**Transcript: Sara** 

Marulanda-4563999589974016-6012245449424896

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Sarah, may I have your name please? Hello, Sarah. Yeah, this is Linden Bush- Hello, Mr. Bush. ... uh, of Kingston, Michigan, Hello, sir. How may I help you? Well, yes, I was going through Crown Staffing Temp Service and I was getting money taken out of my, uh, wages, through them for a health card, through the um, I guess it's from you and I never received it. Okay, let me check that for you. Uh, may I have please, the last four digits of your Social Security Number? Yeah. It's 2502. Thank you very much. And you say Crown Services, right? What is it, ma'am? You, you said Co- Crown Services? Yeah, Crown Services Staffing. Okay, thank you. Crown Staffing Services. Yes, there we go. Okay. Thank you, Mr. Linden Bush. Yeah. And just for security purposes, sir, can you please verify your address and date of birth? Yep. Uh, 5291 San Lac Road, Kingston, Michigan 48741. And, uh, what else are you needed? I forgot. Your birthdate. Oh, my birthdate. Yeah, January 16th, 1964. And is your email bushman48741@gmail.com? Yes. And is your phone number 989-213-6729? That's my cell phone number, yep. Okay, thank you, sir. Okay, I see here you are enrolled on MEC TeleRx for employee only which is a preventive care plan. Yeah, I guess so. Hmm. I don't know what, much about it in, um, I just wanted to know, uh, if I could get a reissue card 'cause I don't remember having it given to m- uh, mailed to me. Okay. I can go ahead and send you a card and let me look for the card. But one thing, um, have you been on vacation probably? Oh, well, they got laid off. I got laid off January 6th. Okay. But if I'm going back to them I could probably still use that card right, when I get activated again? Y- yes just remember right now you have one- I mean I can't use it until I get working with the staffing muh, company, yes. Yes. Right now you have been out of active coverage for three weeks. Yeah, yeah, yeah. And 5%... Is that right? It was, uh, the last date was the 6th of December that I worked. Okay. If you... Okay by the sixth, no by the fifth week without deductions from your paycheck you're going to be eligible for COBRA enrollment. What's that mean? Okay COBRA is like a, an insurance that, uh, you can use but in this case you will be paying directly to them. Oh, COBRA. COBRA. C-O-B-R-A. Yeah, I know what that... Now that \$10 would, the COBRA would be outrageous price, right? I, I don't know how COBRA is priced or how much. 'Cause I worked for a factory one time and we were out of work and when I was paying every week like 50 some odd dollars for my health insurance or something, they want \$800 a month. Oh my goodness, sir. And I did that for four months so \$3000 for my health insurance. Jesus Christ. Well, um, just to let you know, um, once you get rehired at the company- Yeah. ... you are allowed to reinstate the co- the coverage with us. Um, if you want I can send you the ID card but, but you cannot use it now, okay? Yeah, yeah, yeah, J know that I can't use nothing of it. Right, I didn't, don't think I even got it so, that's what I'm saying. Yes. So let me do this, um, I'm sending it- Okay. ... to your email. Um, that way you can receive it

immediately. And once you reinstate the coverage I can request that from the company to send you the hard copy to your mailing address. Okay. Right now they're not going to send it because it's not active. Yeah. No, I never used it. I didn't know I had it 'cause when I talked to the temp service I told them about I don't have it and 'cause everything was going to my, um, uh, my bank. I never seen the statements and- Oh, I betcha. ... and I didn't know they were taking it out for my, almost three weeks. Wow. And I said, "Don't do it." Mm-hmm. So, I mean, uh, uh, three months, excuse me, three months almost. I've been... They were taking- Three months, yeah. ... \$10 a month, I mean, a week. So I didn't know 'cause I never got a visual check- Yeah, I should have sent you an invoice then. I- ... actually, you know. And I didn't have a way to get into it until I called the company and then they gave me invoice and I, uh, \$10 out of it. I didn't know that 'cause I told them don't do it, so it went through anyways. I should have sent you an invoice then, yes. So, but anyways, if there is and if they do send me something for COBRA if I do not like the price at this time I will not take COBRA. Would that be appropriate? Of course, I mean, that's too much money.... I know. Well, it's good if it saves you. Yes, it is dear to your heart. Yeah. But I mean, if I need it, you know? They say well- Yes. ... when you don't have it- When they need it. ... you need it. Yeah. It was \$800 a month, master COBRA, through this other factory I had. Wow. It was from Blue Cross Blue Shield. Now, when I did have the \$10 taken out a month, now that, that, um, uh, services underneath that card, what did they give me as for doctor calls, um, visits? Was there a discount- Oh. ... on how much I had to pay or whatever? I'm just kinda curious. Okay. Um, what they will-Yeah. ... cover is, um, one physical exam examination, virtual urgent care is include, free Rx prescription coverage is include. Um, and they will cover for... let me get the- That's for COVID. ... list. Um. But when I was underneath the \$10 a week out, would it- This is what they will cover. Huh? Screenings like blood pressure, cholesterol, colorectal cancer, which is a-Yeah. ... colonoscopy. Depression- Yeah. ... diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, all those screenings. They will cover, um, immunizations like influenza- Oh, covered. Now I, I didn't hear that right when you said covered. I'm- I'm sorry. Yes, they will cover. They will pay 100% for those screenings. Okay. And for the immunizations like influenza, tetanus, diphteria, pertussis, uh, varicella, shingles. Yeah. Measles, mums, rubella, pneumococcal, meningococcal, and hepatitis A and B. Just remember, they only require that you go with their network, and they will cover what I'm telling you 100%. Okay. All right. Okay. Um- Now, if I tell you what the doctor is, can you say, say if they were, they were in your, uh, coverage? Well, that's a different department. I don't have that information. I'm sorry. I'm sorry. I'm right- No, it's okay. Don't be- I'm sorry. ... sad. No. I'm just asking, you know. I mean, I didn't know I have it, and then I had the other one or whatever till end of the year, which I didn't know much about the \$10 one I was doing, so- Okay. ... I spent \$3,000. So... But if you want, I can transfer your call with the department, and we'll tell you- Yeah. ... if your coverage will- Well, I don't- ... be in their network. I don't need it right this minute. I just need the card just in case, and then they do give me COBRA, uh, the COBRA mailed to me, 'cause I did have that card. And you said five weeks from the day I was not working, they will mail me the COBRA, you're saying, right? Yes. Um, it- Okay. ... should take like, uh, one week from it. One- Yeah. ... two, three. You have one week. So by the 20th, uh, the week of January the 20th, if you're not back with the company, uh, they gonna send you a notification about the COBRA. Okay. And now, can you check your email while we are on the phone? Let's see if I can. Okay. Let's see. I do got something from yous for my card. Yeah. It will be from Info at

Benefits in a Card. Yeah. That's the ID card. There is a PDF file on that email, and that PDF file is the ID card. PDF file. Yeah. Yeah. But you could mail me the one too, yeah? Original one in the card since... That way too? The card is gonna be mailed once you get, um, once the coverage get reinstated. Right now- Oh. ... they're not gonna mail it, because you don't have- Because I don't have the coverage, yes. Yeah. That's all right. Uh, I'll look at it. I mean, I'm just kinda curious. I didn't know I had, and I had some time right now, deciding on my new life where I'm going to get to work right now. So I'm just asking, and I had time to call, so... thought- Sure. I thought I'd call you guys. Okay. All right. I do thank you very much for your time. I do appreciate it. Happy New Year. Uh, please. My pleasure. Thank you very much. Um, thank you for calling Benefits in a Card. Wish you, too, have a happy New Year as well, sir. All right. Bye-bye now. God bless. Mm-hmm. Bye-bye. God bless you, sir. Mm-hmm. Bye-bye. Amen.

## **Conversation Format**

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Sarah, may I have your name please? Hello, Sarah. Yeah, this is Linden Bush- Hello, Mr. Bush. ... uh, of Kingston, Michigan. Hello, sir. How may I help you? Well, yes, I was going through Crown Staffing Temp Service and I was getting money taken out of my, uh, wages, through them for a health card, through the um, I guess it's from you and I never received it. Okay, let me check that for you. Uh, may I have please, the last four digits of your Social Security Number? Yeah. It's 2502. Thank you very much. And you say Crown Services, right? What is it, ma'am? You, you said Co- Crown Services? Yeah, Crown Services Staffing. Okay, thank you. Crown Staffing Services. Yes, there we go. Okay. Thank you, Mr. Linden Bush. Yeah. And just for security purposes, sir, can you please verify your address and date of birth? Yep. Uh, 5291 San Lac Road, Kingston, Michigan 48741. And, uh, what else are you needed? I forgot. Your birthdate. Oh, my birthdate. Yeah, January 16th, 1964. And is your email bushman48741@gmail.com? Yes. And is your phone number 989-213-6729? That's my cell phone number, yep. Okay, thank you, sir. Okay, I see here you are enrolled on MEC TeleRx for employee only which is a preventive care plan. Yeah, I guess so. Hmm. I don't know what, much about it in, um, I just wanted to know, uh, if I could get a reissue card 'cause I don't remember having it given to muh, mailed to me. Okay. I can go ahead and send you a card and let me look for the card. But one thing, um, have you been on vacation probably? Oh, well, they got laid off. I got laid off January 6th. Okay. But if I'm going back to them I could probably still use that card right, when I get activated again? Y- yes just remember right now you have one- I mean I can't use it until I get working with the staffing m- uh, company, yes. Yes. Right now you have been out of active coverage for three weeks. Yeah, yeah, yeah. And 5%... Is that right? It was, uh, the last date was the 6th of December that I worked. Okay. If you... Okay by the sixth, no by the fifth week without deductions from your paycheck you're going to be eligible for COBRA enrollment. What's that mean? Okay COBRA is like a, an insurance that, uh, you can use but in this case you will be paying directly to them. Oh, COBRA. COBRA. C-O-B-R-A. Yeah, I know what that... Now that \$10 would, the COBRA would be outrageous price, right? I, I don't know how COBRA is priced or how much. 'Cause I worked for a factory one time and we were

out of work and when I was paying every week like 50 some odd dollars for my health insurance or something, they want \$800 a month. Oh my goodness, sir. And I did that for four months so \$3000 for my health insurance. Jesus Christ. Well, um, just to let you know, um, once you get rehired at the company- Yeah. ... you are allowed to reinstate the co- the coverage with us. Um, if you want I can send you the ID card but, but you cannot use it now, okay? Yeah, yeah, yeah, yeah. I know that I can't use nothing of it. Right, I didn't, don't think I even got it so, that's what I'm saying. Yes. So let me do this, um, I'm sending it- Okay. ... to your email. Um, that way you can receive it immediately. And once you reinstate the coverage I can request that from the company to send you the hard copy to your mailing address. Okay. Right now they're not going to send it because it's not active. Yeah. No, I never used it. I didn't know I had it 'cause when I talked to the temp service I told them about I don't have it and cause everything was going to my, um, uh, my bank. I never seen the statements and- Oh, I' betcha. ... and I didn't know they were taking it out for my, almost three weeks. Wow. And I said, "Don't do it." Mm-hmm. So, I mean, uh, uh, three months, excuse me, three months almost. I've been... They were taking- Three months, yeah. ... \$10 a month, I mean, a week. So I didn't know 'cause I never got a visual check- Yeah, I should have sent you an invoice then. I- ... actually, you know. And I didn't have a way to get into it until I called the company and then they gave me invoice and I, uh, \$10 out of it. I didn't know that 'cause I told them don't do it, so it went through anyways. I should have sent you an invoice then, yes. So, but anyways, if there is and if they do send me something for COBRA if I do not like the price at this time I will not take COBRA. Would that be appropriate? Of course, I mean, that's too much money.... I know. Well, it's good if it saves you. Yes, it is dear to your heart. Yeah. But I mean, if I need it, you know? They say well- Yes. ... when you don't have it- When they need it. ... you need it. Yeah. It was \$800 a month, master COBRA, through this other factory I had. Wow. It was from Blue Cross Blue Shield. Now, when I did have the \$10 taken out a month, now that, that, um, uh, services underneath that card, what did they give me as for doctor calls, um, visits? Was there a discount- Oh. ... on how much I had to pay or whatever? I'm just kinda curious. Okay. Um, what they will- Yeah. ... cover is, um, one physical exam examination, virtual urgent care is include, free Rx prescription coverage is include. Um, and they will cover for... let me get the- That's for COVID. ... list. Um. But when I was underneath the \$10 a week out, would it- This is what they will cover. Huh? Screenings like blood pressure, cholesterol, colorectal cancer, which is a Yeah. ... colonoscopy. Depression- Yeah. ... diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, all those screenings. They will cover, um, immunizations like influenza- Oh, covered. Now I, I didn't hear that right when you said covered. I'm- I'm sorry. Yes, they will cover. They will pay 100% for those screenings. Okay. And for the immunizations like influenza, tetanus, diphteria, pertussis, uh, varicella, shingles. Yeah. Measles, mums, rubella, pneumococcal, meningococcal, and hepatitis A and B. Just remember, they only require that you go with their network, and they will cover what I'm telling you 100%. Okay. All right. Okay. Um- Now, if I tell you what the doctor is, can you say, say if they were, they were in your, uh, coverage? Well, that's a different department. I don't have that information. I'm sorry. I'm sorry. I'm right- No, it's okay. Don't be- I'm sorry. ... sad. No. I'm just asking, you know. I mean, I didn't know I have it, and then I had the other one or whatever till end of the year, which I didn't know much about the \$10 one I was doing, so-Okay. ... I spent \$3,000. So... But if you want, I can transfer your call with the department, and we'll tell you- Yeah. ... if your coverage will- Well, I don't- ... be in their network. I don't need it

right this minute. I just need the card just in case, and then they do give me COBRA, uh, the COBRA mailed to me, 'cause I did have that card. And you said five weeks from the day I was not working, they will mail me the COBRA, you're saying, right? Yes. Um, it- Okay. ... should take like, uh, one week from it. One- Yeah. ... two, three. You have one week. So by the 20th, uh, the week of January the 20th, if you're not back with the company, uh, they gonna send you a notification about the COBRA. Okay. And now, can you check your email while we are on the phone? Let's see if I can. Okay. Let's see. I do got something from yous for my card. Yeah. It will be from Info at Benefits in a Card. Yeah. That's the ID card. There is a PDF file on that email, and that PDF file is the ID card. PDF file. Yeah. Yeah. But you could mail me the one too, yeah? Original one in the card since... That way too? The card is gonna be mailed once you get, um, once the coverage get reinstated. Right now- Oh. ... they're not gonna mail it, because you don't have- Because I don't have the coverage, yes. Yeah. That's all right. Uh, I'll look at it. I mean, I'm just kinda curious. I didn't know I had, and I had some time right now, deciding on my new life where I'm going to get to work right now. So I'm just asking, and I had time to call, so... thought- Sure. I thought I'd call you guys. Okay. All right. I do thank you very much for your time. I do appreciate it. Happy New Year. Uh, please. My pleasure. Thank you very much. Um, thank you for calling Benefits in a Card. Wish you, too, have a happy New Year as well, sir. All right. Bye-bye now. God bless. Mm-hmm. Bye-bye. God bless you, sir. Mm-hmm. Bye-bye. Amen.