

## 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 Car. My name is Stephanie. How can I assist you? Hi, Stephanie. Um, my name is Tamars Rice and I was just wanting to, um, add dental to my, um, health- healthcare plan with my- with my job. Okay. Um, what staffing agency are you with? I'm with Crown Staffing. Okay, thank you. And then, what are the last four of your social? 2371. And then, what was your first and last name again? Tamars Rice, T-A-M-A... Okay. ... R-I-S-E. For security... For security purposes, could you please verify your address as well as your date of birth for me? Um, my address, it should say 901 North Main Street, Mauldin, South Carolina, 29662. Uh, my birthday, November 2nd, 1992. Okay. Um, so I actually have a different address. Do you have a very similar- Is it the 65 Century Circle? 65 Century Circle, Greenville, South Carolina, 29607? Thank you. Do you want me to change it or do you want me to leave it as it is? Yeah, yeah. Yeah, change it. Yeah. Okay, what's the new address? Is it the 901 North Main Street? Yeah, then 901 North Main, Mauldin. Yeah. Okay, thank you. Give me one second. What was that ZIP code? 29662. Okay. You're welcome. All right, that address has been updated. Um, is your phone number still the same, the 864-516-3222? Yep. Okay, and then I have kying sa864@gmail.com. Is that- Yeah. ... a good email? Yeah. Okay. So you actually don't have active coverage right now, so you don't have any plans but you are eligible to enroll at the moment, since they're in their company open enrollment period. Do you want to- Okay. ... go ahead and do that? Did you want me to go over- Yeah. ... all the plans that they offer? Because they offer other plans as well. I don't know if you may be interested in the other ones. Like, yeah, I'm- I'm willing to hear them out. Okay. So if you want, I'll go ahead and send you the benefit guide. That guide has, it's like a PDF with all the plans and their prices that they offer, and- Okay. ... I'll go ahead and explain the plans to you if that's something that you want me to do, um, 'cause I- Yeah. ... do. I'll go ahead and send it, and then we can review it together and then you'll just let me know what you're... What you might want. Okay. Awesome. Okay? All right, while I send you that, I'm gonna put you in a brief hold if that's okay. Okay. All right. I went ahead and sent you that to your email file. Um, please- Uh-huh. ... check with me that you have received that email. It's gonna come from an email that says info@benefitsinacar.com. Okay. I normally get those pretty fast. Yeah, I just got it. Okay. All right. So when you open that, that's gonna, um, show you all the plans that they offer. And if you wish, I can go ahead and go over them with you. Okay. Okay. So the first plan that I'm gonna explain to you is called the Stay Healthy MEC Tele-RS. That plan is your preventative plan. So what I mean by that is that plan is only gonna cover like one physical visit a year, some vaccinations like the tetanus shot, some STD screenings, some cancer screenings, and even some counseling. But that plan is only for preventative services, meaning it's not gonna cover your doctor visits if you get sick, your hospital visits, urgent care visits, emergency

room, nor surgeries. So, if you were to select the Stay Healthy MEC Tele-RS, um, you would also be required to be within the networks and only use their providers, um, to receive coverage. You do get prescription benefits through Aleve PhRma, and they offer something called FreeRx, which gives you access to over 800 of the top 90% genetic drugs prescribed in the US for a cheaper price. It also includes a virtual urgent care, which gives you access to medical services virtually with medical providers. But like I said earlier, that Stay Healthy MEC Tele-RS is only your preventative plan. Okay? Mm-hmm. If you were to select that one for employee only, you would be paying a weekly deduction of \$15.67 from your paycheck. So that's for your preventative plan. Then they offer two other plans called the VIPs. There's two different ones to choose from. There's the VIP Standard and the VIP Classic. These are the plans that will cover your doctor visits if you were to get sick, your hospital visits, urgent care- What about dental, though? Um, so none of the plans- Like, what? So, none of the plans that they offer include it in a bundle. You would have to add dental, vision, and all those additional plans in addition. Dental, vision, and medical? Yeah. So, um, like the medicals are by themselves. None of them include like dental and vision already. That would be something that you would have to add, um, which those are considered the additional benefit options, which are like short-term, 24-hour, group accident, vision, dental, term life. And all of those, um, additional benefits have their separate deductions. So if you were to select- Yeah, I know. ... the m- I'm getting there So, thank you. ... one of the medical plans, but... Uh-huh? Yes, sir. Okay, go ahead. Go ahead. No, you're good. Go ahead. Um, like if you were to select like a medical plan, but you also want dental and vision, you would have to inform me that that's something that you would like to add because, like I said earlier, they have their separate deductions. So for example, the dental plan for employee is \$3.52. The vision plan for employee is \$2.15. The short-term for employee is \$3.82. Um, the 24-hour group accident for employee is \$2.44. So tho- those are, um, additional plans that you would have to include if you- Okay. ... add one of the medical plans. And if you don't add one of the medical plans, you're always welcome to just choose the additional benefits, if you're not into medical plans. Yeah, that's what I, that's what I really wanna do. I just wanna add dental. I don't, I don't wanna do the, uh... Oh, okay. Yeah, I just wanna- The other ones? ... add dental to my plan. Oh, okay. But yeah. Do you want me to go over the dental? Yeah. So for the dental, um, the preventative visit would be covered at 100%. Anything basic, like a cleansing of the teeth, would be covered at 80%. A basic restorative, so if they had to like fill in a cavity or something, that would be covered at 80%. Any x-rays would be covered at 80%, and you have an annual maximum of \$500. For the dental plan, you would have to give a one-time deductible. If you were to select the individual plan for employee, it would be a one-time deductible of \$50. And if you were to select the family plan, it would be of 150. So like that, that, that covers like, that, that covers like cleanings and cavities and fillings- Mm-hmm. ... and stuff like that? Yeah. So like the basic, anything basic, 80% is covered. Basic restoratives, so if they had to like fill in a cavity or something, that would be covered at 80%. Okay. Now, if you wanna know anything like about braces and stuff like that, that I wouldn't be able to answer 'cause I can't... Okay. ... really just go by what the guide tells me. Yeah. I don't really, yeah, I got pretty straight teeth, so I don't wanna be getting these braces. I just need like, I just need like dental insurance for like cleanings and fillings... Mm-hmm. ... and stuff like that. Mm-hmm. That's all I need. Yeah. So like anything like that is covered because preventative is 100% basic, so that means like cleanings, that would be covered at 80%. Like any, um, like if you got a cavity, a basic

restorative, like just a basic one, that would be covered 80%. If they have to like take pictures of your mouth, the x-rays, that's covered at 80%. And then your annual maximum is \$500. Okay. And then you, you gotta remember that one-time deductible, but that deductible you only have to give once. Okay. Yeah, I would like to add that dental, for sure. Okay. And then did you wanna add dependents, or did you wanna do it by yourself? Just by myself. Okay. Um, were you wanting to add another one, like vision or like behavioral health, short-term disability? Um, um..... uh. 24 Hour Group Accident. It's whatever you want. What's the, uh, 24 Hour? Explain that to me. What is that? Okay, so 24 Group Accident for hospital emergency room, they would cover \$250. For physician office, they would cover \$50. Emergency dental work would be covered at \$50. Hospital admission would be covered at \$250. Daily hospital confinement would be covered \$100. Employee up to 15,000, spouse up to 15,000, children up to 7,510- 500 is, let's say, you got in a accident or whatever and they have to, like, get you from the ambulance, ground or air, that would be covered \$250. And then medical imaging would be covered at a \$100. Okay, okay. And for employee, it would be a weekly deduction from your paycheck of \$2.44 for the 24 Hour Group Accident. All right, okay. Well, um- And they also- I'll probably- Mm-hmm. I'll probably just go with the dental though. Okay. And then I'll- If I, if I need, if I need it again, I'll just call again and add it. Okay. Um, let me, in that case, provide you the deadline for your company open enrollment period. Um, because if you did wanna add something in the future, you would have to do it- Mm-hmm. ... before that company open enrollment period is over. Yeah. Um, so it looks like the deadline for the enrollment period is on January 3rd. Okay. January 3rd. Okay. Mm-hmm. But did you wanna go ahead and enroll for dental? Yeah. Okay. All right. So, I have the dental plan for \$3.52 for employee only. Do you allow Crown Services to do the weekly deductions of \$3.52 for this plan? Yeah. Okay. Um, I was gonna let you know that since you're enrolling with your company open enrollment period, your effective date for your dental plan would be January 6th. January 6th? Yes, sir. That's when it'll take effect? Correct. Why it takes so long? Because you're enrolling- That's like a month. Because you're enrolling within company open enrollment. Okay. And if you enroll with their, um, within company open enrollment period, some agencies have an effective date, and Crown Services is one of them. Okay. Is that still okay? All right. I still, yeah, I still want it though. Okay. All right. Once the first week of the activation week, um, by that Thursday or Friday, you should be getting your dental card, okay? Okay. And then if for some reason, um, once that effective date comes in place, and let's say you have a doctor, a dental, sorry, dentist appointment, and you still don't have your card, you're welcome to give us a call at this number, and we can email you a card via email. Okay. But that first week of your activation week, you should be receiving it e- that Thursday or that Friday. Okay, that's awesome. Mm-hmm. Did you have any questions? No, ma'am. All right. Well, thank you for your time. I hope you have a great day. Thank you. Have a great one. Thank you.

## 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 Car. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Hi, Stephanie. Um, my name is Tamars Rice and I was just wanting to, um, add dental to my, um, health- healthcare plan with my- with my job.

Speaker speaker\_1: Okay. Um, what staffing agency are you with?

Speaker speaker\_2: I'm with Crown Staffing.

Speaker speaker\_1: Okay, thank you. And then, what are the last four of your social?

Speaker speaker\_2: 2371.

Speaker speaker\_1: And then, what was your first and last name again?

Speaker speaker\_2: Tamars Rice, T-A-M-A...

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... R-I-S-E.

Speaker speaker\_1: For security... For security purposes, could you please verify your address as well as your date of birth for me?

Speaker speaker\_2: Um, my address, it should say 901 North Main Street, Mauldin, South Carolina, 29662. Uh, my birthday, November 2nd, 1992.

Speaker speaker\_1: Okay. Um, so I actually have a different address. Do you have a very similar-

Speaker speaker\_2: Is it the 65 Century Circle? 65 Century Circle, Greenville, South Carolina, 29607?

Speaker speaker\_1: Thank you. Do you want me to change it or do you want me to leave it as it is?

Speaker speaker\_2: Yeah, yeah. Yeah, change it. Yeah.

Speaker speaker\_1: Okay, what's the new address? Is it the 901 North Main Street?

Speaker speaker\_2: Yeah, then 901 North Main, Mauldin. Yeah.

Speaker speaker\_1: Okay, thank you. Give me one second. What was that ZIP code?

Speaker speaker\_2: 29662.

Speaker speaker\_1: Okay.

Speaker speaker\_2: You're welcome.

Speaker speaker\_1: All right, that address has been updated. Um, is your phone number still the same, the 864-516-3222?

Speaker speaker\_2: Yep.

Speaker speaker\_1: Okay, and then I have kying sa864@gmail.com. Is that-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... a good email?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. So you actually don't have active coverage right now, so you don't have any plans but you are eligible to enroll at the moment, since they're in their company open enrollment period. Do you want to-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... go ahead and do that? Did you want me to go over-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... all the plans that they offer? Because they offer other plans as well. I don't know if you may be interested in the other ones.

Speaker speaker\_2: Like, yeah, I'm- I'm willing to hear them out.

Speaker speaker\_1: Okay. So if you want, I'll go ahead and send you the benefit guide. That guide has, it's like a PDF with all the plans and their prices that they offer, and-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I'll go ahead and explain the plans to you if that's something that you want me to do, um, 'cause I-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... do. I'll go ahead and send it, and then we can review it together and then you'll just let me know what you're... What you might want.

Speaker speaker\_2: Okay. Awesome.

Speaker speaker\_1: Okay? All right, while I send you that, I'm gonna put you in a brief hold if that's okay.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. I went ahead and sent you that to your email file. Um, please-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... check with me that you have received that email. It's gonna come from an email that says info@benefitsinacar.com.

Speaker speaker\_2: Okay. I normally get those pretty fast. Yeah, I just got it.

Speaker speaker\_1: Okay. All right. So when you open that, that's gonna, um, show you all the plans that they offer. And if you wish, I can go ahead and go over them with you.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay. So the first plan that I'm gonna explain to you is called the Stay Healthy MEC Tele-RS. That plan is your preventative plan. So what I mean by that is that plan is only gonna cover like one physical visit a year, some vaccinations like the tetanus shot, some STD screenings, some cancer screenings, and even some counseling. But that plan is only for preventative services, meaning it's not gonna cover your doctor visits if you get sick, your hospital visits, urgent care visits, emergency room, nor surgeries. So, if you were to select the Stay Healthy MEC Tele-RS, um, you would also be required to be within the networks and only use their providers, um, to receive coverage. You do get prescription benefits through Aleve PhRma, and they offer something called FreeRx, which gives you access to over 800 of the top 90% genetic drugs prescribed in the US for a cheaper price. It also includes a virtual urgent care, which gives you access to medical services virtually with medical providers. But like I said earlier, that Stay Healthy MEC Tele-RS is only your preventative plan. Okay?

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: If you were to select that one for employee only, you would be paying a weekly deduction of \$15.67 from your paycheck. So that's for your preventative plan. Then they offer two other plans called the VIPs. There's two different ones to choose from. There's the VIP Standard and the VIP Classic. These are the plans that will cover your doctor visits if you were to get sick, your hospital visits, urgent care-

Speaker speaker\_3: What about dental, though?

Speaker speaker\_1: Um, so none of the plans-

Speaker speaker\_3: Like, what?

Speaker speaker\_1: So, none of the plans that they offer include it in a bundle. You would have to add dental, vision, and all those additional plans in addition.

Speaker speaker\_3: Dental, vision, and medical?

Speaker speaker\_1: Yeah. So, um, like the medicals are by themselves. None of them include like dental and vision already. That would be something that you would have to add, um, which those are considered the additional benefit options, which are like short-term, 24-hour, group accident, vision, dental, term life. And all of those, um, additional benefits have their separate deductions. So if you were to select-

Speaker speaker\_3: Yeah, I know.

Speaker speaker\_1: ... the m-

Speaker speaker\_3: I'm getting there

Speaker speaker\_4: So, thank you.

Speaker speaker\_1: ... one of the medical plans, but... Uh-huh? Yes, sir.

Speaker speaker\_3: Okay, go ahead. Go ahead. No, you're good. Go ahead.

Speaker speaker\_1: Um, like if you were to select like a medical plan, but you also want dental and vision, you would have to inform me that that's something that you would like to add because, like I said earlier, they have their separate deductions. So for example, the dental plan for employee is \$3.52. The vision plan for employee is \$2.15. The short-term for employee is \$3.82. Um, the 24-hour group accident for employee is \$2.44. So tho- those are, um, additional plans that you would have to include if you-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... add one of the medical plans. And if you don't add one of the medical plans, you're always welcome to just choose the additional benefits, if you're not into medical plans.

Speaker speaker\_3: Yeah, that's what I, that's what I really wanna do. I just wanna add dental. I don't, I don't wanna do the, uh...

Speaker speaker\_1: Oh, okay.

Speaker speaker\_3: Yeah, I just wanna-

Speaker speaker\_1: The other ones?

Speaker speaker\_3: ... add dental to my plan.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_3: But yeah.

Speaker speaker\_1: Do you want me to go over the dental?

Speaker speaker\_3: Yeah.

Speaker speaker\_1: So for the dental, um, the preventative visit would be covered at 100%. Anything basic, like a cleansing of the teeth, would be covered at 80%. A basic restorative, so if they had to like fill in a cavity or something, that would be covered at 80%. Any x-rays would be covered at 80%, and you have an annual maximum of \$500. For the dental plan, you would have to give a one-time deductible. If you were to select the individual plan for employee, it would be a one-time deductible of \$50. And if you were to select the family plan, it would be of 150.

Speaker speaker\_3: So like that, that, that covers like, that, that covers like cleanings and cavities and fillings-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: ... and stuff like that?

Speaker speaker\_1: Yeah. So like the basic, anything basic, 80% is covered. Basic restoratives, so if they had to like fill in a cavity or something, that would be covered at 80%.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Now, if you wanna know anything like about braces and stuff like that, that I wouldn't be able to answer 'cause I can't...

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... really just go by what the guide tells me.

Speaker speaker\_3: Yeah. I don't really, yeah, I got pretty straight teeth, so I don't wanna be getting these braces. I just need like, I just need like dental insurance for like cleanings and fillings...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: ... and stuff like that.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: That's all I need.

Speaker speaker\_1: Yeah. So like anything like that is covered because preventative is 100% basic, so that means like cleanings, that would be covered at 80%. Like any, um, like if you got a cavity, a basic restorative, like just a basic one, that would be covered 80%. If they have to like take pictures of your mouth, the x-rays, that's covered at 80%. And then your annual maximum is \$500.

Speaker speaker\_3: Okay.

Speaker speaker\_1: And then you, you gotta remember that one-time deductible, but that deductible you only have to give once.

Speaker speaker\_3: Okay. Yeah, I would like to add that dental, for sure.

Speaker speaker\_1: Okay. And then did you wanna add dependents, or did you wanna do it by yourself?

Speaker speaker\_3: Just by myself.

Speaker speaker\_1: Okay. Um, were you wanting to add another one, like vision or like behavioral health, short-term disability?

Speaker speaker\_3: Um, um...

Speaker speaker\_5: ... uh.

Speaker speaker\_1: 24 Hour Group Accident. It's whatever you want.

Speaker speaker\_5: What's the, uh, 24 Hour? Explain that to me. What is that?

Speaker speaker\_1: Okay, so 24 Group Accident for hospital emergency room, they would cover \$250. For physician office, they would cover \$50. Emergency dental work would be covered at \$50. Hospital admission would be covered at \$250. Daily hospital confinement would be covered \$100. Employee up to 15,000, spouse up to 15,000, children up to 7,510-500 is, let's say, you got in a accident or whatever and they have to, like, get you from the



ambulance, ground or air, that would be covered \$250. And then medical imaging would be covered at a \$100.

Speaker speaker\_5: Okay, okay.

Speaker speaker\_1: And for employee, it would be a weekly deduction from your paycheck of \$2.44 for the 24 Hour Group Accident.

Speaker speaker\_5: All right, okay. Well, um-

Speaker speaker\_1: And they also-

Speaker speaker\_5: I'll probably-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_5: I'll probably just go with the dental though.

Speaker speaker\_1: Okay. And then I'll-

Speaker speaker\_5: If I, if I need, if I need it again, I'll just call again and add it.

Speaker speaker\_1: Okay. Um, let me, in that case, provide you the deadline for your company open enrollment period. Um, because if you did wanna add something in the future, you would have to do it-

Speaker speaker\_5: Mm-hmm.

Speaker speaker\_1: ... before that company open enrollment period is over.

Speaker speaker\_5: Yeah.

Speaker speaker\_1: Um, so it looks like the deadline for the enrollment period is on January 3rd.

Speaker speaker\_5: Okay. January 3rd. Okay.

Speaker speaker\_1: Mm-hmm. But did you wanna go ahead and enroll for dental?

Speaker speaker\_5: Yeah.

Speaker speaker\_1: Okay. All right. So, I have the dental plan for \$3.52 for employee only. Do you allow Crown Services to do the weekly deductions of \$3.52 for this plan?

Speaker speaker\_5: Yeah.

Speaker speaker\_1: Okay. Um, I was gonna let you know that since you're enrolling with your company open enrollment period, your effective date for your dental plan would be January 6th.

Speaker speaker\_5: January 6th?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_5: That's when it'll take effect?

Speaker speaker\_1: Correct.

Speaker speaker\_5: Why it takes so long?

Speaker speaker\_1: Because you're enrolling-

Speaker speaker\_5: That's like a month.

Speaker speaker\_1: Because you're enrolling within company open enrollment.

Speaker speaker\_5: Okay.

Speaker speaker\_1: And if you enroll with their, um, within company open enrollment period, some agencies have an effective date, and Crown Services is one of them.

Speaker speaker\_5: Okay.

Speaker speaker\_1: Is that still okay?

Speaker speaker\_5: All right. I still, yeah, I still want it though.

Speaker speaker\_1: Okay. All right. Once the first week of the activation week, um, by that Thursday or Friday, you should be getting your dental card, okay?

Speaker speaker\_5: Okay.

Speaker speaker\_1: And then if for some reason, um, once that effective date comes in place, and let's say you have a doctor, a dental, sorry, dentist appointment, and you still don't have your card, you're welcome to give us a call at this number, and we can email you a card via email.

Speaker speaker\_5: Okay.

Speaker speaker\_1: But that first week of your activation week, you should be receiving it e-that Thursday or that Friday.

Speaker speaker\_5: Okay, that's awesome.

Speaker speaker\_1: Mm-hmm. Did you have any questions?

Speaker speaker\_5: No, ma'am.

Speaker speaker\_1: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker\_5: Thank you. Have a great one.

Speaker speaker\_1: Thank you.