

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. My name's Jacob Hoffman. I'm a recent, uh, employee of Crown, um, and I wanted to confirm... They sent me over the benefits package, uh, that they provide. Um, you know, I, I just turned 26, so I'm, um, ending my tenure on my parents' health insurance. And I'm switching it over, and I just wanted to compare all of my options. I wanted to confirm some of the pricing, um, on the MEC. Uh, th- there were two tiers of, of package that they sent. One was an- Mm-hmm. ... MEC. I wanted to confirm the, the monthly rate, uh, just 'cause it felt a little high, uh, on the PDF document that I received. Um, what, i- what, w- what, what is the monthly rate for that? So it's weekly deductions. Um, I would have to- Okay. ... actually get in your file because- Yeah. ... we do administrate different agencies and then different agencies offer- Okay. ... different prices. Um, but it is- Yeah. Cool. ... weekly deductions. Um, and then- Yeah. ... you said you're with Crown. And then what are the last four of your social? 7723. And then your first and last name. I'm Jacob Hoffman. That's J-A-C-O-B H-O-F-F-M-A-N-N. Two Fs, two Ms, and a logan. And that was 7723? Uh, yes. Okay. Did you recently start working with them? Yes. Yes. Okay. Yeah, 'cause I don't see you in the files yet. Um, so I can- Okay. Okay. Okay. ... create a file for you if you want. Um, but for that, I do need your full social, full address- Oh. ... that, all that information. Y- yeah. I, I, I'm, I'm just looking for... I, I, I'm not... I, I don't... I'm just looking to confirm the rate on the package that they provided. Um, I have not signed up for a package yet. Okay. That's probably why I don't have a file. Yeah. Um, so sometimes they take a while to send them over, but I can give you, like, general information, uh, if you want me- Yes, please. Yeah. ... to come and look that up. All right. So it really just depends on how many plans you select, which ones they are and if you add dependents. Um, so your M- Yeah. Would you like me to go... I can s- I can go over all the plans with you so you can- Um, I, yeah. I just wanted to... There was one that was \$78 a month with, like, a \$10,000 deductible, um, that was kind of the lowest. It, they, they, the pa- the PDF highlighted, like, two main ones. Mm-hmm. Um, and then the other one was the MEC package. Um, the MEC package just c- caught me as, as, as pretty expensive, um, per month. Um, and I was wondering just, like, how that rate, like, you know... I- it was like 500 bucks a month. Yeah. Um, they- And I was wondering if that rate was indexed based on, you know, health or stuff like that. So, um, are you talking about the MEC Enhanced or are you talking about... Let me... Or are you talking about the MVP? Because, um, the MEC TeleRx, that one's the preventative one, the one that only covers, like, one physical visit a year, some vaccines, some STD and cancer screening, but it doesn't cover your doctor visits at sick, hospital visits if injured, urgent care, emergency room and surgeries. That one a week is 15.67. Then they also offer two VIPs, um, the Standard and the Classic. The VIPs, those are covered, will cover doctor visits at sick,

hospital visits if injured, urgent care, emergency room and surgeries. And they don't require you to stay within the network. Um, but they don't cover your preventative services. It wouldn't cover, like, your STDs, some vaccines, some STD and cancer screening. That wouldn't be covered with your VIPs. But your doctor visits at sick, hospital visits if injured, emergency room, surgeries would. For the Standard, it would be a weekly deduction of \$17.07. And for the VIP Classic, it would be \$18.86. Then for the MEC Enhanced, the Stay Healthy MEC Enhanced, that one requires you to stay within the network and it's the only plan that offers both your preventative and your hospital indemnity. Um, so it would cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and it also covers your, um, hospital indemnity, but it does have those copays. Like, in the area of primary care, specialty care, urgent care, you would require a copay in those areas. Um, for employees- Yeah. ... it's \$22.76. And then the other one, which is the MVP, that one is the only one that, um, requires monthly, monthly deductions. And for employee, that's 500 and... 525 with 82 cents. And then you do have to- Okay. Okay. Mm-hmm. A- and that, th- okay. That- And the- that... Okay. All right. So, so basically you're telling me... You're just reading off the PDF? Mm-hmm. Correct. Okay. Okay. Okay. Just wanted to confirm all those numbers. Okay. Thank you very much. You're welcome. Hey, have a good rest of your day. Thanks. Bye. Thanks. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hey, Stephanie. My name's Jacob Hoffman. I'm a recent, uh, employee of Crown, um, and I wanted to confirm... They sent me over the benefits package, uh, that they provide. Um, you know, I, I just turned 26, so I'm, um, ending my tenure on my parents' health insurance. And I'm switching it over, and I just wanted to compare all of my options. I wanted to confirm some of the pricing, um, on the MEC. Uh, th- there were two tiers of, of package that they sent. One was an-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... MEC. I wanted to confirm the, the monthly rate, uh, just 'cause it felt a little high, uh, on the PDF document that I received. Um, what, i- what, w- what, what is the monthly rate for that?

Speaker speaker_0: So it's weekly deductions. Um, I would have to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... actually get in your file because-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... we do administrate different agencies and then different agencies offer-

Speaker speaker_1: Okay.

Speaker speaker_0: ... different prices. Um, but it is-

Speaker speaker_1: Yeah. Cool.

Speaker speaker_0: ... weekly deductions. Um, and then-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you said you're with Crown. And then what are the last four of your social?

Speaker speaker_1: 7723.

Speaker speaker_0: And then your first and last name.

Speaker speaker_1: I'm Jacob Hoffman. That's J-A-C-O-B H-O-F-F-M-A-N-N. Two Fs, two Ms, and a logan.

Speaker speaker_0: And that was 7723?

Speaker speaker_1: Uh, yes.

Speaker speaker_0: Okay. Did you recently start working with them?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. Yeah, 'cause I don't see you in the files yet. Um, so I can-

Speaker speaker_1: Okay. Okay. Okay.

Speaker speaker_0: ... create a file for you if you want. Um, but for that, I do need your full social, full address-

Speaker speaker_1: Oh.

Speaker speaker_0: ... that, all that information.

Speaker speaker_1: Y- yeah. I, I, I'm, I'm just looking for... I, I, I'm not... I, I don't... I'm just looking to confirm the rate on the package that they provided. Um, I have not signed up for a package yet.

Speaker speaker_0: Okay.

Speaker speaker_1: That's probably why I don't have a file.

Speaker speaker_0: Yeah. Um, so sometimes they take a while to send them over, but I can give you, like, general information, uh, if you want me-

Speaker speaker_1: Yes, please. Yeah.

Speaker speaker_0: ... to come and look that up. All right. So it really just depends on how many plans you select, which ones they are and if you add dependents. Um, so your M-

Speaker speaker_1: Yeah.

Speaker speaker_0: Would you like me to go... I can s- I can go over all the plans with you so you can-

Speaker speaker_1: Um, I, yeah. I just wanted to... There was one that was \$78 a month with, like, a \$10,000 deductible, um, that was kind of the lowest. It, they, they, the pa- the PDF highlighted, like, two main ones.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and then the other one was the MEC package. Um, the MEC package just c- caught me as, as, as pretty expensive, um, per month. Um, and I was wondering just, like, how that rate, like, you know... I- it was like 500 bucks a month.

Speaker speaker_0: Yeah. Um, they-

Speaker speaker_1: And I was wondering if that rate was indexed based on, you know, health or stuff like that.

Speaker speaker_0: So, um, are you talking about the MEC Enhanced or are you talking about... Let me... Or are you talking about the MVP? Because, um, the MEC TeleRx, that one's the preventative one, the one that only covers, like, one physical visit a year, some vaccines, some STD and cancer screening, but it doesn't cover your doctor visits at sick, hospital visits if injured, urgent care, emergency room and surgeries. That one a week is 15.67. Then they also offer two VIPs, um, the Standard and the Classic. The VIPs, those are covered, will cover doctor visits at sick, hospital visits if injured, urgent care, emergency room and surgeries. And they don't require you to stay within the network. Um, but they don't cover your preventative services. It wouldn't cover, like, your STDs, some vaccines, some STD and cancer screening. That wouldn't be covered with your VIPs. But your doctor visits at sick, hospital visits if injured, emergency room, surgeries would. For the Standard, it would be a weekly deduction of \$17.07. And for the VIP Classic, it would be \$18.86. Then for the MEC Enhanced, the Stay Healthy MEC Enhanced, that one requires you to stay within the network and it's the only plan that offers both your preventative and your hospital indemnity. Um, so it would cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and it also covers your, um, hospital indemnity, but it does have those copays. Like, in the area of primary care, specialty care, urgent care, you would require a copay in those areas. Um, for employees-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... it's \$22.76. And then the other one, which is the MVP, that one is the only one that, um, requires monthly, monthly deductions. And for employee, that's 500 and... 525 with 82 cents. And then you do have to-

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: A- and that, th- okay.

Speaker speaker_0: That-

Speaker speaker_1: And the- that... Okay. All right. So, so basically you're telling me... You're just reading off the PDF?

Speaker speaker_0: Mm-hmm. Correct.

Speaker speaker_1: Okay. Okay. Okay. Just wanted to confirm all those numbers. Okay. Thank you very much.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Hey, have a good rest of your day. Thanks. Bye.

Speaker speaker_0: Thanks. You too.