

Transcript: Justin

Mills-5209590032449536-6121623611457536

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits In a Card. This is Justin. How can I help you today? Hi, Justin. This is, uh, Michael Cardaci. I just got, um, coverage started yesterday, and I want to know how I get the cards, benefit cards. Uh, let me check on that. What's that staffing agency you work for? Crown Services. And the last four of your Social? 1661. And for security purposes, can you verify your home address, including city, state and zip code, Michael? 3540 Red Oak Co- Red Oak Ct, Orange Park, Florida 32073. And confirm your date of birth. January 10, 1986. And a good telephone number have is 908-875-6451. Yes. And the email that I have is M your last name 1986 at gmail? Right. Okay. Um, so looking at the file, it looks like you're not currently enrolled in anything. However, you're eligible due to, uh, Crown Services open enrollment that just started today. Okay. I thought I had already enrolled when I signed up for the job or whatever through them, but I guess maybe I didn't. Hmm. Um, no sir, not that I can see, unless you submitted a document, but we haven't received that information just yet. Okay. Well, can I do that? Yeah. Um, do you remember your elections by any chance? Uh, like what, like what plan is to talk about? Correct. Like what did you want to be enrolled into, is what I'm really sure. Oh. Well, what- what were the options? That's, uh... I know it's going to be a family plan, because I have kids, so... Okay. So let's see here. Um, so I do know that Crown Services they offer four medical plans. One of them is the MEC TeleRx. Now that one just covers preventative health care services, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, for employee plus children, that's \$19.14. Employee plus family is \$21.83. Mm-hmm. Then they have two other medical plans, the VIP plans. Now those actually cover hospitals, doctors and medications. The only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things. However, for employee plus child for the Standard is \$26.74. Employee plus family for the Standard is \$45.36. The VIP Classic is \$29.53 for employee plus children, employee plus family \$50.99. And that's weekly? Correct. Yes, sir. Okay. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage. Um, for employee plus children that's \$70.17. And then employee plus family, \$99.27. All right. So the one before this one, um, the one you were just talking about, the, I believe it was- Yeah, the Classic. Yeah. So is that the better option like coverage wise? Um, like for me? Um, it's the highest tier that's offered for the VIP plans because it covers hospitals, doctors and medications. Same thing as the Standard plan. And that was how much a week? Do you know how much is that one? Uh, the Standard... For employee plus family, yes, \$50.99 for the Classic. Yeah. And what was the one right before that one? How much is that one a week? I'm sorry. Uh, the Standard for employee plus family, \$45.36. But that doesn't cover as much as the VIP? Uh, it covers hospitals, doctors and

medications. It's just the, it's not, it's not the Classic. It doesn't cover as much as the Classic, if that makes any sense. Yes, sir. Okay. All right. So if I do the Classic then, uh... Okay. So the VIP Classic? Yeah. Okay. And then I do know that, uh, Crown Services they do offer other things like FreeRx, which gives out free or discounted prescription coverage, dental, short-term disability, term life- Okay. ... which is life insurance, um, vision, critical illness, group accident and behavior health. Gotcha. So that's all additional to that? Yes, sir. Those are additional benefit options that can be added to the medical plans. Okay. And I... see, what was the, what was the first one? I'm sorry. I'm just trying to keep track of everything. No worries. Uh... FreeRx, which gives out free or discounted prescription coverage. Okay. How much is that additional? Uh, for employee plus family, \$6.99 per week. Okay. Now is this only certain prescriptions or is this like, like a toss up between what they cover kind of deal or it's... Um, no, I do know that they cover acute and non-acute medications. So as long as it follows under the acute prescriptions or non-acute prescriptions, um, I can... If you go to the website FreeRx, there's a medication list that, that they do cover. Okay. Um, which is just FreeRx, freerx.com. All right. So that would be 56 then a week? 57.98. Okay. All right. Anything else? Yeah, I think I'll just go with that, because I think those are going to be the major things, really. It's just that, um, uh, prescription-wise. No worries. So, yeah, I'll do that. This way at least I know I've still got coverage. Okay, so doing those two? Yeah. Okay, so doing those two would make your total deduction \$57.98 per week. Do you authorize, uh, Crown Services to make that deduction for you? Yes. Yep. I'm going to go ahead and save that. And let me add your dependent information down real quick. And what's your spouse's first name? Lauren, L-A-U-R-E-N. Same last name? Yes. Okay, and her social? Um, yeah, I'd have to ask her. I'm not sure off the top of my head. Let me, uh, let me see if she'll answer me real quick. Okay, take your time. Um... Hello? I'm still here. Is that her? Uh, can I add her onto the call right now so you can kind of like... Maybe she can help out as well with some of the information? Yeah, that should be fine. Okay, thanks. Just hang on one second. Okay, no worries. Hello? Hello. Hello. Hello. I'm still here. Okay. Yeah, she's here now. Hey, what- Hey, Lauren, uh, what's your social? Uh, 140-84-3531. Yeah? Mm-hmm. And your date of birth? June 24th, 1987. 1987, okay. And then what's the first child's name? Christopher Cardaci. Christopher, okay. Let me see, and his social? Um, I had to go through them in a lockbox so he can go get it. All right, one second, let me pull it out of the closet. Okay, give me one second. All right, his is 148-21-2913. 913. Let's see, and his date of birth? April 2nd, 2009. 2009. And is there another child? Uh, there's, there's four of them total. Okay, the next child. Uh, Zoe Cardaci. E-Y or just E? Uh, just E, Z-O-E. Okay. Let's see, and her social? It is 158-23-0439. Okay. And her date of birth? March 4th, 2011. Okay. And the next child? Arabella Cardaci, A-R-A-B-E-L-L-A. And her social? Uh, 081-25-1860. And her date of birth? Uh, May 13th, 2017. 2017. Let's see. And the last child. Uh, Lily, Lillian Cardaci, L-I-L-I-A-N-A. Let's see, and her social? Uh, 682, and then the rest is fours. It's 444444. Okay. Female, and her date of birth? November, uh... The 21st. 21st, there's so many of them. Um, 2022. 2022, okay. Saved that. Okay. Um, so I do wanna let Michael know how this pending enrollment process works. It will take one to two weeks for the pending enrollment to go through. Then whenever he witnesses his first payroll deduction of the \$57.98 come off his paycheck, coverage begins the Monday we receive that deduction from Crown Services. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, is there anything else I could help y'all with today? Um, well, they, they said it was effective December 1st. So, is that not

true? Uh, no, unfortunately. Um. Let's see, 'cause, 'cause the hire date we received Michael when he received his first paycheck was around November 7th, and he's still within his personal open enrollment period. However, I do know that Crown Services started their open enrollment period as of today, uh, for coverage to begin in January. But since Michael is a new hire, his... he's still on the, uh, 2024 enrollment, so we have the one to two weeks instead of waiting until January, 'cause he's still considered a new hire. So, is this for the... this is for the temporary insurance, right? Through Crown Services, correct. Yeah. Hm, what does that cover? Like, what, what's the copay and, like, what's all that? Like... Um, so the VIP Classic, the plan that he enrolled into is, covers hospitals, doctors and medications. However, I can email Michael a copy of a benefit guide and highlight each individual plan that he enrolled into, and so y'all can compare what, what... from there. That'll include the insurances, like continue? I'm sorry. I, I was gonna just ask, um, by the time it kicks in, will, will he be almost at the end of the... what is it, 90 days with the temp agency where he gets hired directly and then it would drop off anyway, or... Um, honestly, I don't know the answer to that question, 'cause looking at the file, we... he received his first paycheck on November 7th, 'cause the initial hire date was back in October. Um... Oh, it was 900 hours, right, I think, instead of 90 days? Mm-hmm. I believe it was something like that. So I'm just going off based off the hire date that we received, which is 30 days from his first initial paycheck. So, he was still within that personal open enrollment period. Yeah, I guess I did not... I mean, I didn't know I had to do this whole portion of... I thought I had already enrolled when I filled out the information for the job. Like, I didn't know I had to go through this as well with you. I thought this was already done. Now, if you filled out an enrollment form- So- Yeah, if you filled out an enrollment form that had our company on it, uh, this may, maybe that Crown Services hasn't sent that information over to us just yet. Uh, but since you already called to enroll over the phone, once we receive that document, our data entry team will look at it and compare it side by side and see that you spoke with us at Benefits and a Card to enroll. Uh, so how long is it gonna be before we have actual coverage? 'Cause we're supposed to have doctor's appointments this week and we need medicine refill and stuff. Um, so pending enrollments take one to two weeks to go through. Mm-hmm. I don't have an exact date on when that will be though. But like I said, pending enrollments will take one to two weeks to go through. And then you said something about seven to something days after that? Yes. So seven to 10 business days later, uh, that's when physical ID cards and policy information will be received in the mail. However, Michael does have the option to call us back the week that he does become active, usually Thursday or Friday- Hm. ... to get email versions of the ID cards sent to him just, so he has them. So, it would be, what, like... you said one to two weeks. So it'd be, like, what, next Thursday or Friday or the following one and then he, he would just use a virtual card until the mail card comes? Correct. Okay. So that's the date that he can start using it. It doesn't matter if he has the cards yet. Um, correct. So, yes. Oh. So, yes. So, as long as he... 'cause I do know it does take the actual insurance carrier at least 72 hours to generate policy information. So, I do know that once Michael does become active, say, if he has a doctor's appointment or... early in the week, he can have those providers call us and we can provide them eligibility and just let them know we're waiting for the insurance carrier to generate policy numbers for Michael. Okay. So, is, is there any kind of, like, notification we're gonna get once it's effective, like an email or something? Um, no, I would just, uh, I'd just inform Michael just to keep an eye out on, on his pay stubs for that \$57.98 deduction. 'Cause usually once that happens, he

usually becomes active that following Monday or whenever Crown sends that deduction over- Okay. ... which is usually that following Monday. Man, I could have sworn she said I had coverage starting today. I- Yeah, she said that in the email, she says 30 days So, I mean, you can't see that, if it's already been done, this process? Um, no, sir. Not that I can see. Uh, the only thing that I can see on the file when I check the audit tab is that the client's merge process, and that was just for demographic information. Okay. Like information was sent over from Crown, like demographic, but we didn't receive a... an enrollment form just yet. Yeah, she said... I emailed her this morning. Can we, can we call maybe- Oh, I emailed her this morning and I asked her about the information, and she said the insurance was active as of December 1st. So, I, I don't know what she's referring to then by saying that. I... Uh... Yeah. No, honestly, I, I wouldn't know the answer to that. Um, she may- Yeah. She may be talking about open enrollment, because that started today and we were closed yesterday- Yes. ... since it was Sunday. Okay.... um, is there anything I- All right. ... can help y'all with today? Well, I mean, if you don't see anything in there, then, I mean, we'll just continue on with this then and, and- And just talk to her in the meantime and see what she says? I- I don't know what else to talk to her about. She said it was active today. But, I mean, if you're saying it's not active, then, you know, obviously we'll have to continue on with this getting enrolled. Okay. Um, but honestly, I would just reach out to her just to confirm. Um, just let her know that you spoke with Benefits In The Card, and that you were enrolled over the phone, and... 'Cause honestly, we don't really know anything if them Crown become... like, saying that benefits start today, uh, or December 1st. Um, but I mean, I can reach out to my back office, or my account manager that's responsible for Crown, and then see what actually is going on, uh, with that email. 'Cause I've... M- it may... Was that... I- I don't know if that was, like, a personal email sent to you or if that was, like, sent to all of the new hires and whatnot. So, I wouldn't... Uh, I- I emailed her. I did. I personally emailed her about it and- Oh, okay. ... she told me. Hmm, she had told me that... Uh, damn it. Mm-hmm. Well, like I said- I think that- ... I would just reach back out to her just to confirm. And then I- inform her that you spoke with Benefits In The Card and that you were enrolled over the phone and see what she says- Yeah, sure. ... and go from there. Ask her what she meant by December 1st. Okay. Um, but other than that, is there anything else that I can assist y'all with today? Nah, that's it. Uh, do you have a login for the website? Who, me personally? Oh, no. My... Mike. Oh, I'm sorry. Does he have a login? Yeah, like a login, um- No, I don't... I mean, I don't have a... I don't have a login yet, I don't think, 'cause it's not active yet, right? Um, uh, you should be able to create your account or register a, a new account and go from there, and be able to see what benefits you've signed up for. What's the website? Um- Benefits In The Card? Here, let me confirm that. Let's see. Crown Services. So it's my, so M-Y-B-I-A-C.com/crownservices. Okay. All right, so if I go to... I'm on that page now. If I go to Member Login and then Register New User, it has me create, uh, a user ID and email, and then it asks me for... Hang on real quick while I got you. Maybe you can help me with this. I'm an insurance subscriber. It asks me for participant ID. I don't know what that is. I don't- No, so- Like- When you go back, go back to, uh, click on Enroll and Decline Coverage, don't click Member Login. Click- Okay. ... Enroll and Decline Coverage, and that's where you can register here. And it should create your account with your social and stuff. Yeah, I- I, okay, I see it now, personal information, personal information, coverages, dependents, beneficiaries, um, but we've already done that part, right? I'll have to redo that? Um, no, sir. So if you have that in- if you're already registered, you should be able to log in, if

you remember your login information. Yeah, I mean, I- I logged in and it just takes me to s- personal info, like, I have to fill out the personal information stuff and whatnot. It's got one, two, three, four demographics, coverages, dependents, beneficiaries. Interesting. Um- It's like all, um, like a whole process I have to go through, I guess. Hmm. Well, um, uh, honestly, I mean, since you already enrolled over the phone, I mean, you're, you're good to go. So, I mean, I'm just trying to think of other ways where you can gain access to that information. Um, let me try reaching out to my IT department to see if they can send you, like, a reset, um, like, login information, um, because... Or look, reach out to them and see. Like, you've enrolled over the phone, but it's... when you're trying to register your account, it's asking for the demographic information ok- over again. So let me reach out to my IT department and I can message them and see what actually is going on, and then I can call you back regarding that information. Okay. Okay. Um, but for the... in the meantime, is there anything else that I can assist you with today, Michael? No, that's it. Thank you. You're welcome. Hey. Have a great day, okay? All right. Bye-bye. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits In a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. This is, uh, Michael Cardaci. I just got, um, coverage started yesterday, and I want to know how I get the cards, benefit cards.

Speaker speaker_1: Uh, let me check on that. What's that staffing agency you work for?

Speaker speaker_2: Crown Services.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1661.

Speaker speaker_1: And for security purposes, can you verify your home address, including city, state and zip code, Michael?

Speaker speaker_2: 3540 Red Oak Co- Red Oak Ct, Orange Park, Florida 32073.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: January 10, 1986.

Speaker speaker_1: And a good telephone number have is 908-875-6451.

Speaker speaker_2: Yes.

Speaker speaker_1: And the email that I have is M your last name 1986 at gmail?

Speaker speaker_2: Right.

Speaker speaker_1: Okay. Um, so looking at the file, it looks like you're not currently enrolled in anything. However, you're eligible due to, uh, Crown Services open enrollment that just started today.

Speaker speaker_2: Okay. I thought I had already enrolled when I signed up for the job or whatever through them, but I guess maybe I didn't. Hmm.

Speaker speaker_1: Um, no sir, not that I can see, unless you submitted a document, but we haven't received that information just yet.

Speaker speaker_2: Okay. Well, can I do that?

Speaker speaker_1: Yeah. Um, do you remember your elections by any chance?

Speaker speaker_2: Uh, like what, like what plan is to talk about?

Speaker speaker_1: Correct. Like what did you want to be enrolled into, is what I'm really sure.

Speaker speaker_2: Oh. Well, what- what were the options? That's, uh... I know it's going to be a family plan, because I have kids, so...

Speaker speaker_1: Okay. So let's see here. Um, so I do know that Crown Services they offer four medical plans. One of them is the MEC TeleRx. Now that one just covers preventative health care services, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, for employee plus children, that's \$19.14. Employee plus family is \$21.83.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Then they have two other medical plans, the VIP plans. Now those actually cover hospitals, doctors and medications. The only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things. However, for employee plus child for the Standard is \$26.74. Employee plus family for the Standard is \$45.36. The VIP Classic is \$29.53 for employee plus children, employee plus family \$50.99.

Speaker speaker_2: And that's weekly?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage. Um, for employee plus children that's \$70.17. And then employee plus family, \$99.27.

Speaker speaker_2: All right. So the one before this one, um, the one you were just talking about, the, I believe it was-

Speaker speaker_1: Yeah, the Classic.

Speaker speaker_2: Yeah. So is that the better option like coverage wise? Um, like for me?

Speaker speaker_1: Um, it's the highest tier that's offered for the VIP plans because it covers hospitals, doctors and medications. Same thing as the Standard plan.

Speaker speaker_2: And that was how much a week? Do you know how much is that one?

Speaker speaker_1: Uh, the Standard... For employee plus family, yes, \$50.99 for the Classic.

Speaker speaker_2: Yeah. And what was the one right before that one? How much is that one a week? I'm sorry.

Speaker speaker_1: Uh, the Standard for employee plus family, \$45.36.

Speaker speaker_2: But that doesn't cover as much as the VIP?

Speaker speaker_1: Uh, it covers hospitals, doctors and medications. It's just the, it's not, it's not the Classic. It doesn't cover as much as the Classic, if that makes any sense. Yes, sir.

Speaker speaker_2: Okay. All right. So if I do the Classic then, uh...

Speaker speaker_1: Okay. So the VIP Classic?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. And then I do know that, uh, Crown Services they do offer other things like FreeRx, which gives out free or discounted prescription coverage, dental, short-term disability, term life-

Speaker speaker_2: Okay.

Speaker speaker_1: ... which is life insurance, um, vision, critical illness, group accident and behavior health.

Speaker speaker_2: Gotcha. So that's all additional to that?

Speaker speaker_1: Yes, sir. Those are additional benefit options that can be added to the medical plans.

Speaker speaker_2: Okay. And I... see, what was the, what was the first one? I'm sorry. I'm just trying to keep track of everything.

Speaker speaker_1: No worries.

Speaker speaker_2: Uh...

Speaker speaker_1: FreeRx, which gives out free or discounted prescription coverage.

Speaker speaker_2: Okay. How much is that additional?

Speaker speaker_1: Uh, for employee plus family, \$6.99 per week.

Speaker speaker_2: Okay. Now is this only certain prescriptions or is this like, like a toss up between what they cover kind of deal or it's...

Speaker speaker_1: Um, no, I do know that they cover acute and non-acute medications. So as long as it follows under the acute prescriptions or non-acute prescriptions, um, I can... If you go to the website FreeRx, there's a medication list that, that they do cover.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, which is just FreeRx, freerx.com.

Speaker speaker_2: All right. So that would be 56 then a week?

Speaker speaker_1: 57.98.

Speaker speaker_2: Okay. All right.

Speaker speaker_3: Anything else?

Speaker speaker_2: Yeah, I think I'll just go with that, because I think those are going to be the major things, really. It's just that, um, uh, prescription-wise.

Speaker speaker_3: No worries.

Speaker speaker_2: So, yeah, I'll do that. This way at least I know I've still got coverage.

Speaker speaker_3: Okay, so doing those two?

Speaker speaker_2: Yeah.

Speaker speaker_3: Okay, so doing those two would make your total deduction \$57.98 per week. Do you authorize, uh, Crown Services to make that deduction for you?

Speaker speaker_2: Yes.

Speaker speaker_3: Yep. I'm going to go ahead and save that. And let me add your dependent information down real quick. And what's your spouse's first name?

Speaker speaker_2: Lauren, L-A-U-R-E-N.

Speaker speaker_3: Same last name?

Speaker speaker_2: Yes.

Speaker speaker_3: Okay, and her social?

Speaker speaker_2: Um, yeah, I'd have to ask her. I'm not sure off the top of my head. Let me, uh, let me see if she'll answer me real quick.

Speaker speaker_3: Okay, take your time.

Speaker speaker_2: Um... Hello?

Speaker speaker_3: I'm still here.

Speaker speaker_2: Is that her? Uh, can I add her onto the call right now so you can kind of like... Maybe she can help out as well with some of the information?

Speaker speaker_3: Yeah, that should be fine.

Speaker speaker_2: Okay, thanks. Just hang on one second.

Speaker speaker_3: Okay, no worries.

Speaker speaker_4: Hello?

Speaker speaker_2: Hello.

Speaker speaker_5: Hello.

Speaker speaker_3: Hello. I'm still here.

Speaker speaker_2: Okay. Yeah, she's here now.

Speaker speaker_5: Hey, what-

Speaker speaker_3: Hey, Lauren, uh, what's your social?

Speaker speaker_5: Uh, 140-84-3531.

Speaker speaker_6: Yeah? Mm-hmm.

Speaker speaker_5: And your date of birth? June 24th, 1987.

Speaker speaker_3: 1987, okay. And then what's the first child's name?

Speaker speaker_5: Christopher Cardaci.

Speaker speaker_3: Christopher, okay. Let me see, and his social?

Speaker speaker_5: Um, I had to go through them in a lockbox so he can go get it. All right, one second, let me pull it out of the closet. Okay, give me one second. All right, his is 148-21-2913.

Speaker speaker_3: 913. Let's see, and his date of birth?

Speaker speaker_5: April 2nd, 2009.

Speaker speaker_3: 2009. And is there another child?

Speaker speaker_5: Uh, there's, there's four of them total.

Speaker speaker_3: Okay, the next child.

Speaker speaker_5: Uh, Zoe Cardaci.

Speaker speaker_3: E-Y or just E?

Speaker speaker_5: Uh, just E, Z-O-E.

Speaker speaker_3: Okay. Let's see, and her social?

Speaker speaker_5: It is 158-23-0439.

Speaker speaker_3: Okay. And her date of birth?

Speaker speaker_5: March 4th, 2011.

Speaker speaker_3: Okay. And the next child?

Speaker speaker_5: Arabella Cardaci, A-R-A-B-E-L-L-A.

Speaker speaker_3: And her social?

Speaker speaker_5: Uh, 081-25-1860.

Speaker speaker_3: And her date of birth?

Speaker speaker_5: Uh, May 13th, 2017.

Speaker speaker_3: 2017. Let's see. And the last child.

Speaker speaker_5: Uh, Lily, Lilliana Cardaci, L-I-L-I-A-N-A.

Speaker speaker_3: Let's see, and her social?

Speaker speaker_5: Uh, 682, and then the rest is fours. It's 444444.

Speaker speaker_3: Okay. Female, and her date of birth?

Speaker speaker_5: November, uh...

Speaker speaker_3: The 21st.

Speaker speaker_5: 21st, there's so many of them. Um, 2022.

Speaker speaker_3: 2022, okay. Saved that. Okay.

Speaker speaker_1: Um, so I do wanna let Michael know how this pending enrollment process works. It will take one to two weeks for the pending enrollment to go through. Then whenever he witnesses his first payroll deduction of the \$57.98 come off his paycheck, coverage begins the Monday we receive that deduction from Crown Services. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, is there anything else I could help y'all with today?

Speaker speaker_7: Um, well, they, they said it was effective December 1st. So, is that not true?

Speaker speaker_1: Uh, no, unfortunately. Um. Let's see, 'cause, 'cause the hire date we received Michael when he received his first paycheck was around November 7th, and he's still within his personal open enrollment period. However, I do know that Crown Services started their open enrollment period as of today, uh, for coverage to begin in January. But since Michael is a new hire, his... he's still on the, uh, 2024 enrollment, so we have the one to two weeks instead of waiting until January, 'cause he's still considered a new hire.

Speaker speaker_7: So, is this for the... this is for the temporary insurance, right?

Speaker speaker_1: Through Crown Services, correct.

Speaker speaker_7: Yeah. Hm, what does that cover? Like, what, what's the copay and, like, what's all that? Like...

Speaker speaker_1: Um, so the VIP Classic, the plan that he enrolled into is, covers hospitals, doctors and medications. However, I can email Michael a copy of a benefit guide and highlight each individual plan that he enrolled into, and so y'all can compare what, what... from there. That'll include the insurances, like continue? I'm sorry.

Speaker speaker_7: I, I was gonna just ask, um, by the time it kicks in, will, will he be almost at the end of the... what is it, 90 days with the temp agency where he gets hired directly and then it would drop off anyway, or...

Speaker speaker_1: Um, honestly, I don't know the answer to that question, 'cause looking at the file, we... he received his first paycheck on November 7th, 'cause the initial hire date was back in October. Um...

Speaker speaker_7: Oh, it was 900 hours, right, I think, instead of 90 days?

Speaker speaker_2: Mm-hmm. I believe it was something like that.

Speaker speaker_1: So I'm just going off based off the hire date that we received, which is 30 days from his first initial paycheck. So, he was still within that personal open enrollment period.

Speaker speaker_2: Yeah, I guess I did not... I mean, I didn't know I had to do this whole portion of... I thought I had already enrolled when I filled out the information for the job. Like, I didn't know I had to go through this as well with you. I thought this was already done.

Speaker speaker_1: Now, if you filled out an enrollment form-

Speaker speaker_2: So-

Speaker speaker_1: Yeah, if you filled out an enrollment form that had our company on it, uh, this may, maybe that Crown Services hasn't sent that information over to us just yet. Uh, but since you already called to enroll over the phone, once we receive that document, our data entry team will look at it and compare it side by side and see that you spoke with us at Benefits and a Card to enroll.

Speaker speaker_7: Uh, so how long is it gonna be before we have actual coverage? 'Cause we're supposed to have doctor's appointments this week and we need medicine refill and stuff.

Speaker speaker_1: Um, so pending enrollments take one to two weeks to go through.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I don't have an exact date on when that will be though. But like I said, pending enrollments will take one to two weeks to go through.

Speaker speaker_7: And then you said something about seven to something days after that?

Speaker speaker_1: Yes. So seven to 10 business days later, uh, that's when physical ID cards and policy information will be received in the mail. However, Michael does have the option to call us back the week that he does become active, usually Thursday or Friday-

Speaker speaker_7: Hm.

Speaker speaker_1: ... to get email versions of the ID cards sent to him just, so he has them.

Speaker speaker_7: So, it would be, what, like... you said one to two weeks. So it'd be, like, what, next Thursday or Friday or the following one and then he, he would just use a virtual card until the mail card comes?

Speaker speaker_1: Correct.

Speaker speaker_7: Okay. So that's the date that he can start using it. It doesn't matter if he has the cards yet.

Speaker speaker_1: Um, correct. So, yes.

Speaker speaker_7: Oh.

Speaker speaker_1: So, yes. So, as long as he... 'cause I do know it does take the actual insurance carrier at least 72 hours to generate policy information. So, I do know that once Michael does become active, say, if he has a doctor's appointment or... early in the week, he can have those providers call us and we can provide them eligibility and just let them know we're waiting for the insurance carrier to generate policy numbers for Michael.

Speaker speaker_7: Okay. So, is, is there any kind of, like, notification we're gonna get once it's effective, like an email or something?

Speaker speaker_1: Um, no, I would just, uh, I'd just inform Michael just to keep an eye out on, on his pay stubs for that \$57.98 deduction. 'Cause usually once that happens, he usually becomes active that following Monday or whenever Crown sends that deduction over-

Speaker speaker_7: Okay.

Speaker speaker_1: ... which is usually that following Monday.

Speaker speaker_2: Man, I could have sworn she said I had coverage starting today. I-

Speaker speaker_7: Yeah, she said that in the email, she says 30 days

Speaker speaker_2: So, I mean, you can't see that, if it's already been done, this process?

Speaker speaker_1: Um, no, sir. Not that I can see. Uh, the only thing that I can see on the file when I check the audit tab is that the client's merge process, and that was just for demographic information.

Speaker speaker_2: Okay.

Speaker speaker_1: Like information was sent over from Crown, like demographic, but we didn't receive a... an enrollment form just yet.

Speaker speaker_2: Yeah, she said... I emailed her this morning.

Speaker speaker_7: Can we, can we call maybe-

Speaker speaker_2: Oh, I emailed her this morning and I asked her about the information, and she said the insurance was active as of December 1st. So, I, I don't know what she's referring to then by saying that. I...

Speaker speaker_1: Uh... Yeah. No, honestly, I, I wouldn't know the answer to that. Um, she may-

Speaker speaker_2: Yeah.

Speaker speaker_1: She may be talking about open enrollment, because that started today and we were closed yesterday-

Speaker speaker_2: Yes.

Speaker speaker_1: ... since it was Sunday.

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, is there anything I-

Speaker speaker_8: All right.

Speaker speaker_1: ... can help y'all with today?

Speaker speaker_2: Well, I mean, if you don't see anything in there, then, I mean, we'll just continue on with this th- then and, and-

Speaker speaker_9: And just talk to her in the meantime and see what she says?

Speaker speaker_2: I- I don't know what else to talk to her about. She said it was active today. But, I mean, if you're saying it's not active, then, you know, obviously we'll have to continue on with this getting enrolled.

Speaker speaker_1: Okay. Um, but honestly, I would just reach out to her just to confirm. Um, just let her know that you spoke with Benefits In The Card, and that you were enrolled over the phone, and... 'Cause honestly, we don't really know anything if them Crown become... like, saying that benefits start today, uh, or December 1st. Um, but I mean, I can reach out to my back office, or my account manager that's responsible for Crown, and then see what actually is going on, uh, with that email. 'Cause I've... M- it may... Was that... I- I don't know if that was, like, a personal email sent to you or if that was, like, sent to all of the new hires and whatnot. So, I wouldn't...

Speaker speaker_2: Uh, I- I emailed her. I did. I personally emailed her about it and-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: ... she told me. Hmm, she had told me that... Uh, damn it.

Speaker speaker_9: Mm-hmm.

Speaker speaker_1: Well, like I said-

Speaker speaker_9: I think that-

Speaker speaker_1: ... I would just reach back out to her just to confirm. And then I- inform her that you spoke with Benefits In The Card and that you were enrolled over the phone and see what she says-

Speaker speaker_9: Yeah, sure.

Speaker speaker_1: ... and go from there.

Speaker speaker_9: Ask her what she meant by December 1st.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but other than that, is there anything else that I can assist y'all with today?

Speaker speaker_2: Nah, that's it.

Speaker speaker_9: Uh, do you have a login for the website?

Speaker speaker_1: Who, me personally?

Speaker speaker_9: Oh, no. My... Mike.

Speaker speaker_2: Oh, I'm sorry. Does he have a login?

Speaker speaker_9: Yeah, like a login, um-

Speaker speaker_2: No, I don't... I mean, I don't have a... I don't have a login yet, I don't think, 'cause it's not active yet, right?

Speaker speaker_1: Um, uh, you should be able to create your account or register a, a new account and go from there, and be able to see what benefits you've signed up for.

Speaker speaker_2: What's the website?

Speaker speaker_1: Um-

Speaker speaker_2: Benefits In The Card?

Speaker speaker_1: Here, let me confirm that. Let's see. Crown Services. So it's my, so M-Y-B-I-A-C.com/crownservices.

Speaker speaker_2: Okay. All right, so if I go to... I'm on that page now. If I go to Member Login and then Register New User, it has me create, uh, a user ID and email, and then it asks me for... Hang on real quick while I got you. Maybe you can help me with this. I'm an insurance subscriber. It asks me for participant ID. I don't know what that is. I don't-

Speaker speaker_1: No, so-

Speaker speaker_2: Like-

Speaker speaker_1: When you go back, go back to, uh, click on Enroll and Decline Coverage, don't click Member Login. Click-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Enroll and Decline Coverage, and that's where you can register here. And it should create your account with your social and stuff.

Speaker speaker_2: Yeah, I- I, okay, I see it now, personal information, personal information, coverages, dependents, beneficiaries, um, but we've already done that part, right? I'll have to redo that?

Speaker speaker_1: Um, no, sir. So if you have that in- if you're already registered, you should be able to log in, if you remember your login information.

Speaker speaker_2: Yeah, I mean, I- I logged in and it just takes me to s- personal info, like, I have to fill out the personal information stuff and whatnot. It's got one, two, three, four demographics, coverages, dependents, beneficiaries.

Speaker speaker_1: Interesting. Um-

Speaker speaker_2: It's like all, um, like a whole process I have to go through, I guess.

Speaker speaker_1: Hmm. Well, um, uh, honestly, I mean, since you already enrolled over the phone, I mean, you're, you're good to go. So, I mean, I'm just trying to think of other ways where you can gain access to that information. Um, let me try reaching out to my IT department to see if they can send you, like, a reset, um, like, login information, um, because... Or look, reach out to them and see. Like, you've enrolled over the phone, but it's... when you're trying to register your account, it's asking for the demographic information ok-over again. So let me reach out to my IT department and I can message them and see what actually is going on, and then I can call you back regarding that information.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, but for the... in the meantime, is there anything else that I can assist you with today, Michael?

Speaker speaker_2: No, that's it. Thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_9: Hey.

Speaker speaker_1: Have a great day, okay?

Speaker speaker_2: All right. Bye-bye.

Speaker speaker_1: All right. Bye-bye.