

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yes, my name is Shavonda Spencer and I'm with the ... I work, I work for Crown and I was trying to see what insurance that you have this time and see was it available and what all does it cover? What's the last four of your social? 3784. First name? Shavonda. For security purposes, can you verify your address and date of birth for me? 811 East 13th Street, Hopkinsville, Kentucky and my, I'm 40, 46. I would say 47. April the fifth 1978. Thank you. So we got your phone number 270-933-5793. Yes, sir. And your email is misgoddess78- Misgoddess78. Mm-hmm. Thank you. All right. So you, you say you want to know what type of coverage they have? Yeah, 'cause the last time I got, um, insurance through Crown and I had to go to Jeffrey Street and have my x-ray and I had to end up paying... Well, I still gotta deal with them now, over \$500 for a x-ray. And when I had COVID, um, I'm still paying on that too. 'Cause really all we need is dental and vision and just in case we need to go to the emergency room or something like that, which both of us are sick now. I went yesterday, I might have to take her today. Yes, so you don't, are you r- you don't have any coverage right now. No, I don't. That's why I'm saying I'm paying out of pocket, if I'm trying to see what y'all will have this time. Is it better than what we had last time, the insurance? So they, so they have the same plan. They offer you the same plan that you had last time. So how much- Yeah. ... would you like for deductibles and stuff? We have the VIP standard, the vision and the dental. Mm-hmm. It'll be the same price. It'll be \$41.02. But, um, how much we'll I have to pay if I had to go to the doctor or the ER and stuff like this what I was concerned about? So there's... So, uh, for at the moment you wouldn't be eligible to get enrolled because it looks like you're outside of your personal open enrollment window. So you have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, gaining or losing coverage from another carrier in order to get enrolled. And as far as- Okay. ... deductibles go, there's no, there's no deductibles. The only thing that I know that has a deductible is the dental. Okay. Okay, so every once in a while y'all will offer insurance? So, th- yeah. Every year your company has an open enrollment period. Good old magic. And ou- and outside the open enrollment period, you have to have a qualifying life event. And you guys opened enrollment period was in December of last year and it ended January 3rd of this year. Dang, I didn't even know that. Wow. Okay. Well, I just have to keep checking back and nobody tell me nothing. I just work and come home. Okay. All right. Well, thank you, sir. I appreciate your time. No problem, miss. Just if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great weekend. You too. Thank you. Bye-bye. Thank you.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_2: Yes, my name is Shavonda Spencer and I'm with the ... I work, I work for Crown and I was trying to see what insurance that you have this time and see was it available and what all does it cover?

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 3784.

Speaker speaker_1: First name?

Speaker speaker_2: Shavonda.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 811 East 13th Street, Hopkinsville, Kentucky and my, I'm 40, 46. I would say 47. April the fifth 1978.

Speaker speaker_1: Thank you. So we got your phone number 270-933-5793.

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And your email is misgoddess78-

Speaker speaker_2: Misgoddess78. Mm-hmm.

Speaker speaker_1: Thank you. All right. So you, you say you want to know what type of coverage they have?

Speaker speaker_2: Yeah, 'cause the last time I got, um, insurance through Crown and I had to go to Jeffrey Street and have my x-ray and I had to end up paying... Well, I still gotta deal with them now, over \$500 for a x-ray. And when I had COVID, um, I'm still paying on that too. 'Cause really all we need is dental and vision and just in case we need to go to the emergency room or something like that, which both of us are sick now. I went yesterday, I might have to take her today.

Speaker speaker_1: Yes, so you don't, are you r- you don't have any coverage right now.

Speaker speaker_2: No, I don't. That's why I'm saying I'm paying out of pocket, if I'm trying to see what y'all will have this time. Is it better than what we had last time, the insurance?

Speaker speaker_1: So they, so they have the same plan. They offer you the same plan that you had last time.

Speaker speaker_2: So how much-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... would you like for deductibles and stuff?

Speaker speaker_1: We have the VIP standard, the vision and the dental.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It'll be the same price. It'll be \$41.02.

Speaker speaker_2: But, um, how much we'll I have to pay if I had to go to the doctor or the ER and stuff like this what I was concerned about?

Speaker speaker_1: So there's... So, uh, for at the moment you wouldn't be eligible to get enrolled because it looks like you're outside of your personal open enrollment window. So you have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, gaining or losing coverage from another carrier in order to get enrolled. And as far as-

Speaker speaker_2: Okay.

Speaker speaker_1: ... deductibles go, there's no, there's no deductibles. The only thing that I know that has a deductible is the dental.

Speaker speaker_2: Okay. Okay, so every once in a while y'all will offer insurance?

Speaker speaker_1: So, th- yeah. Every year your company has an open enrollment period.

Speaker speaker_2: Good old magic.

Speaker speaker_1: And ou- and outside the open enrollment period, you have to have a qualifying life event. And you guys opened enrollment period was in December of last year and it ended January 3rd of this year.

Speaker speaker_2: Dang, I didn't even know that. Wow. Okay. Well, I just have to keep checking back and nobody tell me nothing. I just work and come home. Okay. All right. Well, thank you, sir. I appreciate your time.

Speaker speaker_1: No problem, miss. Just if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great weekend.

Speaker speaker_2: You too. Thank you. Bye-bye.

Speaker speaker_1: Thank you.