

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Um, yes, I just started with Crown, um, Crown a few weeks ago. And they said that I would be getting my benefits from you, and I was trying to see if you could tell me what date those would start, please. So we wouldn't be able to give you a specific date. And if you... because- Okay. ... it's totally up to Crown whenever they make those deductions. I can tell you that the enrollment process takes one to two weeks from whatever date you got enrolled. And then once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Now, if you didn't- Okay. ... pick your own options, Crown does auto-enroll you into a plan. If you're getting auto-enrolled, there's no telling when they'll actually make that deduction. That's kind of up to Crown's description. Okay, so h- how, where do I go to make the choice? 'Cause I, they didn't even tell me anything about that when I was in there. I can get you enrolled over the phone. So I'd like to make my own choice of insurance. Yeah, I can get you enrolled over the phone. Are you coming up on the phone? No, I can get you- Okay, perfect. ... enrolled over the phone. What's the last four of your social? Um, 6833. First name? Courtney. It's C-O-R-T-N-E-Y. Pike. All right, for security purposes, can you verify your address and date of birth for me? It's 2215 Heritage Way, Number 94, Cordon, Indiana, 47112. And you said my phone number? Yes, ma'am. Address and phone number? Okay. 812- No, address and date of birth. Okay. 07/23/1985. And what was the address one more time? 2215 Heritage Way, Number 94, Cordon, Indiana, 47112. Yeah. Do they have it in there wrong? Mm-hmm. No, ma'am. I see we got a good phone number here, 812-704-3384? Yep. And your email is cpik027 at gmail.com? You're right. Thank you. All right, so they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accidents, preventative care, behavior health, and their ID experts. Right. Okay. I'm not really... All these- The life insurance and stuff doesn't matter really right now. But the ins- the insurance is insurance I need. I'm on a lot of medication. So I wouldn't be able to make any recommendations. A lot. Hmm. So it'd be totally up to you to choose what plans you're interested in. Okay. Well, I need one for mental health. Um, the regular insurance. So we offer you a mental health? Yes, that one, and then just regular insurance. And I don't need vision or dental right now. I can wait till I actually get hired on, so... All right, so from- And the, uh, and prescriptions. All right, so for medical, they offer you four different plans. They offer you the VIP Standard and the VIP Classic. Both of these plans cover doctors, hospitals and prescriptions. Only difference between the two is with the Classic, it offers you more in the hospital benefit, and then they offer you- Okay, I'm... the MEC. Oh, go ahead. I was gonna say, probably I'd go with that, but the one without the hospital benefit. I see. So they both offer, they both offer hospital benefits. I'm just saying the Classic one offers you more. Like, it pays out more. Okay, yeah, Standard's probably better.

Right. So, and then the other two plans that they offer you is the MEC TeleRx, which is not included in the VIP. The, the MEC plan is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears for men and for women, any preventative care services. And it also gives you access to free Rx, which gives you access to over 800 acute and chronic medications. And then they offer you the MEC Enhanced, which is a plan that combines the MEC plan with the VIP plan, but it does not include free Rx. Okay. Um, so yeah, I probably won't worry about that. Just the standard one you said probably. And the behavioral health, I need that. All right, so you just wanna get- Other therapy. You just want the behavioral health- Yeah. ... and the VIP Standard Plan? Yes. That covers, uh, therapy, correct? That's what behavioral health is? I wouldn't be able to tell you specifically what's covered behind it. Huh. Because we're not, we're not a carrier. We're just a plan administrator. Well, what does behavioral health mean then? I know it has to do, it has to deal with mental health, but I'm not sure what's covered- Okay. ... under the mental health portion. Okay. So you just want the behavioral health and the VIP Standard, and that's it? Uh, yeah, for now. 'Cause I'll just get the rest when I get hired on. I just need to cover my, uh, prescriptions and therapy until I get hired on, and I'll get all the rest then. Okay. And can you tell me how much that would be out of p- each paycheck, please? Yes, ma'am. It'd be s- it'd be \$18.57. Okay. That's fantastic. And if we added the prescription thing on, would that be a lot more extra? You mean the free Rx or the preventative care with the free Rx? Yeah, the free, the free Rx. And so they do offer you free Rx by itself, but then you can also get it- Mm-hmm. ... with the preventative care plan. So which one would you want it, would you want to get it free Rx by itself, or would you want to add the- Yeah. ... preventive care plan and free Rx? Uh, probably just by itself. All right, so free Rx by itself will be \$5.99. Okay. We're going to add more. Yeah, let's add that. Yeah, let's do that. 'Cause that, like I said, I just need to make sure my prescriptions are covered. That's the main reason I'm on heart medication. All right, so with, with that, your total will go up to \$24.56. That'll be deducted weekly. That's fine. All right, so the enrollment process will, does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system that following Monday is when your coverage will become active. Your ID card is sent one or two weeks from the activation date. If you wanted a physical copy of your VIP Standard, the medical card, you have to call and request it once your coverage becomes active. Otherwise, it's going to be sent- Okay. ... via email. Okay. But the email's fine as long as I have some kind of copy of it for them, so. All right. Well, was there anything else I can help you with today, Ms. Pike? Nope, that's it. I appreciate your help. No problem, ma'am. You have a good day. You too. Thank you. Thank you.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_1: Um, yes, I just started with Crown, um, Crown a few weeks ago. And they said that I would be getting my benefits from you, and I was trying to see if you could tell me what date those would start, please.

Speaker speaker_0: So we wouldn't be able to give you a specific date. And if you... because-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it's totally up to Crown whenever they make those deductions. I can tell you that the enrollment process takes one to two weeks from whatever date you got enrolled. And then once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Now, if you didn't-

Speaker speaker_1: Okay.

Speaker speaker_0: ... pick your own options, Crown does auto-enroll you into a plan. If you're getting auto-enrolled, there's no telling when they'll actually make that deduction. That's kind of up to Crown's description.

Speaker speaker_1: Okay, so h- how, where do I go to make the choice? 'Cause I, they didn't even tell me anything about that when I was in there.

Speaker speaker_0: I can get you enrolled over the phone.

Speaker speaker_1: So I'd like to make my own choice of insurance.

Speaker speaker_0: Yeah, I can get you enrolled over the phone.

Speaker speaker_1: Are you coming up on the phone?

Speaker speaker_0: No, I can get you-

Speaker speaker_1: Okay, perfect.

Speaker speaker_0: ... enrolled over the phone. What's the last four of your social?

Speaker speaker_1: Um, 6833.

Speaker speaker_0: First name?

Speaker speaker_1: Courtney. It's C-O-R-T-N-E-Y. Pike.

Speaker speaker_0: All right, for security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: It's 2215 Heritage Way, Number 94, Cordon, Indiana, 47112. And you said my phone number?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Address and phone number? Okay. 812-

Speaker speaker_0: No, address and date of birth.

Speaker speaker_1: Okay. 07/23/1985.

Speaker speaker_0: And what was the address one more time?

Speaker speaker_1: 2215 Heritage Way, Number 94, Cordon, Indiana, 47112.

Speaker speaker_0: Yeah.

Speaker speaker_1: Do they have it in there wrong?

Speaker speaker_0: Mm-hmm. No, ma'am. I see we got a good phone number here, 812-704-3384?

Speaker speaker_1: Yep.

Speaker speaker_0: And your email is cpike027 at gmail.com?

Speaker speaker_1: You're right.

Speaker speaker_0: Thank you. All right, so they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accidents, preventative care, behavior health, and their ID experts.

Speaker speaker_2: Right.

Speaker speaker_1: Okay. I'm not really...

Speaker speaker_0: All these-

Speaker speaker_1: The life insurance and stuff doesn't matter really right now. But the insurance is insurance I need. I'm on a lot of medication.

Speaker speaker_0: So I wouldn't be able to make any recommendations.

Speaker speaker_1: A lot. Hmm.

Speaker speaker_0: So it'd be totally up to you to choose what plans you're interested in.

Speaker speaker_1: Okay. Well, I need one for mental health. Um, the regular insurance.

Speaker speaker_0: So we offer you a mental health?

Speaker speaker_1: Yes, that one, and then just regular insurance. And I don't need vision or dental right now. I can wait till I actually get hired on, so...

Speaker speaker_0: All right, so from-

Speaker speaker_1: And the, uh, and prescriptions.

Speaker speaker_0: All right, so for medical, they offer you four different plans. They offer you the VIP Standard and the VIP Classic. Both of these plans cover doctors, hospitals and prescriptions. Only difference between the two is with the Classic, it offers you more in the hospital benefit, and then they offer you-

Speaker speaker_1: Okay, I'm-

Speaker speaker_0: ... the MEC. Oh, go ahead.

Speaker speaker_1: I was gonna say, probably I'd go with that, but the one without the hospital benefit.

Speaker speaker_0: I see. So they both offer, they both offer hospital benefits. I'm just saying the Classic one offers you more. Like, it pays out more.

Speaker speaker_1: Okay, yeah, Standard's probably better.

Speaker speaker_0: Right. So, and then the other two plans that they offer you is the MEC TeleRx, which is not included in the VIP. The, the MEC plan is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears for men and for women, any preventative care services. And it also gives you access to free Rx, which gives you access to over 800 acute and chronic medications. And then they offer you the MEC Enhanced, which is a plan that combines the MEC plan with the VIP plan, but it does not include free Rx.

Speaker speaker_1: Okay. Um, so yeah, I probably won't worry about that. Just the standard one you said probably. And the behavioral health, I need that.

Speaker speaker_0: All right, so you just wanna get-

Speaker speaker_1: Other therapy.

Speaker speaker_0: You just want the behavioral health-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... and the VIP Standard Plan?

Speaker speaker_1: Yes. That covers, uh, therapy, correct? That's what behavioral health is?

Speaker speaker_0: I wouldn't be able to tell you specifically what's covered behind it.

Speaker speaker_1: Huh.

Speaker speaker_0: Because we're not, we're not a carrier. We're just a plan administrator.

Speaker speaker_1: Well, what does behavioral health mean then?

Speaker speaker_0: I know it has to do, it has to deal with mental health, but I'm not sure what's covered-

Speaker speaker_1: Okay.

Speaker speaker_0: ... under the mental health portion.

Speaker speaker_1: Okay.

Speaker speaker_0: So you just want the behavioral health and the VIP Standard, and that's it?

Speaker speaker_1: Uh, yeah, for now. 'Cause I'll just get the rest when I get hired on. I just need to cover my, uh, prescriptions and therapy until I get hired on, and I'll get all the rest then.

Speaker speaker_0: Okay.

Speaker speaker_1: And can you tell me how much that would be out of p- each paycheck, please?

Speaker speaker_0: Yes, ma'am. It'd be s- it'd be \$18.57.

Speaker speaker_1: Okay. That's fantastic. And if we added the prescription thing on, would that be a lot more extra?

Speaker speaker_0: You mean the free Rx or the preventative care with the free Rx?

Speaker speaker_1: Yeah, the free, the free Rx.

Speaker speaker_0: And so they do offer you free Rx by itself, but then you can also get it-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... with the preventative care plan. So which one would you want it, would you want to get it free Rx by itself, or would you want to add the-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... preventive care plan and free Rx?

Speaker speaker_1: Uh, probably just by itself.

Speaker speaker_0: All right, so free Rx by itself will be \$5.99.

Speaker speaker_1: Okay.

Speaker speaker_0: We're going to add more.

Speaker speaker_1: Yeah, let's add that. Yeah, let's do that. 'Cause that, like I said, I just need to make sure my prescriptions are covered. That's the main reason I'm on heart medication.

Speaker speaker_0: All right, so with, with that, your total will go up to \$24.56. That'll be deducted weekly.

Speaker speaker_1: That's fine.

Speaker speaker_0: All right, so the enrollment process will, does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system that following Monday is when your coverage will become active. Your ID card is sent one or two weeks from the activation date. If you wanted a physical copy of your VIP Standard, the medical card, you have to call and request it once your coverage becomes active. Otherwise, it's going to be sent-

Speaker speaker_1: Okay.

Speaker speaker_0: ... via email.

Speaker speaker_1: Okay. But the email's fine as long as I have some kind of copy of it for them, so.

Speaker speaker_0: All right. Well, was there anything else I can help you with today, Ms. Pike?

Speaker speaker_1: Nope, that's it. I appreciate your help.

Speaker speaker_0: No problem, ma'am.

Speaker speaker_1: You have a good day.

Speaker speaker_0: You too. Thank you.

Speaker speaker_1: Thank you.