

Transcript: Estefania

Acevedo-6069142823059456-6603211403116544

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? Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes. How can I help you? Um... I work, um, for the, um, um... CostiFin. Um, I have received a message for calls. Okay. So we're the healthcare administrators for staff and agencies. Are you working for a staff and agency right now? Yeah. Yeah. Exactly. Um, which one? What, what is it called? My card? The name of the agency that you work for. Oh, uh, the, an agency, CostiFin. What was the name again? I'm sorry. Uh, my name who? Oh. No, um, the name of the staffing agency that you work for. What's the name of that agency? The name, uh, uh, uh, uh, is Staffing, Crown Staffing. Yeah. Yeah. What's, what's the name of the staffing company? Oh. The company is Radial. Could you repeat that for me? Radial Company. Hmm? Um, could you say that name again? The name of the staffing agency that you work for. I, I didn't catch the name. Hello? We, I, I am new. Crown Staffing. Yes. Crown Staffing. Crown Staffing? Yeah. Okay. And then, what are the last four of your Social? Oh, okay. Um, 6044. Thank you. Um, is it Max? Yeah. Max, my name is Max. For security purposes, I do need you to verify your birthday and your date of birth. I mean, your birthday and your address. I'm sorry. My address? Yes, and your birthday. Ah, okay. Okay. Um, 600 Snyder Way, Apartment 197, Radcliff, Kentucky. And my zip code is 40160. Mm-hmm. And then what's your date of birth? Excuse me? Um, what's your birthday? My birthday? Mm-hmm. The date. Ah, okay. Okay. Um, June 11th, 1993. Okay. Thank you. Is your phone number still 561-541-7413? Exactly. And I have smaxalpha-Yeah. ... @gmail.com. A-L- Yes, I got you. ... P-H. Okay. Yeah. Yeah. Okay. Um, so the reason why you received that message is to notify you that you're within your personal open enrollment period, which means that you're eligible for, um, healthcare insurance through your staffing agency. It's something completely optional. Y- it's not mandatory, but it is reminding you that you're within your first 30 days to be able to enroll into healthcare benefits through Crown Services. If you don't want to enroll, I can go ahead and opt you out, because they do auto-enroll their members into one of the plans and then, um, these plans do have weekly deductions to them. Oh, okay. Okay. I got you. Did you want to enroll or did you want to opt out from getting auto-enrolled into that plan? Uh, repeat. Um, did you want to enroll into any of the healthcare, care benefits that they offer? Or did you want, uh, me to decline your, um, your auto enrollment into one- Oh. ... of those plans? Oh, it's for... It's for healthcare insurance. And- And depending on- Oh. Oh, okay. Okay. Um, um, car insurance, dental, dental. Okay. Uh, dental, dental. No, no ace. I'm sorry, can you repeat that? Dental insurance. Yeah. They offer dental insurance, and, um, that it has its deduction too, it goes. Um, so for dental. No. Okay. Okay. Okay. No insurance. So f- no insurance? Yeah. Uh, I need insurance. You do? Okay. Um, do you want me to go, do you want me to send you the benefit guide and go over

the plans? Because these, this insurance isn't free, okay? So they do have their deductions to them and it's weekly deductions. Oh, okay. Okay. So depending on how many you get and which ones you get is how much the weekly deduction is from your paycheck. Um, do you want me to go over the plans with you? Yeah. Okay. 'Cause they offer different plans. So the first plan that I'm gonna explain, it's only a preventative plan. It covers y-- It covers, like, one physical visit a year, some vaccinations, some STD screenings, some, um, cancer screenings, and then this is the one that they auto-enroll you into. So this is your preventative plan. You do have to stay within the network to receive coverage, and it offers prescription benefits through Elecsar and something called Free RS, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. It also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But this plan, however, is the one that they do auto-enroll you into. It's only a preventative plan, so it's not gonna cover any doctor visits if you get sick, hospital visits if injured, urgent care, emergency room, nor surgeries. It's only for preventative services. So if you're not interested in the MEC TeleRS, I could opt you out from being auto-enrolled into that plan. But if you do wanna be enrolled, um, you can just leave it how it is. That plan for employee only is \$15.62 weekly from your paycheck. Then they also offer two other plans that are called the VIPs. There is the VIP Standard and the VIP Classic. These are your plans that will cover doctor visits if you get sick, hospitalization if you get injured, urgent care, emergency rooms, and surgeries. However, the two VIPs don't cover your preventative care, okay? Um, with these two- What's the difference? ... you're not required... With these two, you're not required to stay within the network. You could either use providers in the network or out of the network to receive coverage. They also offer prescription benefits but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, they offer discounts. It also includes Walmart Health Virtual Care. The main difference between these two is that the Standard doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery that you may inquire, while the VIP Classic does cover those four areas, and the two VIPs would cover a flat fee depending on what service you go for. So out of the two of them, the Classic was always gonna cover a little bit more than the Standard. So for example, for surgery and hospital, the Standard covers only \$350 per day for a max to one day, while the VIP Classic would cover a flat fee of \$500 per day for a max to one day. For surgery and physician office, the Standard only covers \$125 per day for a max to two days, while the VIP Classic would cover \$250 per day for a max to two days. If you were to select between those two plans, the Standard, which is the basic one for employee only, would be \$17.07 for a weekly deduction, and then the VIP Classic would be a weekly deduction of \$18.86. There's also another plan that's called the MEC Enhanced. With the MEC Enhanced, you do have to stay within the network, but this one covers the preventative, um, services like when any... one physical visit a year, some vaccinations, STD screenings, and it also covers visits if you do get sick and need to go to the hospital, urgent care, emergency rooms, and surgery. So it offers those two benefits. However, with the MEC Enhanced, you are required co-pays. So for primary care visits, you would be limited to four visits annually per person or 10 per family, and the co-pay in that area is just \$10. For specialty care visits, you're limited to four visits annually per person or 10 per family, and the co-pay in that area is a \$50. For urgent care visits, you're limited to four visits annually per person or 10 per family, and the co-pay in that area is a \$60. When it comes for your prescriptions, you're covered with Elecsar

as well as Pharmacoville. And for the preventative prescriptions you would be required a co-pay. So for your generic... preventative prescriptions you will have a 30-day supply, and that would be of a \$5 co-pay. For the mail-order option, you have a 90-day supply and that co-pay would be a \$15. So if you were to select the MEC Enhanced, that would be a weekly deduction for the plan of employee only of \$42.71. There's also additional benefits that you could include in your plan, but they do have their separate deductions to them. So for example, dental for employee only, that would be \$3.52. From that plan the preventative visit is covered at 100%. Anything basic, like a cleansing of your teeth would be covered at 80. Basic restorative, so they gotta fill in a cavity, that would be covered at 80%. Any X-rays that they may take would be covered at 80%, and you do have a annual maximum of \$500. For the dental plan you would have to give a one-time deductible depending if you choose the individual plan or the family plan, depends on how much that one-time deductible would be. So if you were to select employee, that would be a one-time deductible of \$50. And if you choose a family plan, that would be a one-time deductible of \$150. So that's free. Um, they also offer vision for employee, that would be \$2.15. In the vision plan there's co-pays for eye exam of just \$10, co-pay for lenses and frames of \$25. Frame allowance is of \$130. They also offer short-term disability for all active employees working 20 or more s- weeks.... the limited period is just seven days. The benefit is 69 weeks, and the benefit amount is up to \$650 per month. For short-term disability, weekly deduction for employee, it would be \$3.82. They also offer term life, behavior health, ID Social Plus, 24-hour group accident. But your weekly, um, deduction just depends on how many plans you select, as well as which ones, and if you choose dependents with those plans. Did you have any questions? N- no, I'm okay. Okay. Um, I don't... Did you want me to send you that benefit guide to your email file? So that guide has all the plans that I just went over, as well as the prices. I don't know if you would want me to send that to your email so that you can, like, look at it. Oh, okay. Okay. Do you want me to send it to that email file? Excuse me? Um, do you want me to send the benefit guide to your email file? Yeah. Yeah. I do. Okay. I went ahead and sent it to your email. Um, do you mind confirming that you received it? When that, then? Uh. Um, can you check your email to see if you got the information that I sent you? It should come from the email that says info@benefitsinacard.com. My information? Uh, no. I sent you, um, uh, email with the information about the plans. Oh, what information? Uh, the, the information regarding the plans. I sent you that to your email so that you can look at it. Okay. You sent me to the email? No, that I sent you the benefit guide to your email. Oh, okay. That benefit guide explains the plans and their prices. Oh, okay. Okay. Um,..... I'm sorry? Uh, please, um, I call you back. Okay? Okay. Um, did you want me to, to opt you out for now from the auto-enrollment? Yeah, I need. Yes, I need. Okay. Um, because if I don't opt you out, they will auto-enroll you into that plan. Um, so I went ahead and opted you out. Um, you have, if you do decide to enroll, you have till December 20th, okay? To give us a call and enroll. How much? You need- You have till... You have till December 20th to enroll if you're interested in any of, any of the plans. But I did send you the guide to review, just in case you wanted to look over it. So I just sent you what I- Oh. ... went over to your email file. Oh, okay. Okay. I got you. Okay. But I went ahead and, um, opted you out from the auto-enrollment. But if you do decide to enroll, you have till December 20th to give us a call, okay? No, 28th? December 20th. No. December 20th. Oh, okay. Okay. December. Okay, okay. Yes, sir. Okay. Did you have any questions? No, I'm okay. I'm okay. Okay. Have a nice day. You too. Thank you. You're

welcome. Bye.

Conversation Format

Speaker speaker_0: 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? Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes.

Speaker speaker_0: How can I help you?

Speaker speaker_1: Um... I work, um, for the, um, um... CostiFin. Um, I have received a message for calls.

Speaker speaker_0: Okay. So we're the healthcare administrators for staff and agencies. Are you working for a staff and agency right now?

Speaker speaker_1: Yeah. Yeah. Exactly.

Speaker speaker_0: Um, which one? What, what is it called?

Speaker speaker_1: My card?

Speaker speaker_0: The name of the agency that you work for.

Speaker speaker_1: Oh, uh, the, an agency, CostiFin.

Speaker speaker_0: What was the name again? I'm sorry.

Speaker speaker_1: Uh, my name who? Oh.

Speaker speaker_0: No, um, the name of the staffing agency that you work for. What's the name of that agency?

Speaker speaker_1: The name, uh, uh, uh, uh, is Staffing, Crown Staffing.

Speaker speaker_0: Yeah. Yeah. What's, what's the name of the staffing company?

Speaker speaker_1: Oh. The company is Radial.

Speaker speaker_0: Could you repeat that for me?

Speaker speaker_1: Radial Company. Hmm?

Speaker speaker_0: Um, could you say that name again? The name of the staffing agency that you work for. I, I didn't catch the name. Hello?

Speaker speaker_1: We, I, I am new. Crown Staffing.

Speaker speaker_0: Yes.

Speaker speaker_1: Crown Staffing.

Speaker speaker_0: Crown Staffing?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And then, what are the last four of your Social?

Speaker speaker_1: Oh, okay. Um, 6044.

Speaker speaker_0: Thank you. Um, is it Max?

Speaker speaker_1: Yeah. Max, my name is Max.

Speaker speaker_0: For security purposes, I do need you to verify your birthday and your date of birth. I mean, your birthday and your address. I'm sorry.

Speaker speaker_1: My address?

Speaker speaker_0: Yes, and your birthday.

Speaker speaker_1: Ah, okay. Okay. Um, 600 Snyder Way, Apartment 197, Radcliff, Kentucky. And my zip code is 40160.

Speaker speaker_0: Mm-hmm. And then what's your date of birth?

Speaker speaker_1: Excuse me?

Speaker speaker_0: Um, what's your birthday?

Speaker speaker_1: My birthday?

Speaker speaker_0: Mm-hmm. The date.

Speaker speaker_1: Ah, okay. Okay. Um, June 11th, 1993.

Speaker speaker_0: Okay. Thank you. Is your phone number still 561-541-7413?

Speaker speaker_1: Exactly.

Speaker speaker_0: And I have smaxalpha-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... @gmail.com. A-L-

Speaker speaker_1: Yes, I got you.

Speaker speaker_0: ... P-H. Okay.

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: Okay. Um, so the reason why you received that message is to notify you that you're within your personal open enrollment period, which means that you're eligible for, um, healthcare insurance through your staffing agency. It's something completely optional. Y- it's not mandatory, but it is reminding you that you're within your first 30 days to be able to enroll into healthcare benefits through Crown Services. If you don't want to enroll, I can go

ahead and opt you out, because they do auto-enroll their members into one of the plans and then, um, these plans do have weekly deductions to them.

Speaker speaker_1: Oh, okay. Okay. I got you.

Speaker speaker_0: Did you want to enroll or did you want to opt out from getting auto-enrolled into that plan?

Speaker speaker_1: Uh, repeat.

Speaker speaker_0: Um, did you want to enroll into any of the healthcare, care benefits that they offer? Or did you want, uh, me to decline your, um, your auto enrollment into one-

Speaker speaker_1: Oh.

Speaker speaker_0: ... of those plans?

Speaker speaker_1: Oh, it's for...

Speaker speaker_0: It's for healthcare insurance.

Speaker speaker_1: And-

Speaker speaker_0: And depending on-

Speaker speaker_1: Oh. Oh, okay. Okay. Um, um, car insurance, dental, dental.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh, dental, dental. No, no ace.

Speaker speaker_0: I'm sorry, can you repeat that?

Speaker speaker_1: Dental insurance.

Speaker speaker_0: Yeah. They offer dental insurance, and, um, that it has its deduction too, it goes. Um, so for dental.

Speaker speaker_1: No. Okay. Okay. Okay. No insurance.

Speaker speaker_0: So f- no insurance?

Speaker speaker_1: Yeah. Uh, I need insurance.

Speaker speaker_0: You do? Okay. Um, do you want me to go, do you want me to send you the benefit guide and go over the plans? Because these, this insurance isn't free, okay? So they do have their deductions to them and it's weekly deductions.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: So depending on how many you get and which ones you get is how much the weekly deduction is from your paycheck. Um, do you want me to go over the plans with you?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. 'Cause they offer different plans. So the first plan that I'm gonna explain, it's only a preventative plan. It covers y-- It covers, like, one physical visit a year, some vaccinations, some STD screenings, some, um, cancer screenings, and then this is the one that they auto-enroll you into. So this is your preventative plan. You do have to stay within the network to receive coverage, and it offers prescription benefits through Elecsar and something called Free RS, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. It also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But this plan, however, is the one that they do auto-enroll you into. It's only a preventative plan, so it's not gonna cover any doctor visits if you get sick, hospital visits if injured, urgent care, emergency room, nor surgeries. It's only for preventative services. So if you're not interested in the MEC TeleRS, I could opt you out from being auto-enrolled into that plan. But if you do wanna be enrolled, um, you can just leave it how it is. That plan for employee only is \$15.62 weekly from your paycheck. Then they also offer two other plans that are called the VIPs. There is the VIP Standard and the VIP Classic. These are your plans that will cover doctor visits if you get sick, hospitalization if you get injured, urgent care, emergency rooms, and surgeries. However, the two VIPs don't cover your preventative care, okay? Um, with these two-

Speaker speaker_2: What's the difference?

Speaker speaker_0: ... you're not required... With these two, you're not required to stay within the network. You could either use providers in the network or out of the network to receive coverage. They also offer prescription benefits but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, they offer discounts. It also includes Walmart Health Virtual Care. The main difference between these two is that the Standard doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery that you may inquire, while the VIP Classic does cover those four areas, and the two VIPs would cover a flat fee depending on what service you go for. So out of the two of them, the Classic was always gonna cover a little bit more than the Standard. So for example, for surgery and hospital, the Standard covers only \$350 per day for a max to one day, while the VIP Classic would cover a flat fee of \$500 per day for a max to one day. For surgery and physician office, the Standard only covers \$125 per day for a max to two days, while the VIP Classic would cover \$250 per day for a max to two days. If you were to select between those two plans, the Standard, which is the basic one for employee only, would be \$17.07 for a weekly deduction, and then the VIP Classic would be a weekly deduction of \$18.86. There's also another plan that's called the MEC Enhanced. With the MEC Enhanced, you do have to stay within the network, but this one covers the preventative, um, services like when any... one physical visit a year, some vaccinations, STD screenings, and it also covers visits if you do get sick and need to go to the hospital, urgent care, emergency rooms, and surgery. So it offers those two benefits. However, with the MEC Enhanced, you are required co-pays. So for primary care visits, you would be limited to four visits annually per person or 10 per family, and the co-pay in that area is just \$10. For specialty care visits, you're limited to four visits annually per person or 10 per family, and the co-pay in that area is a \$50. For urgent care visits, you're limited to four visits annually per person or 10 per family, and the co-pay in that area is a \$60. When it comes for your prescriptions, you're covered with Elecsar as well as Pharmacoville. And for the preventative prescriptions you would be required a

co-pay. So for your generic... preventative prescriptions you will have a 30-day supply, and that would be of a \$5 co-pay. For the mail-order option, you have a 90-day supply and that co-pay would be a \$15. So if you were to select the MEC Enhanced, that would be a weekly deduction for the plan of employee only of \$42.71. There's also additional benefits that you could include in your plan, but they do have their separate deductions to them. So for example, dental for employee only, that would be \$3.52. From that plan the preventative visit is covered at 100%. Anything basic, like a cleansing of your teeth would be covered at 80. Basic restorative, so they gotta fill in a cavity, that would be covered at 80%. Any X-rays that they may take would be covered at 80%, and you do have a annual maximum of \$500. For the dental plan you would have to give a one-time deductible depending if you choose the individual plan or the family plan, depends on how much that one-time deductible would be. So if you were to select employee, that would be a one-time deductible of \$50. And if you choose a family plan, that would be a one-time deductible of \$150. So that's free. Um, they also offer vision for employee, that would be \$2.15. In the vision plan there's co-pays for eye exam of just \$10, co-pay for lenses and frames of \$25. Frame allowance is of \$130. They also offer short-term disability for all active employees working 20 or more s- weeks.... the limited period is just seven days. The benefit is 69 weeks, and the benefit amount is up to \$650 per month. For short-term disability, weekly deduction for employee, it would be \$3.82. They also offer term life, behavior health, ID Social Plus, 24-hour group accident. But your weekly, um, deduction just depends on how many plans you select, as well as which ones, and if you choose dependents with those plans. Did you have any questions?

Speaker speaker_3: N- no, I'm okay.

Speaker speaker_0: Okay. Um, I don't... Did you want me to send you that benefit guide to your email file? So that guide has all the plans that I just went over, as well as the prices. I don't know if you would want me to send that to your email so that you can, like, look at it.

Speaker speaker_3: Oh, okay. Okay.

Speaker speaker_0: Do you want me to send it to that email file?

Speaker speaker_3: Excuse me?

Speaker speaker_0: Um, do you want me to send the benefit guide to your email file?

Speaker speaker_3: Yeah. Yeah. I do.

Speaker speaker_0: Okay. I went ahead and sent it to your email. Um, do you mind confirming that you received it?

Speaker speaker_3: When that, then? Uh.

Speaker speaker_0: Um, can you check your email to see if you got the information that I sent you? It should come from the email that says info@benefitsinacard.com.

Speaker speaker_3: My information?

Speaker speaker_0: Uh, no. I sent you, um, uh, email with the information about the plans.

Speaker speaker_3: Oh, what information?

Speaker speaker_0: Uh, the, the information regarding the plans. I sent you that to your email so that you can look at it.

Speaker speaker_3: Okay. You sent me to the email?

Speaker speaker_0: No, that I sent you the benefit guide to your email.

Speaker speaker_3: Oh, okay.

Speaker speaker_0: That benefit guide explains the plans and their prices.

Speaker speaker_3: Oh, okay. Okay. Um,.....

Speaker speaker_0: I'm sorry?

Speaker speaker_3: Uh, please, um, I call you back. Okay?

Speaker speaker_0: Okay. Um, did you want me to, to opt you out for now from the auto-enrollment?

Speaker speaker_3: Yeah, I need. Yes, I need.

Speaker speaker_0: Okay. Um, because if I don't opt you out, they will auto-enroll you into that plan. Um, so I went ahead and opted you out. Um, you have, if you do decide to enroll, you have till December 20th, okay? To give us a call and enroll.

Speaker speaker_3: How much? You need-

Speaker speaker_0: You have till... You have till December 20th to enroll if you're interested in any of, any of the plans. But I did send you the guide to review, just in case you wanted to look over it. So I just sent you what I-

Speaker speaker_3: Oh.

Speaker speaker_0: ... went over to your email file.

Speaker speaker_3: Oh, okay. Okay. I got you.

Speaker speaker_0: Okay. But I went ahead and, um, opted you out from the auto-enrollment. But if you do decide to enroll, you have till December 20th to give us a call, okay?

Speaker speaker_3: No, 28th?

Speaker speaker_0: December 20th. No. December 20th.

Speaker speaker_3: Oh, okay. Okay. December. Okay, okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_3: Okay.

Speaker speaker_0: Did you have any questions?

Speaker speaker_3: No, I'm okay. I'm okay.

Speaker speaker_0: Okay. Have a nice day.

Speaker speaker_3: You too. Thank you.

Speaker speaker_0: You're welcome. Bye.