

## Transcript: Justin

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### Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Good morning, Justin. Um, I am a new employee with Crown, and I'm just looking to see if I can enroll in benefits. Yeah. So, Crown Services, what's the last four of your Social so I can pull your file for you? It's 6678. And what was your last name, Brianna? Daniel. And for security purposes, could you verify your home address, including city, state and zip code? Um, yeah. It's probably one of two. Um, you might have 3650 Woodford Road, 103, Cincinnati, Ohio, 45213. Is that a current address? Um, yeah. It's a new address. But if you have my old one, I have that one as well. That's where all my mail goes. I have Woodford. And confirm your date of birth. Uh, it's 3/30/96. And then a good telephone number have as 859-913-1724? Yes, sir. And the email I have is bre.daniel330 at Gmail. Or Yahoo! Yes, sir. Okay. Um, now did you have an idea of what you wanted to be enrolled into or no? Um, no. I've never done this before. So, I don't, I don't know. Uh, I don't, I'm sorry, Justin. No worries. Um, so let's see here. So, I do know that Crown Services, they do- they offer four different medical plans. Um, one of the medical plans is the MEC TeleRx. Now that one just covers preventative healthcare services only. So, like your physicals, diabetes screenings, vaccinations, stuff like that. It's \$15.67 per week. And the two other medical plans is the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things. But those range from \$17.07 to \$18.86. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$42.76 per week. Hmm. Okay. So, it's, uh, let's just do the middle one, the \$18. That sounds appropriate. Okay, so the VIP Classic? Yes, please. Okay. Now, I do know that Crown Services does offer other things like FreeRx, which gives out free or discounted prescription coverage, dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident and behavior health. Well, that's cool. Um, is that what, like, an additional thing? Thank you, honey. Correct. Those are additional benefits that can be added to the medical plans, yes. Oh, I mean, oh, I'm sorry, Justin. Um, additional charges, how is, how does that work? Um, so those are additional to the medical plan. So, your dental would be \$3.52, for example. Uh, short-term disability would be \$3.82, um, stuff like that. Or were you asking, like, how, what they cover? No, you did good. Um, I don't, I guess I don't even know what kind of questions to ask because I've never done this before. So, how do I, uh, go about, like, adding that to the medical plan? Do I do that with you, or is that, like, an online thing that I enroll in? I can add it to the medical plan for you. Okay. Um, the thing is, I don't really ever go to doctors but I guess I do now. And so, I don't know necessarily what I need to enroll in. I've, pardon my ignorance, Justin. If you could just bear with me, that'd be great. No worries. I totally understand. Um, so like I said, the VIP plans would cover your hospital visits, doctor

visits and medication coverage. Um, so there's that. While the MEC TeleRx, that's just preventative services, so if you don't really get sick that often and you just go to the doctor for regular check-ups or yearly exams, the MEC would be beneficial for you. But, um, we're not allowed to make recommendations. Mm-hmm. Okay. Um, how about this? Let me tell you, I know that I'll probably need to go to a doctor to seek, like, medication for anxiety. Do you know which of these, um, medical plans would cover something like that or, uh, at least help me with something like that? Yeah. So the VIP plans, uh, which would cover that, uh, visit 'cause it covers hospitals- Okay. ... doctors and medications. Okay. Well, then, um, that would be the one that I would like to sign up for. Now, um, because I'm new to this and I don't necessarily know exactly what kind of doctors I'll be visiting to know what kinda coverage I need, am I able to adjust my coverage or, like, whatever I'm charged every month to, like, later on if I need to get a new, uh, go to a new doctor or something? Um, now I do know that you have a personal open enrollment period, which is 30 days from your first paycheck. Um, so that'll be the only time you're allowed to make any changes. And then I do know that Crown Services has a company-wide open enrollment period, usually sometime in December, where all of the employees can make changes if need be. Okay, that's great. So, about a week ago I called, um, and it was like... So, I'm roughly about a month, 30 days from my first paycheck. But when I called about a week ago, they didn't have my current hire date. They had it for, like, a, a couple years ago when I'd worked for this company originally. And so, they, I guess, had to get in touch with Crown in order to adjust the, the hire date. Now, um, does that..... give me some sort of exception when it comes to enrolling, or does that not matter right now? Um, no, I do see that there was an eligibility review done on you. Um, your first paycheck ... from your most current assignment was February 13th of 2025. So let me do the calculation on that, maybe 30 days from that date as well. Give me one second. June. So it looks like your cutoff date would be the 15th, which is Saturday. So I'm calling just in time, right? Perfect, yes. Cool. So how do we get this started? Um, so I can go ahead and make those selections for you. Uh, so the VIP Classic, did you wanna add anything else, or just do medical only? I'm sorry, the call cut out. Did you ask a question? Yeah. I stated did you wanna add anything else, or did you just wanna do medical only? Um... Crap. Uh, medical only is fine. Okay. Um, so doing VIP Classic for employee only would make your total deductions \$18.86 per week. Do you authorize Crown Services to make the deduction for you? Yes. Okay. Um, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$18.86 come off your 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. Other than that, Brianna, is there anything else I could help you out with today? Um, yeah. I'm actually gonna reiterate a question I c- sort of asked you earlier, because I don't, I don't think I, um, understood your answer, or I didn't hear it. I'm sorry. Um, so since I did sign up for the VIP with the medical only, um, if I do need or realize that I need to go to a different sort of doctor that's not covered in the next couple of days, um, like before my enrollment period is over, does... am I able to go in and adjust which coverage that I get? Um, yes, up until the 15th, like I said. Okay. Okay, cool. Thank you. Like I said, I just wanted to make sure that I had asked that again to make sure that I understood your answer. Okay. Um- No worries. ... yeah, Justin, that's all. Thank you for your help. I appreciate that so much, and, uh, sorry for my ignorance. You've been very helpful. No worries. That's what we're here

for. You have a great day, okay? Thanks. You as well. Thank you. Bye. Goodbye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Good morning, Justin. Um, I am a new employee with Crown, and I'm just looking to see if I can enroll in benefits.

Speaker speaker\_0: Yeah. So, Crown Services, what's the last four of your Social so I can pull your file for you?

Speaker speaker\_1: It's 6678.

Speaker speaker\_0: And what was your last name, Brianna?

Speaker speaker\_1: Daniel.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker\_1: Um, yeah. It's probably one of two. Um, you might have 3650 Woodford Road, 103, Cincinnati, Ohio, 45213.

Speaker speaker\_0: Is that a current address?

Speaker speaker\_1: Um, yeah. It's a new address. But if you have my old one, I have that one as well. That's where all my mail goes.

Speaker speaker\_0: I have Woodford. And confirm your date of birth.

Speaker speaker\_1: Uh, it's 3/30/96.

Speaker speaker\_0: And then a good telephone number have as 859-913-1724?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And the email I have is bre.daniel330 at Gmail. Or Yahoo!

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Okay. Um, now did you have an idea of what you wanted to be enrolled into or no?

Speaker speaker\_1: Um, no. I've never done this before. So, I don't, I don't know. Uh, I don't, I'm sorry, Justin.

Speaker speaker\_0: No worries. Um, so let's see here. So, I do know that Crown Services, they do- they offer four different medical plans. Um, one of the medical plans is the MEC TeleRx. Now that one just covers preventative healthcare services only. So, like your

physicals, diabetes screenings, vaccinations, stuff like that. It's \$15.67 per week. And the two other medical plans is the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things. But those range from \$17.07 to \$18.86. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$42.76 per week.

Speaker speaker\_1: Hmm. Okay. So, it's, uh, let's just do the middle one, the \$18. That sounds appropriate.

Speaker speaker\_0: Okay, so the VIP Classic?

Speaker speaker\_1: Yes, please.

Speaker speaker\_0: Okay. Now, I do know that Crown Services does offer other things like FreeRx, which gives out free or discounted prescription coverage, dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident and behavior health.

Speaker speaker\_1: Well, that's cool. Um, is that what, like, an additional thing? Thank you, honey.

Speaker speaker\_0: Correct. Those are additional benefits that can be added to the medical plans, yes.

Speaker speaker\_1: Oh, I mean, oh, I'm sorry, Justin. Um, additional charges, how is, how does that work?

Speaker speaker\_0: Um, so those are additional to the medical plan. So, your dental would be \$3.52, for example. Uh, short-term disability would be \$3.82, um, stuff like that. Or were you asking, like, how, what they cover?

Speaker speaker\_1: No, you did good. Um, I don't, I guess I don't even know what kind of questions to ask because I've never done this before. So, how do I, uh, go about, like, adding that to the medical plan? Do I do that with you, or is that, like, an online thing that I enroll in?

Speaker speaker\_0: I can add it to the medical plan for you.

Speaker speaker\_1: Okay. Um, the thing is, I don't really ever go to doctors but I guess I do now. And so, I don't know necessarily what I need to en- enroll in. I've, pardon my ignorance, Justin. If you could just bear with me, that'd be great.

Speaker speaker\_0: No worries. I totally understand. Um, so like I said, the VIP plans would cover your hospital visits, doctor visits and medication coverage. Um, so there's that. While the MEC TeleRx, that's just preventative services, so if you don't really get sick that often and you just go to the doctor for regular check-ups or yearly exams, the MEC would be beneficial for you. But, um, we're not allowed to make recommendations.

Speaker speaker\_1: Mm-hmm. Okay. Um, how about this? Let me tell you, I know that I'll probably need to go to a doctor to seek, like, medication for anxiety. Do you know which of these, um, medical plans would cover something like that or, uh, at least help me with something like that?

Speaker speaker\_0: Yeah. So the VIP plans, uh, which would cover that, uh, visit 'cause it covers hospitals-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... doctors and medications.

Speaker speaker\_1: Okay. Well, then, um, that would be the one that I would like to sign up for. Now, um, because I'm new to this and I don't necessarily know exactly what kind of doctors I'll be visiting to know what kinda coverage I need, am I able to adjust my coverage or, like, whatever I'm charged every month to, like, later on if I need to get a new, uh, go to a new doctor or something?

Speaker speaker\_0: Um, now I do know that you have a personal open enrollment period, which is 30 days from your first paycheck. Um, so that'll be the only time you're allowed to make any changes. And then I do know that Crown Services has a company-wide open enrollment period, usually sometime in December, where all of the employees can make changes if need be.

Speaker speaker\_1: Okay, that's great. So, about a week ago I called, um, and it was like... So, I'm roughly about a month, 30 days from my first paycheck. But when I called about a week ago, they didn't have my current hire date. They had it for, like, a, a couple years ago when I'd worked for this company originally. And so, they, I guess, had to get in touch with Crown in order to adjust the, the hire date. Now, um, does that..... give me some sort of exception when it comes to enrolling, or does that not matter right now?

Speaker speaker\_0: Um, no, I do see that there was an eligibility review done on you. Um, your first paycheck ... from your most current assignment was February 13th of 2025. So let me do the calculation on that, maybe 30 days from that date as well. Give me one second. June. So it looks like your cutoff date would be the 15th, which is Saturday.

Speaker speaker\_1: So I'm calling just in time, right?

Speaker speaker\_0: Perfect, yes.

Speaker speaker\_1: Cool. So how do we get this started?

Speaker speaker\_0: Um, so I can go ahead and make those selections for you. Uh, so the VIP Classic, did you wanna add anything else, or just do medical only?

Speaker speaker\_1: I'm sorry, the call cut out. Did you ask a question?

Speaker speaker\_0: Yeah. I stated did you wanna add anything else, or did you just wanna do medical only?

Speaker speaker\_1: Um... Crap. Uh, medical only is fine.

Speaker speaker\_0: Okay. Um, so doing VIP Classic for employee only would make your total deductions \$18.86 per week. Do you authorize Crown Services to make the deduction for you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$18.86 come off your 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. Other than that, Brianna, is there anything else I could help you out with today?

Speaker speaker\_1: Um, yeah. I'm actually gonna reiterate a question I c- sort of asked you earlier, because I don't, I don't think I, um, understood your answer, or I didn't hear it. I'm sorry. Um, so since I did sign up for the VIP with the medical only, um, if I do need or realize that I need to go to a different sort of doctor that's not covered in the next couple of days, um, like before my enrollment period is over, does... am I able to go in and adjust which coverage that I get?

Speaker speaker\_0: Um, yes, up until the 15th, like I said.

Speaker speaker\_1: Okay. Okay, cool. Thank you. Like I said, I just wanted to make sure that I had asked that again to make sure that I understood your answer. Okay. Um-

Speaker speaker\_0: No worries.

Speaker speaker\_1: ... yeah, Justin, that's all. Thank you for your help. I appreciate that so much, and, uh, sorry for my ignorance. You've been very helpful.

Speaker speaker\_0: No worries. That's what we're here for. You have a great day, okay?

Speaker speaker\_1: Thanks. You as well.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Bye.

Speaker speaker\_0: Goodbye.