

## **Transcript: Chris Sofield**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi, Chris. My name is Kimberly Goforth. I work for Crown Staffing. Um, I was looking to enroll in benefits. Okay. Um, during this enrollment period, I've been with Crown for a couple of years, but I see that there's... they have another, uh, part to their insurance that I'd like to enroll in. Okay, one moment. So this is Crown... What's the last four of your social, ma'am? 5875. Thank you. This is Kim. How can I help you? Yes. No. The only one that's colored is down on the main floor. I'm s-... Oh, okay. Thank you. Bye. Sorry. You're fine. I'm a- I- Okay. Um, Miss Goforth, could you verify your address and your date of birth for me, please? 1963 US Highway 62 West Greenville, Kentucky 42345. My date of birth 10-3-1971. Okay. And then, let's see here. We have a phone number on file for you at 270-543-6336. Is that correct? That is correct. Okay. And what were you looking to enroll in to, ma'am? Um, I was thinking about... Let's see. So I have, um, some questions. I know this sounds crazy. Let's see. Where is that? Um, one of them... The best plan to enroll in, would that be the MVP? Uh, I cannot comment on if a plan is considered a best plan or not because that gets into the realm of recommendations, which we're not allowed to provide. Um, I- Oh, okay. The only thing I can tell you is that the MVP plan is going to be the only plan offered that works more along the lines of a major PPO type plan. Mm-hmm. Um, it, it... Where it has a deductible, it has, um, coinsurance and everything, and it's monthly premiums instead of weekly premiums. Mm-hmm. However, it is a high deductible. 6000 and \$500 must be paid out of pocket before the insurance will start paying towards anything. Mm-hmm. Um, but once that deductible has been met, um, then you have 100% coverage for most services. The only ones that, um... The, the only things that would not be covered, uh, from the information that we have would be, um, things like chiropractic services, medical specialty drugs and chemotherapy. Other than that, anything like emergency room, urgent care, surgeries, dialysis, ambulance, all of that's full coverage. Mm-hmm. Okay. Now, um, I see that there's also things on here, um, like you could do virtual primary care. All this... See, it has money, um, put against everything. Let's see. Like, the plan benefits summary... Oh, I'm sorry. Like, that has the classic plan at 29.53. So it'd be employee plus spouse. Um, so I guess I'm just kind of wanting to look at it side by side, I, I guess, to compare. I don't know. Are you there? Did I lose you? Ye- yes. Yes, ma'am. No, I'm still here. Okay. Um, so, like, weekly deductions, um, like you have the VIP standard, VIP classical. What is that considered? So that is also medical coverage, though it is not a major medical or PPO type plan. Um, if you're looking at the information packet, the dollar amounts listed next to the services that may be covered are how much the insurance will pay towards that with your, with you being responsible for anything over that amount. So would it be acceptable to have the, like, that big MVP plan plus add on this other stuff? Uh, so you cannot... Uh, to my

knowledge, you cannot combine MVP with any of the AHP or VIP plans because that, that- That's it? Yeah, because they're all medical plans and MVP covers what any of the other four medical plans would cover. Okay. But I could do my, um, like my vision and... I'll have, I have to pick a medical plan first, right? You're not, uh... You're not required to pick a medical plan to pick any of the additional benefit options. So if you wanted just vision and dental without any sort of medical, uh, you can do that. Is there any way... When I try to enroll coverage, it will not pull up anything for me to... Maybe it has... Is it a pop-up, possibly? Mm. So where, uh, where exactly is it that you're trying to- So mybenefitsinacard.com.... um, /enrollment/landingpage is what it says. But when I hit current e- or Enroll Coverage, it just sits there. It's green? Okay. Yeah, so, so if it shows up as green when you cl- select it on the- Yeah. ... on the page, that means that you've selected it. So that means that when you click... when... Like, you would click on the plans that you want to enroll into and then click on Opt Out for all other plans, and then you would just move forward there. Now, that would work for every plan except for MVP. The o- uh, the only way to enroll in the MVP is to do that over the phone with us, as a different, um, as a different team ha- handles the actual MVP enrollments. Uh, we'd have to- Okay. Well, let's- ... send that request on over to them. It w- it won't let me enroll in anything. It wo- it, it says I have current coverage. It says Offering, but it doesn't say begin, end, or anything like that. Hmm. It says, "Call to find out if you're eligible to enroll." Well, yes . It's open enrollment- Right. Yeah. ... right? It is open enrollment. It could theoretically be... Hmm. Let me, let me check something. Do you mind holding? Sure, go ahead. Thank you. All right, Ms. Goforth? Yes. Hey, thanks for holding. I appreciate your patience. I sent a message on over to our IT teams to see what could be causing the issue with the portal that you're experiencing. Um, however- Okay. ... in the meantime, because it is open enrollment and you're on the phone with me, um, if you just wanna l- let me know what you were thinking of enrolling into, I can go ahead and process that. Well, I, s- see, I'm, I'm not sure. I just... I'm just kinda looking at it. Can you tell me how long I have? Is it till the 1st of January? Uh, the 3rd of January. The... Okay. So... And then I can call this number and enroll, right? Yes, ma'am. Okay. Okay. I will get back with you, um, and then I'll look over all this stuff. Okay. Yeah, so just go ahead and look over everything, figure out what's gonna work out best for you, and then just to go ahead and, and prevent any issues, um, if there is a problem with the portal, then our IT teams will look into it, but to be safe, just go ahead and give us a call whenever you're ready. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern, though we'll be closed, uh, next Tuesday and Thursday for Christmas and the following Tuesday and Thursday for New Year's. Okay. All right. Thank you. You're welcome. Thanks for calling. Uh-huh. Have a wonderful day. You too. Bye. 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 in a Card. This is Chris. How can I help you today?

Speaker speaker\_2: Hi, Chris. My name is Kimberly Goforth. I work for Crown Staffing. Um, I was looking to enroll in benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, during this enrollment period, I've been with Crown for a couple of years, but I see that there's... they have another, uh, part to their insurance that I'd like to enroll in.

Speaker speaker\_1: Okay, one moment. So this is Crown... What's the last four of your social, ma'am?

Speaker speaker\_2: 5875.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: This is Kim. How can I help you? Yes. No. The only one that's colored is down on the main floor. I'm s-... Oh, okay. Thank you. Bye. Sorry.

Speaker speaker\_1: You're fine.

Speaker speaker\_2: I'm a- I-

Speaker speaker\_1: Okay. Um, Miss Goforth, could you verify your address and your date of birth for me, please?

Speaker speaker\_2: 1963 US Highway 62 West Greenville, Kentucky 42345. My date of birth 10-3-1971.

Speaker speaker\_1: Okay. And then, let's see here. We have a phone number on file for you at 270-543-6336. Is that correct?

Speaker speaker\_2: That is correct.

Speaker speaker\_1: Okay. And what were you looking to enroll in to, ma'am?

Speaker speaker\_2: Um, I was thinking about... Let's see. So I have, um, some questions. I know this sounds crazy. Let's see. Where is that? Um, one of them... The best plan to enroll in, would that be the MVP?

Speaker speaker\_1: Uh, I cannot comment on if a plan is considered a best plan or not because that gets into the realm of recommendations, which we're not allowed to provide. Um, I-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: The only thing I can tell you is that the MVP plan is going to be the only plan offered that works more along the lines of a major PPO type plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, it, it... Where it has a deductible, it has, um, coinsurance and everything, and it's monthly premiums instead of weekly premiums.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: However, it is a high deductible. 6000 and \$500 must be paid out of pocket before the insurance will start paying towards anything.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, but once that deductible has been met, um, then you have 100% coverage for most services. The only ones that, um... The, the only things that would not be covered, uh, from the information that we have would be, um, things like chiropractic services, medical specialty drugs and chemotherapy. Other than that, anything like emergency room, urgent care, surgeries, dialysis, ambulance, all of that's full coverage.

Speaker speaker\_2: Mm-hmm. Okay. Now, um, I see that there's also things on here, um, like you could do virtual primary care. All this... See, it has money, um, put against everything. Let's see. Like, the plan benefits summary... Oh, I'm sorry. Like, that has the classic plan at 29.53. So it'd be employee plus spouse. Um, so I guess I'm just kind of wanting to look at it side by side, I, I guess, to compare. I don't know. Are you there? Did I lose you?

Speaker speaker\_1: Ye- yes. Yes, ma'am. No, I'm still here.

Speaker speaker\_2: Okay. Um, so, like, weekly deductions, um, like you have the VIP standard, VIP classical. What is that considered?

Speaker speaker\_1: So that is also medical coverage, though it is not a major medical or PPO type plan. Um, if you're looking at the information packet, the dollar amounts listed next to the services that may be covered are how much the insurance will pay towards that with your, with you being responsible for anything over that amount.

Speaker speaker\_2: So would it be acceptable to have the, like, that big MVP plan plus add on this other stuff?

Speaker speaker\_1: Uh, so you cannot... Uh, to my knowledge, you cannot combine MVP with any of the AHP or VIP plans because that, that-

Speaker speaker\_2: That's it?

Speaker speaker\_1: Yeah, because they're all medical plans and MVP covers what any of the other four medical plans would cover.

Speaker speaker\_2: Okay. But I could do my, um, like my vision and... I'll have, I have to pick a medical plan first, right?

Speaker speaker\_1: You're not, uh... You're not required to pick a medical plan to pick any of the additional benefit options. So if you wanted just vision and dental without any sort of medical, uh, you can do that.

Speaker speaker\_2: Is there any way... When I try to enroll coverage, it will not pull up anything for me to... Maybe it has... Is it a pop-up, possibly? Mm.

Speaker speaker\_1: So where, uh, where exactly is it that you're trying to-

Speaker speaker\_2: So mybenefitsinacard.com.... um, /enrollment/landingpage is what it says. But when I hit current e- or Enroll Coverage, it just sits there. It's green?

Speaker speaker\_1: Okay. Yeah, so, so if it shows up as green when you cl- select it on the-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... on the page, that means that you've selected it. So that means that when you click... when... Like, you would click on the plans that you want to enroll into and then click on Opt Out for all other plans, and then you would just move forward there. Now, that would work for every plan except for MVP. The o- uh, the only way to enroll in the MVP is to do that over the phone with us, as a different, um, as a different team ha- handles the actual MVP enrollments. Uh, we'd have to-

Speaker speaker\_2: Okay. Well, let's-

Speaker speaker\_1: ... send that request on over to them.

Speaker speaker\_2: It w- it won't let me enroll in anything. It wo- it, it says I have current coverage. It says Offering, but it doesn't say begin, end, or anything like that.

Speaker speaker\_1: Hmm.

Speaker speaker\_2: It says, "Call to find out if you're eligible to enroll." Well, yes . It's open enrollment-

Speaker speaker\_1: Right. Yeah.

Speaker speaker\_2: ... right?

Speaker speaker\_1: It is open enrollment. It could theoretically be... Hmm. Let me, let me check something. Do you mind holding?

Speaker speaker\_2: Sure, go ahead.

Speaker speaker\_1: Thank you. All right, Ms. Goforth?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Hey, thanks for holding. I appreciate your patience. I sent a message on over to our IT teams to see what could be causing the issue with the portal that you're experiencing. Um, however-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... in the meantime, because it is open enrollment and you're on the phone with me, um, if you just wanna l- let me know what you were thinking of enrolling into, I can go ahead and process that.

Speaker speaker\_2: Well, I, s- see, I'm, I'm not sure. I just... I'm just kinda looking at it. Can you tell me how long I have? Is it till the 1st of January?

Speaker speaker\_1: Uh, the 3rd of January.

Speaker speaker\_2: The... Okay. So... And then I can call this number and enroll, right?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. Okay. I will get back with you, um, and then I'll look over all this stuff.

Speaker speaker\_1: Okay. Yeah, so just go ahead and look over everything, figure out what's gonna work out best for you, and then just to go ahead and, and prevent any issues, um, if there is a problem with the portal, then our IT teams will look into it, but to be safe, just go ahead and give us a call whenever you're ready. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern, though we'll be closed, uh, next Tuesday and Thursday for Christmas and the following Tuesday and Thursday for New Year's.

Speaker speaker\_2: Okay. All right. Thank you.

Speaker speaker\_1: You're welcome. Thanks for calling.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Have a wonderful day.

Speaker speaker\_2: You too. Bye.

Speaker speaker\_1: You too.