

## **Transcript: Estefania**

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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. My name is Stephanie. How can I assist you? Yes, I received a text from y'all talking about, uh, my employer Crown and saying that some type of insurance or something? Okay. Just in 30 days? Yes, sir. Did you just start working with them by any chance? Yes. Okay, so that means you're in your personal open enrollment period, so technically you have 30 days from the day that you receive your very first check to be eligible to enroll into any healthcare benefits that they offer. Um, if you're with Crown Services, they do auto-enroll their members into a preventative plan called the MUC TeleRx. If you're not interested, you're welcome to opt out. Um, but if you are- Well, my question is- ... you're welcome to add additional plans. ... how much ro- how much will be deducted from my check? Okay. So, for me to give you that information, I do have to get in your file. We do administrate different agencies, and different agencies have different prices. Um, you said that you're with Crown Services. Uh, what are the last four of your Social? 9083. Okay. And then what's your first and last name? Thomas Roach. Okay. For security purposes, Mr. Roach, I do need you to verify your address as well as your date of birth for me. 818 Irish Lane, Clarksville, Tennessee 37042. And my birth date is June 17th, 1974. Okay. Is your phone number still that 850-740-8832? Yes, ma'am. And then I have thomasroach288@gmail.com. Is that still up to date? Yes. Great. Thank you. Okay, so you said you wanted information about the plans. If you want, I can go ahead and email you that benefit guide to your email file. So what that benefit guide has, it has all the plans that they offer, as well as their prices if you were to add dependents or do the employee-only plans. Um, if you wish, I can send you- Do they have dental and vision? They do, and if you want, I can go ahead and send you that information to your email. So they have dental as well that I can get? Yes, they do. They have dental, vision, um, they have some hospital indemnity plans. If you want, I can go over the plans to you. And- Okay. Can you, uh, email me that? I have to go to work. Um- Oh, okay. I have 30 days? Yes, sir. You have 30 days from the day that you receive your first check. And let me see when your deadline is. Um, so it looks like you have until December 27th. That's the last day that you're able to enroll into any healthcare benefits. When does, when does the, when does it start? So, it starts from the first day that you receive your very first check. They give you 30 days. Um, I have November 28th. So your deadline is the 27th. So, once I fill out... Once I get all that done, I would be insured? So, you would have to give us a call to let us know what you want to be enrolled into, and we would do the enrollment through the phone. Um, typically, you have to wait for your staffing agency to start doing the deductions. Once you see the very first one come out of your paycheck, the following Monday of that deduction is when you have active coverage. But if you enroll with your- Okay. Thank you, ma'am. Um, but if you enroll with your company, let me see when it would be effective. Give me one second. Crown. Okay,

so for Crown, give me one sec- Sorry, it's loading. And then the... Okay, so if you roll within your company open enrollment period, which is, um, now, it would be effective December 6th, but if you enroll within your personal, so before... Well, actually, yeah, it would be effective January 6th. What does it mean personal? So the, your first 30 days of receiving your fir- So there's two periods when you're eligible to enroll. Your first one would be considered your personal open enrollment period, which are the first 30 days of, um, receiving your first check. And then the second period is when the company's in open enrollment, which it looks like they're already in company open enrollment starting today. So how long do I have, till the 27th? Um, so your personal open enrollment period is up till the 27th. Yes, sir. Yes, sir. Um, and then the company's open enrollment period, let me see when the last date for that is, 'cause they'll give you... You can enroll within your personal open enrollment period or the company's. And then it looks like the company's open enrollment period... Give me one second. Okay. Well, I'll just enroll, uh, tomorrow. Okay. That's fine. So I'll give you a call back tomorrow early morning. Okay. Um, do you mind verifying that you received the benefit guide before I let you go? Um, I'm gonna go ahead- Excuse me? And... Do you mind verifying that you received the benefit guide to your email address? That guide has all the plans and- No, no, I received a text. I received a text. Yeah. How... I'm about to send it to you right now. Oh, okay. Okay. Wait one second. Okay. I went ahead and sent you that to your email file. Do you mind verifying that you have received it for me? Yes, ma'am. PDF? Yes, sir. So that PDF- Okay. ... is gonna have, um- Yeah. ... the prices of the plans and all the plans that they offer. So you're welcome to look over that. Okay. And then whenever you make a decision, you're welcome to give us a call. It looks like your personal open enrollment period, the last day for your personal would be December 27th. And then their company open enrollment period ends on December 22nd. So I would go based off your personal 'cause it's a bit longer. Right. Well, I'll be gettin' in contact to you all real soon. Okay. That's fine. Did you have any more questions? All right. Thank you, ma'am. You're welcome. No, ma'am. Thanks. Have a nice 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 in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Yes, I received a text from y'all talking about, uh, my employer Crown and saying that some type of insurance or something?

Speaker speaker\_1: Okay.

Speaker speaker\_2: Just in 30 days?

Speaker speaker\_1: Yes, sir. Did you just start working with them by any chance?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, so that means you're in your personal open enrollment period, so technically you have 30 days from the day that you receive your very first check to be eligible to enroll into any healthcare benefits that they offer. Um, if you're with Crown Services, they do auto-enroll their members into a preventative plan called the MUC TeleRx. If you're not interested, you're welcome to opt out. Um, but if you are-

Speaker speaker\_2: Well, my question is-

Speaker speaker\_1: ... you're welcome to add additional plans.

Speaker speaker\_2: ... how much ro- how much will be deducted from my check?

Speaker speaker\_1: Okay. So, for me to give you that information, I do have to get in your file. We do administrate different agencies, and different agencies have different prices. Um, you said that you're with Crown Services. Uh, what are the last four of your Social?

Speaker speaker\_2: 9083.

Speaker speaker\_1: Okay. And then what's your first and last name?

Speaker speaker\_2: Thomas Roach.

Speaker speaker\_1: Okay. For security purposes, Mr. Roach, I do need you to verify your address as well as your date of birth for me.

Speaker speaker\_2: 818 Irish Lane, Clarksville, Tennessee 37042. And my birth date is June 17th, 1974.

Speaker speaker\_1: Okay. Is your phone number still that 850-740-8832?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: And then I have thomasroach288@gmail.com. Is that still up to date?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Great. Thank you. Okay, so you said you wanted information about the plans. If you want, I can go ahead and email you that benefit guide to your email file. So what that benefit guide has, it has all the plans that they offer, as well as their prices if you were to add dependents or do the employee-only plans. Um, if you wish, I can send you-

Speaker speaker\_2: Do they have dental and vision?

Speaker speaker\_1: They do, and if you want, I can go ahead and send you that information to your email.

Speaker speaker\_2: So they have dental as well that I can get?

Speaker speaker\_1: Yes, they do. They have dental, vision, um, they have some hospital indemnity plans. If you want, I can go over the plans to you. And-

Speaker speaker\_2: Okay. Can you, uh, email me that? I have to go to work. Um-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: I have 30 days?

Speaker speaker\_1: Yes, sir. You have 30 days from the day that you receive your first check. And let me see when your deadline is. Um, so it looks like you have until December 27th. That's the last day that you're able to enroll into any healthcare benefits.

Speaker speaker\_2: When does, when does the, when does it start?

Speaker speaker\_1: So, it starts from the first day that you receive your very first check. They give you 30 days. Um, I have November 28th. So your deadline is the 27th.

Speaker speaker\_2: So, once I fill out... Once I get all that done, I would be insured?

Speaker speaker\_1: So, you would have to give us a call to let us know what you want to be enrolled into, and we would do the enrollment through the phone. Um, typically, you have to wait for your staffing agency to start doing the deductions. Once you see the very first one come out of your paycheck, the following Monday of that deduction is when you have active coverage. But if you enroll with your-

Speaker speaker\_2: Okay. Thank you, ma'am.

Speaker speaker\_1: Um, but if you enroll with your company, let me see when it would be effective. Give me one second. Crown. Okay, so for Crown, give me one sec-

Speaker speaker\_2: Sorry, it's loading.

Speaker speaker\_1: And then the... Okay, so if you roll within your company open enrollment period, which is, um, now, it would be effective December 6th, but if you enroll within your personal, so before... Well, actually, yeah, it would be effective January 6th.

Speaker speaker\_2: What does it mean personal?

Speaker speaker\_1: So the, your first 30 days of receiving your fir- So there's two periods when you're eligible to enroll. Your first one would be considered your personal open enrollment period, which are the first 30 days of, um, receiving your first check. And then the second period is when the company's in open enrollment, which it looks like they're already in company open enrollment starting today.

Speaker speaker\_2: So how long do I have, till the 27th?

Speaker speaker\_1: Um, so your personal open enrollment period is up till the 27th. Yes, sir. Yes, sir. Um, and then the company's open enrollment period, let me see when the last date for that is, 'cause they'll give you... You can enroll within your personal open enrollment period or the company's. And then it looks like the company's open enrollment period... Give me one second.

Speaker speaker\_2: Okay. Well, I'll just enroll, uh, tomorrow.

Speaker speaker\_1: Okay. That's fine.

Speaker speaker\_2: So I'll give you a call back tomorrow early morning.

Speaker speaker\_1: Okay. Um, do you mind verifying that you received the benefit guide before I let you go? Um, I'm gonna go ahead-

Speaker speaker\_2: Excuse me?

Speaker speaker\_1: And... Do you mind verifying that you received the benefit guide to your email address? That guide has all the plans and-

Speaker speaker\_2: No, no, I received a text. I received a text.

Speaker speaker\_1: Yeah. How... I'm about to send it to you right now.

Speaker speaker\_2: Oh, okay. Okay.

Speaker speaker\_1: Wait one second. Okay. I went ahead and sent you that to your email file. Do you mind verifying that you have received it for me?

Speaker speaker\_2: Yes, ma'am. PDF?

Speaker speaker\_1: Yes, sir. So that PDF-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... is gonna have, um-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... the prices of the plans and all the plans that they offer. So you're welcome to look over that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then whenever you make a decision, you're welcome to give us a call. It looks like your personal open enrollment period, the last day for your personal would be December 27th. And then their company open enrollment period ends on December 22nd. So I would go based off your personal 'cause it's a bit longer.

Speaker speaker\_2: Right. Well, I'll be gettin' in contact to you all real soon.

Speaker speaker\_1: Okay. That's fine. Did you have any more questions?

Speaker speaker\_2: All right. Thank you, ma'am.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: No, ma'am.

Speaker speaker\_1: Thanks. Have a nice day.

Speaker speaker\_2: You too.