

## 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 Gwen Bell. I was going to enroll. Okay. Uh, what staffing company do you work with? Crown. And the last four of your social? 0396. Thank you. All right. Ms. Bell, could you verify your address and your date of birth for me please? 2018 Florence Drive, Hopkinsville, Kentucky. And what was the other question? Uh, the date of birth. Oh, 3/29/1975. Thank you. Uh, we have a phone on file for you at 270-890-3068. Is that correct? Mm-hmm. All right. And, Ms. Bell, did you have an idea of what kind of insurance you wanted from Crown? Uh, I wanted health, dental and vision. Health, dental and vision. Okay. You've got a couple of options for health. You've got, um... The, uh, the plans available, there's the StayHealthy TeleRx plan. This is a preventative care only plan, uh, with some prescription benefit through a company called FreeRx. Um, th- Mm-hmm. Uh, this plan will cover, uh, preventative care services, so things like physicals, vaccines, cancer screenings, things like that. Um, but as far as, like, standard doctor's visits or hospital visits, surgeries or anything like that, unfortunately that plan does not cover anything towards those kinds of visits. Uh, the other plan available, there's the VIP plan. There's two levels to this, standard and classic. These plans- Mm-hmm. ... will cover more along the lines of those doctor's visits and hospital visits, urgent care, emergency room, surgery, so on and so forth. Um, but these plans do not cover any preventative care services. So, while you'd have the treatment, you would not be able to get, like, those physicals or vaccines or anything like that. Um, and then finally, there's a plan called the StayHealthy Enhanced plan. This is kind of a combination plan. This will cover both the preventative care services that the StayHealthy TeleRx covers, along with some of the treatment services that VIP covers. So you'll have both the ph- the physicals and vaccines and the like, alongside the standard treatment, doctor's visits or hospital visits if you're sick or injured and things like that. Okay. Is this, um, insurance, is it normally in network for a lot of... for Kentucky? Uh, so the network that the medical insurance all uses is, uh, MultiPlan. And, uh, from my understanding, MultiPlan, there are doctors within that network all over the country. Okay. Um, if it- Um- ... if it w- uh, if it would help you or if you prefer, you can always go to [multiplan.com](https://www.multiplan.com) and check to see if the doctors in your area... like, which doctors in your area are part of the network before you make any decisions. And then you can always give us a call back if, if you want to do that. MultiPlan. And how long do I have? Uh, open enrollment started Monday and goes until, let's see here, uh, January 3rd. So you've got a little over a month. MultiPlan. Okay. Because, um, I need to have a surgery and, uh, the insurance that I do have, which is just, um, marketplace, which I, I want to go through my company. Right. Uh, it's not helping me with, with a lot of my prescriptions and a lot of stuff that I, you know, that I go through. I understand that. So I'm just- Um, but yeah, no, just, uh, I would say if, if you want, just go ahead and give that a look

at, um, see, see if you can locate those providers in your area. If you do and if, uh, once you've figured all of that, squared that all away, uh, you can just give us a call back during that... during this open enrollment window. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Okay? Okay. And can you gimme the price on that VIP, on that last one? Uh, the, uh... do you mean the StayHealthy Enhanced, the one that's kind of the combination? Yeah. Okay. Is it for just you or are you covering anyone else? Just me. Uh, that, the medical plan is \$42.76 a week. 42.76. And what is your vision and your dental? Uh, vision for employee only is \$2.15 a week. D- dental is \$3.52 a week. So all three would total to 48.43 a week. Okay. Yeah, let me ask around about this MultiPlan. Okay. That's what it's called, right? Multi- Yes, ma'am. MultiPlan. M-U-L-T-I-P-L-A-N. Mm-hmm. Okay. And, um, I will give you a call back, uh, within this... Probably if it's not the end of this week, it'll be the first of next week. All right then. Uh, was there anything else I can help you with right now? Oh, I have a question. Okay. So I have, like, you know, insurance through marketplace. Correct. Do I need to drop that insurance first? Because I know I qualify for this because I'm in- I'm an employee there. So how do I switch it out or how do I do that? Um, that's... That may... That might actually be a g- uh, question for your current insurance provider. Um, to my knowledge, uh, there... like, as long as you're in open enrollment or eligible, there, there really isn't anything else that needs to happen for you to be able to enroll. Okay. Um, so if any restrictions are placed, uh, it may be put in place by, like, your current, your current en- enrollment or your current, uh, insurance plan. So you might want to talk- Okay. ... to whoever you have that marketplace insurance through and see, and, and see what they say on that. Okay. All right. I will do. All right. Anything else? That's it. All right. Well, if that's everything, thanks again for calling and have a wonderful day. You too. Thank you. All right. You're welcome. Bye now.

## 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 Gwen Bell. I was going to enroll.

Speaker speaker\_1: Okay. Uh, what staffing company do you work with?

Speaker speaker\_2: Crown.

Speaker speaker\_1: And the last four of your social?

Speaker speaker\_2: 0396.

Speaker speaker\_1: Thank you. All right. Ms. Bell, could you verify your address and your date of birth for me please?

Speaker speaker\_2: 2018 Florence Drive, Hopkinsville, Kentucky. And what was the other question?

Speaker speaker\_1: Uh, the date of birth.

Speaker speaker\_2: Oh, 3/29/1975.

Speaker speaker\_1: Thank you. Uh, we have a phone on file for you at 270-890-3068. Is that correct?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: All right. And, Ms. Bell, did you have an idea of what kind of insurance you wanted from Crown?

Speaker speaker\_2: Uh, I wanted health, dental and vision.

Speaker speaker\_1: Health, dental and vision. Okay. You've got a couple of options for health. You've got, um... The, uh, the plans available, there's the StayHealthy TeleRx plan. This is a preventative care only plan, uh, with some prescription benefit through a company called FreeRx. Um, th-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Uh, this plan will cover, uh, preventative care services, so things like physicals, vaccines, cancer screenings, things like that. Um, but as far as, like, standard doctor's visits or hospital visits, surgeries or anything like that, unfortunately that plan does not cover anything towards those kinds of visits. Uh, the other plan available, there's the VIP plan. There's two levels to this, standard and classic. These plans-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... will cover more along the lines of those doctor's visits and hospital visits, urgent care, emergency room, surgery, so on and so forth. Um, but these plans do not cover any preventative care services. So, while you'd have the treatment, you would not be able to get, like, those physicals or vaccines or anything like that. Um, and then finally, there's a plan called the StayHealthy Enhanced plan. This is kind of a combination plan. This will cover both the preventative care services that the StayHealthy TeleRx covers, along with some of the treatment services that VIP covers. So you'll have both the ph- the physicals and vaccines and the like, alongside the standard treatment, doctor's visits or hospital visits if you're sick or injured and things like that.

Speaker speaker\_2: Okay. Is this, um, insurance, is it normally in network for a lot of... for Kentucky?

Speaker speaker\_1: Uh, so the network that the medical insurance all uses is, uh, MultiPlan. And, uh, from my understanding, MultiPlan, there are doctors within that network all over the country.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, if it-

Speaker speaker\_2: Um-

Speaker speaker\_1: ... if it w- uh, if it would help you or if you prefer, you can always go to [multiplan.com](https://www.multiplan.com) and check to see if the doctors in your area... like, which doctors in your area are part of the network before you make any decisions. And then you can always give us a call back if, if you want to do that.

Speaker speaker\_2: MultiPlan. And how long do I have?

Speaker speaker\_1: Uh, open enrollment started Monday and goes until, let's see here, uh, January 3rd. So you've got a little over a month.

Speaker speaker\_2: MultiPlan. Okay. Because, um, I need to have a surgery and, uh, the insurance that I do have, which is just, um, marketplace, which I, I want to go through my company.

Speaker speaker\_1: Right.

Speaker speaker\_2: Uh, it's not helping me with, with a lot of my prescriptions and a lot of stuff that I, you know, that I go through.

Speaker speaker\_1: I understand that.

Speaker speaker\_2: So I'm just-

Speaker speaker\_1: Um, but yeah, no, just, uh, I would say if, if you want, just go ahead and give that a look at, um, see, see if you can locate those providers in your area. If you do and if, uh, once you've figured all of that, squared that all away, uh, you can just give us a call back during that... during this open enrollment window. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Okay?

Speaker speaker\_2: Okay. And can you gimme the price on that VIP, on that last one?

Speaker speaker\_1: Uh, the, uh... do you mean the StayHealthy Enhanced, the one that's kind of the combination?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. Is it for just you or are you covering anyone else?

Speaker speaker\_2: Just me.

Speaker speaker\_1: Uh, that, the medical plan is \$42.76 a week.

Speaker speaker\_2: 42.76. And what is your vision and your dental?

Speaker speaker\_1: Uh, vision for employee only is \$2.15 a week. D- dental is \$3.52 a week. So all three would total to 48.43 a week.

Speaker speaker\_2: Okay. Yeah, let me ask around about this MultiPlan.

Speaker speaker\_1: Okay.

Speaker speaker\_2: That's what it's called, right? Multi-

Speaker speaker\_1: Yes, ma'am. MultiPlan. M-U-L-T-I-P-L-A-N.

Speaker speaker\_2: Mm-hmm. Okay. And, um, I will give you a call back, uh, within this... Probably if it's not the end of this week, it'll be the first of next week.

Speaker speaker\_1: All right then. Uh, was there anything else I can help you with right now?

Speaker speaker\_2: Oh, I have a question. Okay. So I have, like, you know, insurance through marketplace.

Speaker speaker\_1: Correct.

Speaker speaker\_2: Do I need to drop that insurance first? Because I know I qualify for this because I'm in- I'm an employee there. So how do I switch it out or how do I do that?

Speaker speaker\_1: Um, that's... That may... That might actually be a g- uh, question for your current insurance provider. Um, to my knowledge, uh, there... like, as long as you're in open enrollment or eligible, there, there really isn't anything else that needs to happen for you to be able to enroll.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so if any restrictions are placed, uh, it may be put in place by, like, your current, your current en- enrollment or your current, uh, insurance plan. So you might want to talk-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... to whoever you have that marketplace insurance through and see, and, and see what they say on that.

Speaker speaker\_2: Okay. All right. I will do.

Speaker speaker\_1: All right. Anything else?

Speaker speaker\_2: That's it.

Speaker speaker\_1: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_2: You too. Thank you.

Speaker speaker\_1: All right. You're welcome. Bye now.