

Transcript: Justin

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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. This is Justin. How can I help you today? Uh, yes, sir. My name is Shelley Hearst. I work through Crown Services in Hopkinsville, Kentucky. Now, they said, uh, something about the open enrollment. I need to kinda up my insurance, because I'm 62 and this card that I have now w- what they're doing, i- i- it's not covering certain tests that I need to take for my age. Okay. Um, so Crown Services, what's the last four of your Social so I can pull your file for you? It's, it's 4086, sir. And you said Shelley Hearst? Mm-hmm. H-E-A-R-S-T. Okay. And for security purposes, could you verify the home address, including city, state and zip code, Shelley? Mm-hmm. It's 1300 Denzel Drive, Apartment four, here in Hopkinsville, Kentucky, 42240. And confirm your date of birth. It's 09/08/62. And a good telephone number has 931-338-5571? Yes, sir. And the email has shellyhearst62 at gmail? Yes. Okay. Um, now were you given a benefit guide through s- Crown Services or no? No. Okay. Um, so I went ahead and emailed you a copy of one, just so you have it. Um, email that- Mm-hmm. ... you should look out for is coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Mm-hmm. Okay. Um, but the other medical plans offered through Crown Services, let's see. So they have three other ones. They have the- Oh, okay. ... VIP plans, which cover hospitals, doctors and medications. The only major- Mm-hmm. ... difference between the Standard and the Classic is how much the insurance- Mm-hmm. ... carrier will pay to cover things. So say, for example- Mm-hmm. ... you have to get surgery in a hospital under the VIP Standard- Mm-hmm. ... the insurance carrier will pay \$250 a day, while under the Classic about \$500 a day. So that's pretty much the- Mm-hmm. ... only difference between those two. Um, but they range from \$17.07 to \$18.86. However, the last medical- Okay now, what about... Okay now, what I, what I, what I'm talking about is like tests like colonostomy. I, I need to take a test for that, okay? I need to take a test for... They wanna test me for rheumatoid, see if I have rheumatoid arthritis. And tests like this, sir, they're, th- that card is not covering. They... It's not doing anything. Totally understand. Um, so like I said, the VIP plans cover hospitals, doctors and medications, so you'll have hospital coverage, doctor visit coverage- Mm-hmm. ... and medication coverage under those plans. Mm-hmm. While the last medical plan that was offered is the MEC Enhanced, which is a combination- Mm-hmm. ... of both preventative plus hospital, doctor and medication coverage, and that's- Mm-hmm. ... \$42.76 a week. So will that cover like major te... You know, like simple tests, like, you know, like I just ex... You know, just explained to you? Um, yes, so it should, uh, because it covers your preventative healthcare services, as well as- Mm-hmm. ... hospitals, doctors and medications. Um, so you do have coverage for those visits under these other different medical plans as well. Yeah. So how much would that cost? 40 some dollars a week? No, \$42.76 a week. Okay. And what's the next step down from that? I- Will it do the same thing? Um, yes. So the VIP pla- plans, those

cover your hospitals- Mm-hmm. ... doctors and medications. That doesn't cover preventative- Mm-hmm. ... healthcare services. Mm-hmm. And how much is that one? Um, the Standard is \$17.07 while the Classic is \$18.86. Okay, so in, in the Classic, that'll... I- Because what I'm trying to explain to you is that I need something that's gonna cover preventive, I guess, preventive care like, you know, when they go in to do colo... You know, colonostomies and say if they wanna do a test on my thyroids and stuff like that, because this is what they're trying to do, and that card is not... You know, I'm, I'm ending up with a big bill. I, I totally understand that. Um, so I'm, I'm informing you what th- is offered through Crown Services. Us at Benefits in a Card- Mm-hmm. ... we're not really insurance agents, so we're not allowed to give recommendations. Um, all I do know- Right. ... is that the VIP plans, they cover your hospital visits, doctor visits and medications, while the MEC Enhanced is a preventative healthcare service plan that also covers hospitals, doctors and medications. And the preventative healthcare, that's \$42 a week? Correct. Okay, yeah. I'll go for that one because I need something. Okay, so let's see here. Yep. Did you wanna add anything else to the coverage or just medical only? N... Well, you said it covers, what, preventive services, hospitalization, prescriptions and what else? Medic... So hospital, doctors and medications, as well as preventative healthcare services. So, so that's just medical. Yeah. Um, then you- Yeah, just medical. Yeah. Not, not... I'm not gonna go for the dental yet, just medical. Yeah, 'cause I know you guys have dental, but I'm gonna, I'm gonna hold off on that. Totally understand. Um, so let's see here. So your current deductions right now with the regular MEC standalone was \$15.62. Mm-hmm. However, making it- Yeah, and it... Yeah. Mm-hmm. Upgrading to the MEC Enhanced would make your new total deductions \$42.76 a week. Do you authorize Crown Services- Okay. ... to make that deduction for you? Yes. Yes, yes, 'cause that's the one I need. Okay. So I do wanna let you know that this is future coverage. Um, so this coverage- Mm-hmm. ... won't actually begin until January. However, pending- Mm-hmm. ... enrollments do take one to two weeks to go through. Then whenever you- Mm-hmm. ... witness your first payroll deduction of the \$42.72 come off your paycheck, coverage begins- Mm-hmm. ... the Monday we receive that deduction from Crown Services. Seven to 10- Mm-hmm. ... business days later, you will receive new policy and ID card information in the mail. Other than that- Mm-hmm. ... Shelley, is there anything else I can help you out with today? No. So I should have everything packed down by the third week of January. Is that correct? I should have my card and everything. Give or take. Yes, ma'am. By the third week. By, by... Maybe by the third week of January. Correct. Give or take. Yes, ma'am. Oh God. Well, what, the last week of January? Because see, I'm gonna make some appointments here so... Um, so- Oh, God. ... coverage begins in January. Now honestly, I don't know when, uh, Crown- Yeah. ... Services will start deductions, so that's why we always say- Right. ... planning around one to two weeks to go through. Right. One to two weeks. Okay. Okay. I'll, I'll, I'll, um, I'll call them 'cause they'll let me know, you know, what's being taken off 'cause they have that information as well. Okay, thank you, sir, and have a merry Christmas and a happy new year. Merry Christmas to you too. Bye-bye. Okay. Thank you, sir. Bye-bye. 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: Uh, yes, sir. My name is Shelley Hearst. I work through Crown Services in Hopkinsville, Kentucky. Now, they said, uh, something about the open enrollment. I need to kinda up my insurance, because I'm 62 and this card that I have now w- what they're doing, i- i- it's not covering certain tests that I need to take for my age.

Speaker speaker_1: Okay. Um, so Crown Services, what's the last four of your Social so I can pull your file for you?

Speaker speaker_2: It's, it's 4086, sir.

Speaker speaker_1: And you said Shelley Hearst?

Speaker speaker_2: Mm-hmm. H-E-A-R-S-T.

Speaker speaker_1: Okay. And for security purposes, could you verify the home address, including city, state and zip code, Shelley?

Speaker speaker_2: Mm-hmm. It's 1300 Denzel Drive, Apartment four, here in Hopkinsville, Kentucky, 42240.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: It's 09/08/62.

Speaker speaker_1: And a good telephone number has 931-338-5571?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And the email has shellyhearst62 at gmail?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, now were you given a benefit guide through s- Crown Services or no?

Speaker speaker_2: No.

Speaker speaker_1: Okay. Um, so I went ahead and emailed you a copy of one, just so you have it. Um, email that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you should look out for is coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker_2: Okay. Mm-hmm.

Speaker speaker_1: Okay. Um, but the other medical plans offered through Crown Services, let's see. So they have three other ones. They have the-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... VIP plans, which cover hospitals, doctors and medications. The only major-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... difference between the Standard and the Classic is how much the insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... carrier will pay to cover things. So say, for example-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you have to get surgery in a hospital under the VIP Standard-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the insurance carrier will pay \$250 a day, while under the Classic about \$500 a day. So that's pretty much the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... only difference between those two. Um, but they range from \$17.07 to \$18.86. However, the last medical-

Speaker speaker_2: Okay now, what about... Okay now, what I, what I, what I'm talking about is like tests like colonostomy. I, I need to take a test for that, okay? I need to take a test for... They wanna test me for rheumatoid, see if I have rheumatoid arthritis. And tests like this, sir, they're, th- that card is not covering. They... It's not doing anything.

Speaker speaker_1: Totally understand. Um, so like I said, the VIP plans cover hospitals, doctors and medications, so you'll have hospital coverage, doctor visit coverage-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and medication coverage under those plans.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: While the last medical plan that was offered is the MEC Enhanced, which is a combination-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... of both preventative plus hospital, doctor and medication coverage, and that's-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... \$42.76 a week.

Speaker speaker_2: So will that cover like major te... You know, like simple tests, like, you know, like I just ex... You know, just explained to you?

Speaker speaker_1: Um, yes, so it should, uh, because it covers your preventative healthcare services, as well as-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... hospitals, doctors and medications. Um, so you do have coverage for those visits under these other different medical plans as well.

Speaker speaker_2: Yeah. So how much would that cost? 40 some dollars a week?

Speaker speaker_1: No, \$42.76 a week.

Speaker speaker_2: Okay. And what's the next step down from that? I- Will it do the same thing?

Speaker speaker_1: Um, yes. So the VIP pla- plans, those cover your hospitals-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... doctors and medications. That doesn't cover preventative-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... healthcare services.

Speaker speaker_2: Mm-hmm. And how much is that one?

Speaker speaker_1: Um, the Standard is \$17.07 while the Classic is \$18.86.

Speaker speaker_2: Okay, so in, in the Classic, that'll... I- Because what I'm trying to explain to you is that I need something that's gonna cover preventive, I guess, preventive care like, you know, when they go in to do colo... You know, colonostomies and say if they wanna do a test on my thyroids and stuff like that, because this is what they're trying to do, and that card is not... You know, I'm, I'm ending up with a big bill.

Speaker speaker_1: I, I totally understand that. Um, so I'm, I'm informing you what th- is offered through Crown Services. Us at Benefits in a Card-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... we're not really insurance agents, so we're not allowed to give recommendations. Um, all I do know-

Speaker speaker_2: Right.

Speaker speaker_1: ... is that the VIP plans, they cover your hospital visits, doctor visits and medications, while the MEC Enhanced is a preventative healthcare service plan that also covers hospitals, doctors and medications.

Speaker speaker_2: And the preventative healthcare, that's \$42 a week?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay, yeah. I'll go for that one because I need something.

Speaker speaker_1: Okay, so let's see here.

Speaker speaker_2: Yep.

Speaker speaker_1: Did you wanna add anything else to the coverage or just medical only?

Speaker speaker_2: N... Well, you said it covers, what, preventive services, hospitalization, prescriptions and what else?

Speaker speaker_1: Medic... So hospital, doctors and medications, as well as preventative healthcare services. So, so that's just medical.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, then you-

Speaker speaker_2: Yeah, just medical. Yeah. Not, not... I'm not gonna go for the dental yet, just medical. Yeah, 'cause I know you guys have dental, but I'm gonna, I'm gonna hold off on that.

Speaker speaker_1: Totally understand. Um, so let's see here. So your current deductions right now with the regular MEC standalone was \$15.62.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, making it-

Speaker speaker_2: Yeah, and it... Yeah. Mm-hmm.

Speaker speaker_1: Upgrading to the MEC Enhanced would make your new total deductions \$42.76 a week. Do you authorize Crown Services-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to make that deduction for you?

Speaker speaker_2: Yes. Yes, yes, 'cause that's the one I need.

Speaker speaker_1: Okay. So I do wanna let you know that this is future coverage. Um, so this coverage-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... won't actually begin until January. However, pending-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... enrollments do take one to two weeks to go through. Then whenever you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... witness your first payroll deduction of the \$42.72 come off your paycheck, coverage begins-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the Monday we receive that deduction from Crown Services. Seven to 10-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... business days later, you will receive new policy and ID card information in the mail. Other than that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... Shelley, is there anything else I can help you out with today?

Speaker speaker_2: No. So I should have everything packed down by the third week of January. Is that correct? I should have my card and everything.

Speaker speaker_1: Give or take. Yes, ma'am.

Speaker speaker_2: By the third week. By, by... Maybe by the third week of January.

Speaker speaker_1: Correct. Give or take. Yes, ma'am.

Speaker speaker_2: Oh God. Well, what, the last week of January? Because see, I'm gonna make some appointments here so...

Speaker speaker_1: Um, so-

Speaker speaker_2: Oh, God.

Speaker speaker_1: ... coverage begins in January. Now honestly, I don't know when, uh, Crown-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... Services will start deductions, so that's why we always say-

Speaker speaker_2: Right.

Speaker speaker_1: ... planning around one to two weeks to go through.

Speaker speaker_2: Right. One to two weeks. Okay. Okay. I'll, I'll, I'll, um, I'll call them 'cause they'll let me know, you know, what's being taken off 'cause they have that information as well. Okay, thank you, sir, and have a merry Christmas and a happy new year.

Speaker speaker_1: Merry Christmas to you too. Bye-bye.

Speaker speaker_2: Okay. Thank you, sir. Bye-bye.

Speaker speaker_1: Bye-bye.