

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. This is- Good morning. ... how you can spend- This is Tiara Morbley. Mm. And how may I help you, ma'am? Hi. I am a worker of Crown and I was trying to set up my insurance. They told me that I would need to call this number to do so. Okay. And may I have the last four digits of your social, please? Circle below- Zero, one, zero, one, nine, eight. And w- what's your name again? Can you repeat that for me? The, um, your first and last name again? Tiara Morbley. Oh, my. Tiara. And the last n- and the last four, zero, one, nine, eight, right? Yes. And when did you start working for Crown? Uh, can you repeat that? When did you start working for Crown? Uh, my first day was, uh, m- January 6th. So that was Monday. Mm-hmm. So we haven't received your file yet from Crown, but if you're willing to provide his personal information, we could create a file for you. Or you could- Mm-hmm. ... want to call, I would say, Tuesday and we should have your information in the system. I could provide any information that you need. You want to enroll in the benefits, ma'am, or you wanna decline? I'm just gonna wait. At this time, I'm gonna need your whole Social Security number. Okay. Let me know when you're ready. I am ready. 49706- One- ... zero. I'm sorry. 497- Uh-huh. ... zero, six, zero, one, nine, eight. Okay. And let me read it back to you to make sure we have it correct. It's 497-06-0198. Yes. Okay. And... Right. And can you spell your first name for me, please? T as in toy, I-A-R-A. For some reason, I can't hear you well, ma'am. If you have- Okay, give me one second. Can you hear me better now? Yes. Okay. It's T as in toy, I-A-R-A. Okay. Hello? Yes. And the last name? Last name, M-A-R, D as in boy, L-E-Y. Your date of birth? 04141992. Is the telephone number you're calling, has the number to reach you? Yes. And a mailing address. 1070 Rue, R-U-E, mean, I'm s-... Yes, I spelled it right. R-U-E, space, L-A, space, V-I-L-L-E, space, Walk. And it's have an apartment number or? No. Okay. And the city? St. Louis, Missouri. The ZIP code, please? 63141. All right. Do you have an email? Yes. My email would be last name, first name, M-A-R-D-L-E-Y-T-I-A-R-A@Yahoo.com. Okay. And do you know what plan would you like to enroll for? Uh, can you, um... I think it's the best plan that I'm, uh, trying to go for, but I have a question before I, uh, decide on plans. If you may answer before I, uh, pick a specific plan? Sure. Um, do you know if the dental insurance, uh, cover any type of braces? No, ma'am. These insurance- No. ... are not like major insurance. Okay. They are pretty basic. Okay, so with that being said, is it possible that I can enroll in only medical? Mm-hmm. Okay. That's what I would like to do. I don't need dental or vision. I will just do medical. And I would like- So they have... Okay, go ahead. You, you can go ahead. I'm sorry. No, I was gonna say which one of the medical plan would you like to see? The best one. So, like I said before, these are not like major insurance. So, they- Mm-hmm. ... have different medical plans. Um, so you haven't seen the benefit guide at all? Yes, I did read through it. I just can't tell you exactly what the three were. I know that it was like a basic plan,

another plan in the middle and then the best plan. Okay. So they have- And then the best plan. Okay, so they have the VIP Standard, VIP Classic. Difference in this plan is the amount that the insurance going to cover and the benefits, and the amount you's gonna be paying for it. The VIP Standard was \$17.07, and the Classic was \$18.86. So, I'll, could give you an example. Um, the major difference is towards the hospital. Let's say if you, um, need to go to your doctor's office, the insurance going to cover \$50, and you have up to 40 visits per year. Okay. Um- I kind of just need it for, uh, medication, so. So they do have the Stay Healthy which is used- Mm-hmm. ... um, for preventive care only. In that plan, um- Ah. ... you are responsible to pay for the doctor's visit. The insurance going to cover the actual procedure 100%. You have to use a participating provider in order for the procedure to be covered 100%. Let's say your mama or grandpas need her, check your cholesterol, diabetes, that type of preven- preventive care. Mm-hmm. That plans is \$15.67 and it includes a prescription plan so that you don't, most of the medication you don't have to pay extra for it. Um, and then they have the Stay Healthy Enhanced. For this plan, your preventive care, it is included and you also could use it at the, um, hospital doctor's office. You'll have a copay for your doctor's visit for \$10, \$50 for, um, the specialist and \$60 for urgent care. Here, um, you do still have four visits per year. You have, um, generics medication, 30-day supply with a \$5 copay. Now you have also another part of prescription which is, um, you might have to pay \$10, \$20 or \$30 for some medication. It all depends on the medications that *f*. And it has to be generics. And it includes a additional insurance for accidents with, if, let's say if you are involved in a accident you will have more benefits towards your emergency. This plan for employee only cost \$42.76. This is, this one out of the three before that I've mentioned, this the one that's gonna cover you the most. You could also purchase the, um, a VRX which is a pre- uh, prescription plan. And- Uh, with the VRX, I'm sorry to interrupt, with the VRX is that only covering gen-generic, uh, medication? Yes. You say yes? Yes. They might provide the- Uh, so- ... brand name if it's not available, but they, it is for generics. So with the, uh, Classic Plan or the Standard Plan, uh, do they only cover generic medication as well? All of them, yes. All of them cover med- gen- uh, generics. Uh, so with that being said, my medication is not generic, so if I was to purchase the plan I would have to pay out, out of pocket for the not generic medication? Um, I would, I don't have that information. I could if you want it too. You do have 30 days from your first paycheck to enroll in the benefits. So I could provide you with the telephone number where you could find out that information. So you could tell them- Yes. ... the name of the medication, they will tell you. Okay. I would definitely like that, uh, that information to do so. Okay. So I also am gonna email you the benefit guide. There you will have more information regarding the plans as well. Okay. And, so that way you could read more about it and the email will be coming in from info@benefitsUnicard. Mm-hmm. If you're spelling it down, you might go there. I, if you have... Hold on, let's see. Do you have a pen or would you like me to copy you- Yes, I do. ... this number? Okay. So the phone number, um, this is PharmaBill. It's 800-933-3734. It's called PharmaBill. Mm-hmm. You let them know that you are not enrolled yet because they're going to ask you to try to find you in the system. You just let them know that you calling to, that you're planning to enroll either on the VIP Standard or Classic so they could tell you, um, the information about the medication. Okay. I'm going to give them a call and then I'm going to give you a call back as soon as I- Mm-hmm. ... find out about my medication. Yeah, just keep in mind that you have 30 days from your first paycheck to enroll in the benefits. All righty. All right. Anything else I could do for you, ma'am? No, thank

you very much. Thank you for giving us a call today. Have a great rest of the day. You as well.

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 Car. This is-

Speaker speaker_2: Good morning.

Speaker speaker_1: ... how you can spend-

Speaker speaker_2: This is Tiara Morbley.

Speaker speaker_1: Mm.

Speaker speaker_2: And how may I help you, ma'am?

Speaker speaker_1: Hi. I am a worker of Crown and I was trying to set up my insurance. They told me that I would need to call this number to do so.

Speaker speaker_2: Okay. And may I have the last four digits of your social, please? Circle below-

Speaker speaker_1: Zero, one, zero, one, nine, eight.

Speaker speaker_2: And w- what's your name again?

Speaker speaker_1: Can you repeat that for me?

Speaker speaker_2: The, um, your first and last name again?

Speaker speaker_1: Tiara Morbley.

Speaker speaker_0: Oh, my.

Speaker speaker_1: Tiara.

Speaker speaker_2: And the last n- and the last four, zero, one, nine, eight, right?

Speaker speaker_1: Yes.

Speaker speaker_2: And when did you start working for Crown?

Speaker speaker_1: Uh, can you repeat that?

Speaker speaker_2: When did you start working for Crown?

Speaker speaker_1: Uh, my first day was, uh, m- January 6th.

Speaker speaker_2: So that was Monday.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So we haven't received your file yet from Crown, but if you're willing to provide his personal information, we could create a file for you. Or you could-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... want to call, I would say, Tuesday and we should have your information in the system.

Speaker speaker_1: I could provide any information that you need.

Speaker speaker_2: You want to enroll in the benefits, ma'am, or you wanna decline?

Speaker speaker_1: I'm just gonna wait.

Speaker speaker_2: At this time, I'm gonna need your whole Social Security number.

Speaker speaker_1: Okay. Let me know when you're ready.

Speaker speaker_2: I am ready.

Speaker speaker_1: 49706-

Speaker speaker_2: One-

Speaker speaker_1: ... zero. I'm sorry. 497-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... zero, six, zero, one, nine, eight.

Speaker speaker_2: Okay. And let me read it back to you to make sure we have it correct. It's 497-06-0198.

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. And... Right. And can you spell your first name for me, please?

Speaker speaker_1: T as in toy, I-A-R-A.

Speaker speaker_2: For some reason, I can't hear you well, ma'am. If you have-

Speaker speaker_1: Okay, give me one second. Can you hear me better now?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. It's T as in toy, I-A-R-A.

Speaker speaker_2: Okay. Hello?

Speaker speaker_1: Yes.

Speaker speaker_2: And the last name?

Speaker speaker_1: Last name, M-A-R, D as in boy, L-E-Y.

Speaker speaker_2: Your date of birth?

Speaker speaker_1: 04141992.

Speaker speaker_2: Is the telephone number you're calling, has the number to reach you?

Speaker speaker_1: Yes.

Speaker speaker_2: And a mailing address.

Speaker speaker_1: 1070 Rue, R-U-E, mean, I'm s-... Yes, I spelled it right. R-U-E, space, L-A, space, V-I-L-L-E, space, Walk.

Speaker speaker_2: And it's have an apartment number or?

Speaker speaker_1: No.

Speaker speaker_2: Okay. And the city?

Speaker speaker_1: St. Louis, Missouri.

Speaker speaker_2: The ZIP code, please?

Speaker speaker_1: 63141.

Speaker speaker_2: All right. Do you have an email?

Speaker speaker_1: Yes. My email would be last name, first name, M-A-R-D-L-E-Y-T-I-A-R-A@Yahoo.com.

Speaker speaker_2: Okay. And do you know what plan would you like to enroll for?

Speaker speaker_1: Uh, can you, um... I think it's the best plan that I'm, uh, trying to go for, but I have a question before I, uh, decide on plans. If you may answer before I, uh, pick a specific plan?

Speaker speaker_2: Sure.

Speaker speaker_1: Um, do you know if the dental insurance, uh, cover any type of braces?

Speaker speaker_2: No, ma'am. These insurance-

Speaker speaker_1: No.

Speaker speaker_2: ... are not like major insurance.

Speaker speaker_1: Okay.

Speaker speaker_2: They are pretty basic.

Speaker speaker_1: Okay, so with that being said, is it possible that I can enroll in only medical?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. That's what I would like to do. I don't need dental or vision. I will just do medical. And I would like-

Speaker speaker_2: So they have... Okay, go ahead.

Speaker speaker_1: You, you can go ahead. I'm sorry.

Speaker speaker_2: No, I was gonna say which one of the medical plan would you like to see?

Speaker speaker_1: The best one.

Speaker speaker_2: So, like I said before, these are not like major insurance. So, they-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... have different medical plans. Um, so you haven't seen the benefit guide at all?

Speaker speaker_1: Yes, I did read through it. I just can't tell you exactly what the three were. I know that it was like a basic plan, another plan in the middle and then the best plan.

Speaker speaker_2: Okay. So they have-

Speaker speaker_1: And then the best plan.

Speaker speaker_2: Okay, so they have the VIP Standard, VIP Classic. Difference in this plan is the amount that the insurance going to cover and the benefits, and the amount you's gonna be paying for it. The VIP Standard was \$17.07, and the Classic was \$18.86. So, I'll, could give you an example. Um, the major difference is towards the hospital. Let's say if you, um, need to go to your doctor's office, the insurance going to cover \$50, and you have up to 40 visits per year.

Speaker speaker_1: Okay.

Speaker speaker_2: Um-

Speaker speaker_1: I kind of just need it for, uh, medication, so.

Speaker speaker_2: So they do have the Stay Healthy which is used-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um, for preventive care only. In that plan, um-

Speaker speaker_1: Ah.

Speaker speaker_2: ... you are responsible to pay for the doctor's visit. The insurance going to cover the actual procedure 100%. You have to use a participating provider in order for the procedure to be covered 100%. Let's say your mama or grandpas need her, check your cholesterol, diabetes, that type of preven- preventive care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: That plans is \$15.67 and it includes a prescription plan so that you don't, most of the medication you don't have to pay extra for it. Um, and then they have the Stay Healthy Enhanced. For this plan, your preventive care, it is included and you also could use it

at the, um, hospital doctor's office. You'll have a copay for your doctor's visit for \$10, \$50 for, um, the specialist and \$60 for urgent care. Here, um, you do still have four visits per year. You have, um, generics medication, 30-day supply with a \$5 copay. Now you have also another part of prescription which is, um, you might have to pay \$10, \$20 or \$30 for some medication. It all depends on the medications that *f*. And it has to be generics. And it includes a additional insurance for accidents with, if, let's say if you are involved in a accident you will have more benefits towards your emergency. This plan for employee only cost \$42.76. This is, this one out of the three before that I've mentioned, this the one that's gonna cover you the most. You could also purchase the, um, a VRX which is a pre- uh, prescription plan. And-

Speaker speaker_1: Uh, with the VRX, I'm sorry to interrupt, with the VRX is that only covering gen- generic, uh, medication?

Speaker speaker_2: Yes.

Speaker speaker_1: You say yes?

Speaker speaker_2: Yes. They might provide the-

Speaker speaker_1: Uh, so-

Speaker speaker_2: ... brand name if it's not available, but they, it is for generics.

Speaker speaker_1: So with the, uh, Classic Plan or the Standard Plan, uh, do they only cover generic medication as well?

Speaker speaker_2: All of them, yes.

Speaker speaker_1: All of them cover med- gen- uh, generics. Uh, so with that being said, my medication is not generic, so if I was to purchase the plan I would have to pay out, out of pocket for the not generic medication?

Speaker speaker_2: Um, I would, I don't have that information. I could if you want it too. You do have 30 days from your first paycheck to enroll in the benefits. So I could provide you with the telephone number where you could find out that information. So you could tell them-

Speaker speaker_1: Yes.

Speaker speaker_2: ... the name of the medication, they will tell you.

Speaker speaker_1: Okay. I would definitely like that, uh, that information to do so.

Speaker speaker_2: Okay. So I also am gonna email you the benefit guide. There you will have more information regarding the plans as well.

Speaker speaker_1: Okay.

Speaker speaker_2: And, so that way you could read more about it and the email will be coming in from info@benefitsUnicard.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: If you're spelling it down, you might go there. I, if you have... Hold on, let's see. Do you have a pen or would you like me to copy you-

Speaker speaker_1: Yes, I do.

Speaker speaker_2: ... this number? Okay. So the phone number, um, this is PharmaBill. It's 800-933-3734. It's called PharmaBill.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: You let them know that you are not enrolled yet because they're going to ask you to try to find you in the system. You just let them know that you calling to, that you're planning to enroll either on the VIP Standard or Classic so they could tell you, um, the information about the medication.

Speaker speaker_1: Okay. I'm going to give them a call and then I'm going to give you a call back as soon as I-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... find out about my medication.

Speaker speaker_2: Yeah, just keep in mind that you have 30 days from your first paycheck to enroll in the benefits.

Speaker speaker_1: All righty.

Speaker speaker_2: All right. Anything else I could do for you, ma'am?

Speaker speaker_1: No, thank you very much.

Speaker speaker_2: Thank you for giving us a call today. Have a great rest of the day.

Speaker speaker_1: You as well.