_1: It's, uh, 038-68-2032.

Speaker speaker\_0: And what is the first name?

Speaker speaker\_1: Uh, Joshua.

Speaker speaker\_0: And we said the last name is T-H-E-R-O-U-X?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: All right. What is that mailing address?

Speaker speaker\_1: It's gonna be, uh, 582 Broadway Street, Austin, Indiana, 47102.

Speaker speaker\_0: When is your date of birth?

Speaker speaker\_1: Um, 09/18/2001.

Speaker speaker\_0: Mm-hmm. And is the phone number I have you calling on 405-0084 a good contact number for this account?

Speaker speaker\_1: Yes, ma'am. That's my mobile.

Speaker speaker\_0: All right. Okay. And then the last thing will be, would you like to provide an email address to leave on the account?

Speaker speaker\_1: Yeah. Uh, it's gonna be josh, J-O-S-H, theroux, T-H-E-R-O-U-X20@gmail.com. All right, sorry.

Speaker speaker\_0: Josh-

Speaker speaker\_1: I'm so sorry. Yep.

Speaker speaker\_0: That's okay. You said it was josh.lastname20@gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Here we go. All right. And any chance you know which plans you wanted to be enrolled into or had a look at the Benefit Guide?

Speaker speaker\_1: No, I have not. Uh, I'm really just looking for dental and vision, if that's a... Is that a combo with you guys, the dental and vision?

Speaker speaker\_0: They do offer it. The only thing would be... Let me see. It says separated. Yeah, they're both separate. So, they're only offering one of each of those plans. The vision will cost you \$2.15 if you're looking to be enrolled on your own, or will you be putting a dependent?

Speaker speaker\_1: No, just myself.

Speaker speaker\_0: All right. So, it's gonna be covering you with copays. You'll have a \$10 copay for your eye exam, a \$25 for the lens and frames. There is a \$0 copay for contact lens fittings, and your annual frame allowance is \$130 with the vision plan.

Speaker speaker\_1: All right.

Speaker speaker\_0: And then their dental will be \$3.52 per paycheck. This one works with percentages. So, preventative services are covered at 100%, basic services, basic restorative services and radiographs are covered at 80%. The annual maximum it will cover in services per year is \$500 with a \$50 deductible.

Speaker speaker\_1: Okay. So I'm sorry, I just kinda... I'm, I'm not really new... I'm, I'm new to this. Usually my mom has always done this for me.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So like, if I had to have dental work done, I just pay a \$50 deductible?

Speaker speaker\_0: Yes, sir. And then the most that it will cover for services each year is \$500 in total.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: All right, and then were you looking just for those two for now?

Speaker speaker\_1: Um, uh, well, how much is the health insurance too?

Speaker speaker\_0: So, the medical plans will depend on which one you're looking for. They offer a total of... So they have the other one, five different medical plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: They offer a primary virtual, which is \$5.99. For the lab works, you'll have a discount with the participant, and then the ones that will cover in-person visits will be one medical preventative only, which is MEC to the RX. You'll pay \$15.67 per paycheck, but it does have a network requirement and it doesn't cover what they call hospital indemnity services, which are like your doctor's visits, the ER, emergency room, not urgent care or surgeries. Those will be covered under their VIP plans. They have two tiers. There is the VIP Standard, which is 17.07. With that one, the things that wouldn't be covered would be preventative surgeries.... the intensive care unit or rehabilitation, which will be covered by their second VIP plan, which is the VIP Classic, which is \$18.86. Both of the VIP plans have no network requirement. And then the last plan will be the MEC Enhanced, which is going to give you the coverage of both plans, both preventative as well as hospital indemnity. This one does have a network requirement and it is \$42.76 per paycheck.

Speaker speaker\_2: Um, do y- am, am I able to add it back on, like add it in the future?

Speaker speaker\_0: You are. The only thing is that there is a specific timeframe. For example, as of right now, the timeframe that you'll have is that once you receive your paycheck, the first paycheck, you're going to have 30 days from that pay period which you, will be when you are eligible to make policy changes. After that, in order to make any change into the policy, you'll

have to wait until December. That will be when your company holds their open enrollment period company-wide.

Speaker speaker\_2: Okay, yeah. Let's just go ahead and do the first one. What was the first one again? I'm sorry.

Speaker speaker\_0: I'm sorry, one more time?

Speaker speaker\_2: What was the first option again? I'm sorry.

Speaker speaker\_0: Yes, sir. The first one was their Virtual Plan, which is \$5.99. So you have all of your visits, either video calls or phone calls, and in the event that you do need to get any lab work done, then it will be with our participant lab works at a discounted rate.

Speaker speaker\_2: Yeah. We'll go ahead and do that one.

Speaker speaker\_0: All right. Was there any other plan or just those three? The Medical Preventative, I mean, the Medical Virtual, the Dental and the Vision?

Speaker speaker\_2: Just those three.

Speaker speaker\_0: All right, so that will be \$11.66 per paycheck. Do you authorize Crown Services to make those deductions for the benefits selected?

Speaker speaker\_2: I'm so sorry. You cut out there for a second.

Speaker speaker\_0: Uh, yes. I was stating that the total for the three plans is \$11.66 per paycheck. Do you authorize Crown Services to make those deductions for the benefits you selected?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_0: All right. And then let me make sure that the enrollment as well as the account was saved correctly and there was no issue. There we go. So you are all set. Um, the only thing that I would like to advise you is that once you start working, it's going to take them one to two weeks to start making your deductions. Now, when you see that very first deduction, following Monday is going to be when your coverage becomes effective. And that same week of activation, Friday, will be when your carriers send out the benefit cards for the Dental and the Vision. Now, as far as your Virtual goes, you're going to be receiving a email congratulating you into getting into the benefits and advising you to register your account.

Speaker speaker\_2: Okay.

Speaker speaker\_0: So if you see the deduction of the \$11.66, let's say this week, right? For example, if you were to see it this week, and by Tuesday of next week, you do not see any email, in junk spam mail or in the inbox, give us a call and we can send you the actual website where you're able to go and register to access your virtual services.

Speaker speaker\_2: Okay. And h- how long before I'm able to use any of that?

Speaker speaker\_0: So as soon as you see the first deduction, following Monday will be when it's effective. You're good to use it as soon as that Monday. Um, the only thing is I do have to

let you know that we usually don't have access to the policy number or benefit cards soon as they're being made that Monday, till roughly Tuesday afternoon, Wednesday or Thursday of your week of activation.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_0: All right. So you are all set. Was there anything else that we can assist you with today?

Speaker speaker\_2: Um, no ma'am. You have made my life so much better and that is all.

Speaker speaker\_0: Of course. Oh, I do have to let you know, just in case, that Primary Virtual plan does not come with medication support, with prescriptions.

Speaker speaker\_2: Okay, okay. That's, that's okay. That's, that's no big deal.

Speaker speaker\_0: Understood. Well, I hope you have a wonderful rest of your day and thank you for giving us a call today.

Speaker speaker\_2: Thank you. Bye-bye.

Speaker speaker\_0: Bye.