

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? Yes, Justin. My name is Tina Sanders. I work for Crown in Glasgow, Kentucky. And I was calling about the insurance. Okay, so Crown Services. What's the last four of your social? 9186. And for security purposes, could you verify your home address, including city, state and zip code, Ms. Sanders? It's 838 South Jackson Highway, Hardyville, Kentucky 42746. And confirm your date of birth. January 30, 1969. And a good telephone number have us 270-218-8530. Yes, sir. And the email we have is tinaCNA43@... yes, sir. Okay. So you stated you're calling about the insurance. Yes. I am thinking about taking it out, um, but I had a few questions. Okay. Uh, let me pull up benefit guide. And what were those questions? I'll tell you... First of all, um, I got the packet and it has the, like the VIP standard, the VIP classic, but at the bottom of that page on page two, it says weekly deductions. And I'm thinking about the classic, which is \$18.86, but on page three, at the bottom of it, it says weekly deduction is \$42.71. What's the difference in those two? Uh, so the VIP plans, those just cover your hospital visits, doctor visits and medication coverage, while I think you're talking about the MEC Enhanced, um, which is a preventative care service plan plus hospital, doctor and medication coverage. So, it covers things like physicals, diabetes screenings, vaccinations, stuff like that, as well as hospitals, doctors and medications. Okay. Would... So, would I have to take out both of those? Um... No, ma'am, it's totally up to you. So, it's based off what you need or what you wanted. Okay. Because I would like to have where I can go to the doctor, because I need it. I, I haven't had insurance for a year and a half, and I need to go to the doctor. Um... So, what would you recommend? Um... Well, us at Benefits and a Card, we're not allowed to give recommendations because we're not insurance agents. Okay. All we do know is that the VIP plans, they cover hospitals, doctors and medications, while the MEC Enhanced would cover preventative healthcare services plus hospitals, doctors and medications. Okay. And what does your dental cover? Does it like- Um... ... have um, help with dentures or...? Um... Now, I do know when it comes to dental, all the preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once, per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 co-pay. Okay. Or deductible, my apologies. Mm... Would I sign up with you? Or how would I go about signing up for insurance? Um... You would go through us. However, quick question, when did you start with Crown Services? Actually, I started, uh, October 11th of 2022. Okay. Have you started a new assignment here lately? No. No? Okay. Let me see here. Because I do know that your personal open enrollment period is 30 days from your first initial paycheck through Crown Services, um, which you stated you haven't been on an assi- new assignment since 2022. Um... So, unfortunately, we wouldn't be able to enroll you right now, unless you experienced a qualified life event or if you are in

Crown Services next open enrollment period. And when is that? Uh... So let's see. So, Crown usually holds their open enrollments usually in December, but let me verify- Yeah. ... a specific date. Crown... Yeah. So, Crown had their last open enrollment from December 2nd to January 3rd. Okay. So... I mean, I have to get insurance, so I would be able to get it through Crown? Um... Correct. Unless you experienced a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child or involuntary loss of coverage. Well, I did have state Medicaid and I lost it. Does that count? Okay. Did it happen within the past 30 days? No. Okay. So, out qualified life events would have to happen within the past 30 days. Okay. Thank you very much. You're welcome. You have a great day, Tina. Okay?

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: Yes, Justin. My name is Tina Sanders. I work for Crown in Glasgow, Kentucky. And I was calling about the insurance.

Speaker speaker_0: Okay, so Crown Services. What's the last four of your social?

Speaker speaker_1: 9186.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Ms. Sanders?

Speaker speaker_1: It's 838 South Jackson Highway, Hardyville, Kentucky 42746.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: January 30, 1969.

Speaker speaker_0: And a good telephone number have us 270-218-8530.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And the email we have is tinaCNA43@... yes, sir. Okay. So you stated you're calling about the insurance.

Speaker speaker_1: Yes. I am thinking about taking it out, um, but I had a few questions.

Speaker speaker_0: Okay. Uh, let me pull up benefit guide. And what were those questions?

Speaker speaker_1: I'll tell you... First of all, um, I got the packet and it has the, like the VIP standard, the VIP classic, but at the bottom of that page on page two, it says weekly deductions. And I'm thinking about the classic, which is \$18.86, but on page three, at the bottom of it, it says weekly deduction is \$42.71. What's the difference in those two?

Speaker speaker_0: Uh, so the VIP plans, those just cover your hospital visits, doctor visits and medication coverage, while I think you're talking about the MEC Enhanced, um, which is a preventative care service plan plus hospital, doctor and medication coverage. So, it covers

things like physicals, diabetes screenings, vaccinations, stuff like that, as well as hospitals, doctors and medications.

Speaker speaker_1: Okay. Would... So, would I have to take out both of those?

Speaker speaker_0: Um... No, ma'am, it's totally up to you. So, it's based off what you need or what you wanted.

Speaker speaker_1: Okay. Because I would like to have where I can go to the doctor, because I need it. I, I haven't had insurance for a year and a half, and I need to go to the doctor. Um... So, what would you recommend?

Speaker speaker_0: Um... Well, us at Benefits and a Card, we're not allowed to give recommendations because we're not insurance agents.

Speaker speaker_1: Okay.

Speaker speaker_0: All we do know is that the VIP plans, they cover hospitals, doctors and medications, while the MEC Enhanced would cover preventative healthcare services plus hospitals, doctors and medications.

Speaker speaker_1: Okay. And what does your dental cover? Does it like-

Speaker speaker_0: Um...

Speaker speaker_1: ... have um, help with dentures or...?

Speaker speaker_0: Um... Now, I do know when it comes to dental, all the preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once, per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 co-pay.

Speaker speaker_1: Okay.

Speaker speaker_0: Or deductible, my apologies.

Speaker speaker_1: Mm... Would I sign up with you? Or how would I go about signing up for insurance?

Speaker speaker_0: Um... You would go through us. However, quick question, when did you start with Crown Services?

Speaker speaker_1: Actually, I started, uh, October 11th of 2022.

Speaker speaker_0: Okay. Have you started a new assignment here lately?

Speaker speaker_1: No.

Speaker speaker_0: No? Okay. Let me see here. Because I do know that your personal open enrollment period is 30 days from your first initial paycheck through Crown Services, um, which you stated you haven't been on an assi- new assignment since 2022. Um... So, unfortunately, we wouldn't be able to enroll you right now, unless you experienced a qualified life event or if you are in Crown Services next open enrollment period.

Speaker speaker_1: And when is that?

Speaker speaker_0: Uh... So let's see. So, Crown usually holds their open enrollments usually in December, but let me verify-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... a specific date. Crown... Yeah. So, Crown had their last open enrollment from December 2nd to January 3rd.

Speaker speaker_1: Okay. So... I mean, I have to get insurance, so I would be able to get it through Crown?

Speaker speaker_0: Um... Correct. Unless you experienced a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child or involuntary loss of coverage.

Speaker speaker_1: Well, I did have state Medicaid and I lost it. Does that count?

Speaker speaker_0: Okay. Did it happen within the past 30 days?

Speaker speaker_1: No.

Speaker speaker_0: Okay. So, out qualified life events would have to happen within the past 30 days.

Speaker speaker_1: Okay. Thank you very much.

Speaker speaker_0: You're welcome. You have a great day, Tina. Okay?