

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey, Malcolm. I just, uh, I ended up getting a, uh, text message. What did the text message say, sir? It said, um... It was telling me, uh, to con- uh, it said, "Congra- congrats on your job with Crown, with Crown. You will be obtained to benefit within 30 days." It talked, and it talked... t- uh, V- Are you sure that's an automatic- ... V-I-P-A. That's what it says. Charlie- It's just, just an automatic text that goes out to new hires for Crown Services, congratulating them on getting the job and letting them know that they have 30 days to either get enrolled or decline the coverage, or they'll be auto-enrolled into the preventative care plan. Okay, okay. So, uh, do y'all have anything available? Are you asking about a job? Yeah. So I wouldn't be able to help you with a job. This is for the health insurance portion. Oh, this is for the he- the health insurance? Mm-hmm. Oh, so, uh, so I already... I'm already benefitted from the, from the health insurance? So on the... Is this... I'm not sure if you got... I, I wouldn't be able to tell you if you got a job or not. I don't know anything about that. It's just about the health insurance if you do get a job with them or if you are working for them already. Who s- who said what? I didn't hear. My phone went out. You say what? So I wouldn't be ab- I wouldn't be able to tell you about any job opportunities or anything like that. All I can do is get you enrolled or unenrolled from the health insurance offer. Okay. And when would... How long would it take for it to kick in? I couldn't tell you, sir. It's totally up to whenever Crown make those deductions happen. Okay, so I have... So, what I need to talk to you about? So you have the option of declining it, declining the auto-enrollment, letting them auto-enroll you, or picking your own health insurance options. And it comes through y'all, uh, through, through, through, through Crown? Yes, sir. It'll be just taken outta your paycheck weekly. Okay, okay. So, uh, what, uh, what, what, uh, what type of insurance do it, do it benefits? Dental? What? Yes, sir. Dental, medical, vision. I would have to pull up your account. What's the last four of your social? 4351. You said 43-51? No, 4351. 61 or 51? 4- 4351. All right, and your first name? John. J- like in- You said John? Yeah, John. J like in... Like John in the Bible. Last name? Peoples, like everybody. P-E-O-P-L-E-S. Okay. For security purposes, can you verify your address and date of birth for me? 7003 5th Avenue, East Springfield, Tennessee. Uh, 37172. And your date of birth. 618-99- Excuse me. Huh? I said thank you. See we got a good phone number, 615-572-9195. Uh-huh. And the email is johnpeoples119@gmail.com. Uh-huh. 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 the ID experts. Oh, okay. So how much, how much is, would it be? It depends on what you get enrolled in today. They all have separate prices. Okay. So you tell me the prices. So depending on what you get enrolled to, the prices vary. So the medical, the standard and the classic, the medical would be \$17 and 1... uh, \$17.07, and then the classic would be \$18.86. Free Rx is \$5.99. The

virtual primary care is \$5.99. Dental will be \$3.52. Short-term disability will be \$3.82. Life insurance will be \$1.99. Vision will be \$2.15. Critical illness will be \$3.82. Group accident will be \$2.44. The preventative care plan, the NEC TeleRx, will be \$15.67. The NEC Enhanced, which combines the preventative care with the VIP... I mean, uh, yeah, with the VIP, that one would be \$42.76. All right. Then behavior health is \$1.50, and then the ID experts will be \$1.98. So which one of them c- covers, cover all of them? How, how... Well, how much is their pricing? So there's not one that covers everything. They all have separate prices, and they're all separate plans. Okay, so if, if I wanted to go... if I wanted to H&L one up, any of the ways that you just said, tell me the total price that I would have to pay for all of them. For full coverage? Yeah. Full coverage, depending on which... So with the medical and the preventative care, there's two different plans, so it depends on if you wanna combine the preventative care with the medical or get them separate. If you got them separated, it'd be \$59.95. If you got them combined, one moment, it would be \$69.97. Okay. That's what I want. Actually, I forgot the free Rx, with the free RX, with everything it'd be \$75.96 that we'll be taking out weekly. Okay. If that, if that comes with everything then yeah. So that's not, it, it's not that everything... That's for everything that you're enrolling to. Nothing comes together as a bundle. That's like all the separate plans that we've selected. Okay. So I'll, so I'll have to come in at... So I'll have to pay each... So basically each and every one of 'em will be taken out of my check? Every, I want all of 'em. Yes, sir. So they all be separated. They all be taken out separately. But as a group together, it'd be \$75.96 total for everything that you're getting enrolled right there. Oh, okay. And that's, and that's for, and that's for everything taken out one by one? Individually, yes, sir. That's the total. Oh. Okay. As long as they all get it at the same time too. So, uh, when can we start this? Okay, so I just put in... I just put it in the system. So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck, and we see it in our system, that following Monday's when your coverage will become active and your ID cards are sent one to two weeks from the activation date. How often do they hit my check? Huh? How often do they hit my check? Every week. Every week? Yes, sir. It's deducted every week. Okay. So when, when have I... When have, um, I, I, I, like, I missed a week and I don't get paid that week. How would that work? It'll work... It'll roll over the next week? You won't have coverage for that following week because the way that it works, it takes coverage out a week prior- Okay. So say it was- So it pay... So but then... So, so we pay... So b- so basically we're paying for every week? Yes, sir. Essentially. Now they ain't got no... So essentially- No, I have no, no, no term... No guaran- no guarantee like monthly pays or... No, sir. Aw, man. So what you can do, if you... You can pay out of pocket. If you, say you miss work, but you got the money to cover for the insurance, you can just call in and make a direct payment for that week that you missed. But after four weeks of making direct payments, you'll no longer be able to make direct payments or four weeks without receiving a paycheck, then your coverage will roll over to Cobra. It'll roll over to what? Cobra. Yes... Okay. Okay. All right. Yes, sir. I do need a beneficiary for your life insurance policy. I'll just need a first name and last name and their relationship to you. Is... Okay, so another question. Anyway. Is... I... We... I'd... Would it, would it be better if I was to come in and sit, have a seat and we talk? So we don't actually work for Crown Services. We're a plan administrator for health insurance for staffing companies. Oh yeah, like a contract. Okay. Mm-hmm. Okay. So did you want me to cancel the en- the current enrollment? You said what? Did you want me to cancel the current enrollment? You wanted to hold off on it? Yeah.

Um, see 'cause if I called you back Friday and... Friday morning, and I'll be more focused. I... 'Cause I just woke up so I'm, I'm headed to drop my wife off and, um, go see my, uh, my, uh, my mom, my sis. So yeah, if you called me Friday morning, I'd be able to manage and do that. So you would, you would have to give us a call, sir. We don't make outbound calls. Yeah, right, right. Or follow up. I got... All right. So will I ask for help. You wouldn't have to ask for anybody. We all here, we all of us here to help you get enrolled. Okay. And where your office at? We're in South Carolina. Okay, thanks.

Conversation Format

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

Speaker speaker_1: Hey, Malcolm. I just, uh, I ended up getting a, uh, text message.

Speaker speaker_0: What did the text message say, sir?

Speaker speaker_1: It said, um... It was telling me, uh, to con- uh, it said, "Congra- congrats on your job with Crown, with Crown. You will be obtained to benefit within 30 days." It talked, and it talked... t- uh, V-

Speaker speaker_0: Are you sure that's an automatic-

Speaker speaker_1: ... V-I-P-A. That's what it says. Charlie-

Speaker speaker_0: It's just, just an automatic text that goes out to new hires for Crown Services, congratulating them on getting the job and letting them know that they have 30 days to either get enrolled or decline the coverage, or they'll be auto-enrolled into the preventative care plan.

Speaker speaker_1: Okay, okay. So, uh, do y'all have anything available?

Speaker speaker_0: Are you asking about a job?

Speaker speaker_1: Yeah.

Speaker speaker_0: So I wouldn't be able to help you with a job. This is for the health insurance portion.

Speaker speaker_1: Oh, this is for the he- the health insurance?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Oh, so, uh, so I already... I'm already benefitted from the, from the health insurance?

Speaker speaker_0: So on the... Is this... I'm not sure if you got... I, I wouldn't be able to tell you if you got a job or not. I don't know anything about that. It's just about the health insurance if you do get a job with them or if you are working for them already.

Speaker speaker_1: Who s- who said what? I didn't hear. My phone went out. You say what?

Speaker speaker_0: So I wouldn't be ab- I wouldn't be able to tell you about any job opportunities or anything like that. All I can do is get you enrolled or unenrolled from the health insurance offer.

Speaker speaker_1: Okay. And when would... How long would it take for it to kick in?

Speaker speaker_0: I couldn't tell you, sir. It's totally up to whenever Crown make those deductions happen.

Speaker speaker_1: Okay, so I have... So, what I need to talk to you about?

Speaker speaker_0: So you have the option of declining it, declining the auto-enrollment, letting them auto-enroll you, or picking your own health insurance options.

Speaker speaker_1: And it comes through y'all, uh, through, through, through, through Crown?

Speaker speaker_0: Yes, sir. It'll be just taken outta your paycheck weekly.

Speaker speaker_1: Okay, okay. So, uh, what, uh, what, what, uh, what type of insurance do it, do it benefits? Dental? What?

Speaker speaker_0: Yes, sir. Dental, medical, vision. I would have to pull up your account. What's the last four of your social?

Speaker speaker_1: 4351.

Speaker speaker_0: You said 43-51?

Speaker speaker_1: No, 4351.

Speaker speaker_0: 61 or 51?

Speaker speaker_1: 4- 4351.

Speaker speaker_0: All right, and your first name?

Speaker speaker_1: John. J- like in-

Speaker speaker_0: You said John?

Speaker speaker_1: Yeah, John. J like in... Like John in the Bible.

Speaker speaker_0: Last name?

Speaker speaker_1: Peoples, like everybody. P-E-O-P-L-E-S.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 7003 5th Avenue, East Springfield, Tennessee. Uh, 37172.

Speaker speaker_0: And your date of birth.

Speaker speaker_1: 618-99-

Speaker speaker_0: Excuse me.

Speaker speaker_1: Huh?

Speaker speaker_0: I said thank you. See we got a good phone number, 615-572-9195.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And the email is johnpeoples119@gmail.com.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: 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 the ID experts.

Speaker speaker_1: Oh, okay. So how much, how much is, would it be?

Speaker speaker_0: It depends on what you get enrolled in today. They all have separate prices.

Speaker speaker_1: Okay. So you tell me the prices.

Speaker speaker_0: So depending on what you get enrolled to, the prices vary. So the medical, the standard and the classic, the medical would be \$17 and 1... uh, \$17.07, and then the classic would be \$18.86. Free Rx is \$5.99. The virtual primary care is \$5.99. Dental will be \$3.52. Short-term disability will be \$3.82. Life insurance will be \$1.99. Vision will be \$2.15. Critical illness will be \$3.82. Group accident will be \$2.44. The preventative care plan, the NEC TeleRx, will be \$15.67. The NEC Enhanced, which combines the preventative care with the VIP... I mean, uh, yeah, with the VIP, that one would be \$42.76.

Speaker speaker_1: All right.

Speaker speaker_0: Then behavior health is \$1.50, and then the ID experts will be \$1.98.

Speaker speaker_1: So which one of them c- covers, cover all of them? How, how... Well, how much is their pricing?

Speaker speaker_0: So there's not one that covers everything. They all have separate prices, and they're all separate plans.

Speaker speaker_1: Okay, so if, if I wanted to go... if I wanted to H&L one up, any of the ways that you just said, tell me the total price that I would have to pay for all of them.

Speaker speaker_0: For full coverage?

Speaker speaker_1: Yeah.

Speaker speaker_0: Full coverage, depending on which... So with the medical and the preventative care, there's two different plans, so it depends on if you wanna combine the preventative care with the medical or get them separate. If you got them separated, it'd be

\$59.95. If you got them combined, one moment, it would be \$69.97.

Speaker speaker_1: Okay. That's what I want.

Speaker speaker_0: Actually, I forgot the free Rx, with the free RX, with everything it'd be \$75.96 that we'll be taking out weekly.

Speaker speaker_1: Okay. If that, if that comes with everything then yeah.

Speaker speaker_0: So that's not, it, it's not that everything... That's for everything that you're enrolling to. Nothing comes together as a bundle. That's like all the separate plans that we've selected.

Speaker speaker_1: Okay. So I'll, so I'll have to come in at... So I'll have to pay each... So basically each and every one of 'em will be taken out of my check? Every, I want all of 'em.

Speaker speaker_0: Yes, sir. So they all be separated. They all be taken out separately. But as a group together, it'd be \$75.96 total for everything that you're getting enrolled right there.

Speaker speaker_1: Oh, okay. And that's, and that's for, and that's for everything taken out one by one?

Speaker speaker_0: Individually, yes, sir. That's the total.

Speaker speaker_1: Oh. Okay. As long as they all get it at the same time too. So, uh, when can we start this?

Speaker speaker_0: Okay, so I just put in... I just put it in the system. So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck, and we see it in our system, that following Monday's when your coverage will become active and your ID cards are sent one to two weeks from the activation date.

Speaker speaker_1: How often do they hit my check?

Speaker speaker_0: Huh?

Speaker speaker_1: How often do they hit my check?

Speaker speaker_0: Every week.

Speaker speaker_1: Every week?

Speaker speaker_0: Yes, sir. It's deducted every week.

Speaker speaker_1: Okay. So when, when have I... When have, um, I, I, I, like, I missed a week and I don't get paid that week. How would that work? It'll work... It'll roll over the next week?

Speaker speaker_0: You won't have coverage for that following week because the way that it works, it takes coverage out a week prior-

Speaker speaker_1: Okay.

Speaker speaker_0: So say it was-

Speaker speaker_1: So it pay... So but then... So, so we pay... So b- so basically we're paying for every week?

Speaker speaker_0: Yes, sir. Essentially.

Speaker speaker_1: Now they ain't got no...

Speaker speaker_0: So essentially-

Speaker speaker_1: No, I have no, no, no term... No guaran- no guarantee like monthly pays or...

Speaker speaker_0: No, sir.

Speaker speaker_1: Aw, man.

Speaker speaker_0: So what you can do, if you... You can pay out of pocket. If you, say you miss work, but you got the money to cover for the insurance, you can just call in and make a direct payment for that week that you missed. But after four weeks of making direct payments, you'll no longer be able to make direct payments or four weeks without receiving a paycheck, then your coverage will roll over to Cobra.

Speaker speaker_1: It'll roll over to what?

Speaker speaker_0: Cobra.

Speaker speaker_1: Yes... Okay. Okay. All right.

Speaker speaker_0: Yes, sir. I do need a beneficiary for your life insurance policy. I'll just need a first name and last name and their relationship to you.

Speaker speaker_1: Is... Okay, so another question. Anyway. Is... I... We... I'd... Would it, would it be better if I was to come in and sit, have a seat and we talk?

Speaker speaker_0: So we don't actually work for Crown Services. We're a plan administrator for health insurance for staffing companies.

Speaker speaker_1: Oh yeah, like a contract. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: So did you want me to cancel the en- the current enrollment?

Speaker speaker_1: You said what?

Speaker speaker_0: Did you want me to cancel the current enrollment? You wanted to hold off on it?

Speaker speaker_1: Yeah. Um, see 'cause if I called you back Friday and... Friday morning, and I'll be more focused. I... 'Cause I just woke up so I'm, I'm headed to drop my wife off and, um, go see my, uh, my, uh, my mom, my sis. So yeah, if you called me Friday morning, I'd be able to manage and do that.

Speaker speaker_0: So you would, you would have to give us a call, sir. We don't make outbound calls.

Speaker speaker_1: Yeah, right, right.

Speaker speaker_0: Or follow up.

Speaker speaker_1: I got... All right. So will I ask for help.

Speaker speaker_0: You wouldn't have to ask for anybody. We all here, we all of us here to help you get enrolled.

Speaker speaker_1: Okay. And where your office at?

Speaker speaker_0: We're in South Carolina.

Speaker speaker_1: Okay, thanks.