

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Center Card. This is Pamela speaking. How may I help you? Hi. Um, I had a text saying I can get benefits. Okay. Who do you work for? Crown. Okay. So Crown offer benefits, uh, health benefits to their members, so their workers, plus other options. Mm-hmm. Um, you could, you could decline or enroll in the benefits. They do auto-enroll you if you don't decline the benefits. So they do offer, um, medical, dental, vision, uh, life. Okay. Clinical illness. What would you like to do? Uh, I want dental and health and vision. Okay. May I have the last four digits of your Social so I can pull up your file? 8501. And your first and last name? Larissa Roseman. Can you repeat that, ma'am? I barely heard you. Larissa Roseman. And you said it's 8101, the last four? 8501. Oh, wow. I'm sorry about that. Roseman, Larissa. Okay. Miss Roseman, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? 10-27-1998 and, uh, 3416 West Muhammad Ali Boulevard, Louisville, Kentucky 40216. Okay. Have you seen the benefit guide with the plans that Crowns offers? The benefits that they offer? A guide. Have you... Do you receive a benefit guide? No. Okay. So these benefits are not like major insurance. They do already have a set amount that they're gonna cover. Anything above that amount will be your responsibility. They have plans that start at 1562, which is the Stay Healthy. Um, that plan is only preventive care. The way that plan works is like, if you decide to go to your doctor's office, um, they gonna cover your preventive care. Let's say, cholesterol screening, diabetes, mammogram, Pap smear. You are responsible to pay for the doctor's visit and you have- Uh-huh. ... four, um, four visits per year. And they g- the insurance is gonna cover the actual procedures. Then they have the Stay Healthy... I'm sorry. They have the VIP Standard and the VIP C- Classic. The difference between these two plans is the amount you will be paying per paycheck and the amount that the insurance gonna cover. For example, the VIP Standard, it costs \$17.07 and the VIP Classic costs \$18.86. Now, a difference between them, let's say, if you need to go to... Give you a good example. Uh-huh. Let's see. Let's say, if you have to do a surgery in a doctor's office, the VIP Standard cost, uh, will cover \$125, maximum two days. And the VIP Classic will cover \$250, maximum two days. Uh-huh. Um, it's more towards the hospital that you will see the difference between these two plans. For example, the VIP Standard do not cover intensive care and the VIP Classic will cover \$100, maximum 20 days. Then they have a plan called the Stay Healthy Enhanced. This plan is pretty much like the combination of the previous three, three plans that I explained it. Um, here, instead of you paying for the doctor's visit on your preventive care, you have a \$10 copay, you have four visits per year, you have \$50 copay towards the specialist and \$60 copay towards the urgent care. You could use it in the hospital. It also include a group accident that will give you extra coverage towards, um, your emergency. And they also offer, um, the dental... Let me say

what... Okay. The dental, you have, um, coverage 100% of your preventive care with, um, with your cleaning, ex- um, like, X-ray one every six months. Then you have your basic dental work, such as filling and extractions that will cover 80% after you pay the \$50 deductible that you need to pay- Mm-hmm. ... once a y-They do not cover any major services, so like, um, den- denture or braces, anything like that, or surgical extractions. They have, um, let's see. And the maximum that the plan will cover for you will be \$500 on your dental per year. In, um, your vision, you have a \$10 copay for the eye exam, \$25 copay for the lenses and frame, no copay for the contacts fee, and the insurance is gonna give you \$130 allowance that you could use towards the service. That's what they offer. You... Let me see when is your deadline. The 14th. You have until December 12th to enroll in the benefits. If you would like, I could send you the guide that I was, um, giving you the information from, so you could go over it if you would like to, so you could choose the correct plan for you, or if you're ready to enroll now, you could do so. Um, I can enroll now. You know how long it will take, though? For the benefits to kick in? Yes. It takes about two to three weeks. Okay. All right, and which plan would you like to enroll to? Um, you said there was one that pay- I pay \$17 or \$18? Yes. That will be- Um- ... the VIP Standard, \$17.07, and the VIP Class is \$18.86. I can do the one that's \$18. Okay. You said you want dental and vision as well? Yes. All right. Yes, so we're gonna do the VIP Standard Dental and Vision. So you're choosing the one, the \$17.07. Dental is \$3.52. Vision is \$2.15. And the total will be \$22.74 per paycheck. Okay. All right. Okay. Let's see. Too, too, too. All right, so your benefits will be active the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system. It w- it will be arriving within seven to ten days after the benefits are active. Now, your medical card will go to your email, which is your first name, last name A2@gmail.com. If you need a physical one, you could, um, give us a call after the benefits are active, and we could request one for you. But the dental and vision will go to your, um, p- uh, physical ID, um, sorry, mailing address. Okay. And let's see. Okay. You will receive texts regarding your open enrollment. Um, since you're still on your personal open enrollment, you will receive it for the next, probably two more weeks. You don't have to worry about it, uh, because we... you already en- enrolled. Okay. All right. Anything else I could do for you, ma'am? No, that's all. All right, thank you for giving us a call today. Have a great rest of the day. You too.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits Center Card. This is Pamela speaking. How may I help you?

Speaker speaker_2: Hi. Um, I had a text saying I can get benefits.

Speaker speaker_1: Okay. Who do you work for?

Speaker speaker_2: Crown.

Speaker speaker_1: Okay. So Crown offer benefits, uh, health benefits to their members, so their workers, plus other options.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, you could, you could decline or enroll in the benefits. They do auto-enroll you if you don't decline the benefits. So they do offer, um, medical, dental, vision, uh, life.

Speaker speaker_2: Okay.

Speaker speaker_1: Clinical illness. What would you like to do?

Speaker speaker_2: Uh, I want dental and health and vision.

Speaker speaker_1: Okay. May I have the last four digits of your Social so I can pull up your file?

Speaker speaker_2: 8501.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Larissa Roseman.

Speaker speaker_1: Can you repeat that, ma'am? I barely heard you.

Speaker speaker_2: Larissa Roseman.

Speaker speaker_1: And you said it's 8101, the last four?

Speaker speaker_2: 8501.

Speaker speaker_1: Oh, wow. I'm sorry about that. Roseman, Larissa. Okay. Miss Roseman, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: 10-27-1998 and, uh, 3416 West Muhammad Ali Boulevard, Louisville, Kentucky 40216.

Speaker speaker_1: Okay. Have you seen the benefit guide with the plans that Crowns offers?

Speaker speaker_2: The benefits that they offer?

Speaker speaker_1: A guide. Have you... Do you receive a benefit guide?

Speaker speaker_2: No.

Speaker speaker_1: Okay. So these benefits are not like major insurance. They do already have a set amount that they're gonna cover. Anything above that amount will be your responsibility. They have plans that start at 1562, which is the Stay Healthy. Um, that plan is only preventive care. The way that plan works is like, if you decide to go to your doctor's office, um, they gonna cover your preventive care. Let's say, cholesterol screening, diabetes, mammogram, Pap smear. You are responsible to pay for the doctor's visit and you have-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... four, um, four visits per year. And they g- the insurance is gonna cover the actual procedures. Then they have the Stay Healthy... I'm sorry. They have the VIP Standard and the VIP C- Classic. The difference between these two plans is the amount you will be paying per paycheck and the amount that the insurance gonna cover. For example, the VIP Standard, it costs \$17.07 and the VIP Classic costs \$18.86. Now, a difference between them, let's say, if you need to go to... Give you a good example. Uh-huh. Let's see. Let's say, if you have to do a surgery in a doctor's office, the VIP Standard cost, uh, will cover \$125, maximum two days. And the VIP Classic will cover \$250, maximum two days.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Um, it's more towards the hospital that you will see the difference between these two plans. For example, the VIP Standard do not cover intensive care and the VIP Classic will cover \$100, maximum 20 days. Then they have a plan called the Stay Healthy Enhanced. This plan is pretty much like the combination of the previous three, three plans that I explained it. Um, here, instead of you paying for the doctor's visit on your preventive care, you have a \$10 copay, you have four visits per year, you have \$50 copay towards the specialist and \$60 copay towards the urgent care. You could use it in the hospital. It also include a group accident that will give you extra coverage towards, um, your emergency. And they also offer, um, the dental... Let me say what... Okay. The dental, you have, um, coverage 100% of your preventive care with, um, with your cleaning, ex- um, like, X-ray one every six months. Then you have your basic dental work, such as filling and extractions that will cover 80% after you pay the \$50 deductible that you need to pay-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... once a y-They do not cover any major services, so like, um, denture or braces, anything like that, or surgical extractions. They have, um, let's see. And the maximum that the plan will cover for you will be \$500 on your dental per year. In, um, your vision, you have a \$10 copay for the eye exam, \$25 copay for the lenses and frame, no copay for the contacts fee, and the insurance is gonna give you \$130 allowance that you could use towards the service. That's what they offer. You... Let me see when is your deadline. The 14th. You have until December 12th to enroll in the benefits. If you would like, I could send you the guide that I was, um, giving you the information from, so you could go over it if you would like to, so you could choose the correct plan for you, or if you're ready to enroll now, you could do so.

Speaker speaker_3: Um, I can enroll now. You know how long it will take, though?

Speaker speaker_1: For the benefits to kick in?

Speaker speaker_3: Yes.

Speaker speaker_1: It takes about two to three weeks.

Speaker speaker_3: Okay.

Speaker speaker_1: All right, and which plan would you like to enroll to?

Speaker speaker_3: Um, you said there was one that pay- I pay \$17 or \$18?

Speaker speaker_1: Yes. That will be-

Speaker speaker_3: Um-

Speaker speaker_1: ... the VIP Standard, \$17.07, and the VIP Class is \$18.86.

Speaker speaker_3: I can do the one that's \$18.

Speaker speaker_1: Okay. You said you want dental and vision as well?

Speaker speaker_3: Yes.

Speaker speaker_1: All right. Yes, so we're gonna do the VIP Standard Dental and Vision. So you're choosing the one, the \$17.07. Dental is \$3.52. Vision is \$2.15. And the total will be \$22.74 per paycheck.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. Okay. Let's see. Too, too, too. All right, so your benefits will be active the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system. It w- it will be arriving within seven to ten days after the benefits are active. Now, your medical card will go to your email, which is your first name, last name A2@gmail.com. If you need a physical one, you could, um, give us a call after the benefits are active, and we could request one for you. But the dental and vision will go to your, um, p- uh, physical ID, um, sorry, mailing address.

Speaker speaker_3: Okay.

Speaker speaker_1: And let's see. Okay. You will receive texts regarding your open enrollment. Um, since you're still on your personal open enrollment, you will receive it for the next, probably two more weeks. You don't have to worry about it, uh, because we... you already en- enrolled.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. Anything else I could do for you, ma'am?

Speaker speaker_3: No, that's all.

Speaker speaker_1: All right, thank you for giving us a call today. Have a great rest of the day.

Speaker speaker_3: You too.