

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Uh, my name is Steven Held. I work for Crown Staffing and, um, need insurance for w- while I'm, while I'm temporary until, till I get hired in. So like the, the, in between the time I, I need some kind of health insurance. Sure thing, sir. Let's take a look and see if you're eligible. What are the last four of your Social? Um, seven, zero, zero, two. And the last name, please? The last what? The last four of your Social? Seven, zero, zero, two. And the last name? Sorry. Uh, Steven Held. Held, H-E-L-D. Okay, and then lastly for me to make sure that I did locate the correct account for you, can you verify your mailing address for me and your date of birth? It's, uh, 22315 Harper Lake, St. Clair Shores, Michigan, 48080. And, um, my date, my date of birth is November 30th, 1961. We have first contact 586-801-2439, same as, uh, when you called on today? Yeah, it's my cell phone, yes. And then I have your email down as your first initial, last name eleventhirty@gmail.com. Yes, that's my email address. Um, what I do see here, you're currently still within your personal enrollment period, which will end till the 31st. Okay, so... Do you know which plan you would... I'm sorry? Go, go ahead. Oh, sure. Um, I was just gonna ask, do you know which one of the plans you would like to enroll into, or have you not been provided any information on the services offered by Crown at the moment? I, I haven't had... I, I didn't think I needed it, but I, I had need the information. Um, is there good insurance, better insurance or what, what degree of insurance is... Wh- what choices do you have? Of course. So the plans that we offer are PPO-limited plans. Depending on the plan as well as if you're looking to put a dependent will depend how much you're gonna be paying for the full policy, and all of the plans are separate. It's just myself. Yeah, said it. Okay. It's just myself. Understood. And then the medical plans that we offered for the health insurance will be medical, dental, short-term disability. We have life insurance, vision, critical illness, group accident, behavioral health- Okay, I'm only, I'm only interested in the health insurance part. That's it. Sure, sir. They offer a total of three PPO plans. The first one being preventative only. It's called Stay Healthy MEC Tailor Rx. It will be \$15.67 per paycheck. It does have a network requirement. Are there any... Is there any other choice besides that one? Yes, sir. I'm just going down the list of the plans, if you could be patient with me. Okay, that's fine. Okay, all right. And then they have two hospital indemnity plans, the VIP Standard being the first tier, \$17.07 per paycheck, and the VIP Classic being the highest tier, \$18.86 per paycheck. Both VIPs do not cover any preventative services, only hospital indemnity. Mm-hmm. And the last PPO plan is the Stay Healthy MEC Enhance, which is the only PPO plan that will offer preventative and hospital indemnity services. Mm-hmm. It will be \$42.76 per paycheck and it does have a network requirement. So those are the four plans they're currently offering for medical. What network, uh, requirement? So I'll have to go to their doctors or a certain doctors? Yes, sir, there's a certain list of doctors and clinics that you will have to go in order

for the services to be covered under those plans requiring a network. Okay, will I get, will I get a book or will I have to, uh, y- let, let me know who, who takes this insurance? You will have to reach out to a company called the MultiPlan Network provider. They are the ones that have the list for which providers in your area will be within that network. Okay. All right, but they do have prov- providers in Michigan, right? I believe so, yes, sir. So we don't have access to that list. Okay. But I believe they do. Okay, I, I would choose that plan. Um, do we gonna, are you gonna email me the information or how does this work? I can read over the information for you if you like, or I can send you a copy of the benefit guide, which is what we have for the information advising you which plan and which page it is on. Aside from that, once you become active on this plan, the only thing that I send you is the benefit guide. I mean, the benefit card, sorry. Okay. All right, and it takes only a couple weeks to get that? If you were to enroll, it will take one to two weeks for your staffing company to start making your deductions, and then following Monday from the deduction will be when coverage becomes effective. Okay. So that could roughly two to three weeks on average. There are a couple factors that might make it be a little bit longer than those three weeks. Okay. Because we don't have access to the pay stubs. I wouldn't be able to get into the specifications of what those factors may be. Okay, so I am interested in the, the \$49 or \$48 plan and, um, the PPO one. I, I'd like to do that one. Um, so just do I have to sign something or have to tell the staffing service? How does this work? No, sir, I will be the one processing it for you. Mm-hmm. Um, and that was the last one that I went over with you, the 46.70, I mean the 42.76, correct? Mm... Yes. Okay. So then I just need the verbal disclosure on the recorded line that you authorize Crown Services to deduct \$42.76 per paycheck for the plan you selected. Mm-hmm. So I mean- All right. And then- ... a- a- a- a- so when I do this, is it retroactive from the time it's taken out of my check? Is it, does it... I mean, even though I didn't ha- I don't have a card or anything, do I, do I have insurance, right? Yes, sir. So once you see the first deduction, following Monday is when your benefits become effective. Now- Okay. ... same week of activation by Friday will be when they send out those benefit cards. If you would like- Uh-huh. ... a digital copy while you wait for the hard copies, you're more than welcome to give us a call, usually Wednesday, Thursday of your activation week. We have access to the digital copies of the cards. If somebody would email me the digi- digital copy, that'd be great. The carrier for the hospital indemnity portion will email you a digital copy, but you will have to call them yourself to request one once you're active for the other part of the plan. I see. Okay. All right. Uh, yeah, I'll have to do that plan then. All right. So I've put in the request for the enrollment already. Mm-hmm. It will take one to two weeks for them to start making those deductions, and as discussed, following Monday of it, you'll be becoming effective. Okay. All right. Uh, I just kinda wish I knew they offered insurance. 'Cause I, I lost my insurance about a month ago. I didn't even know I lost it, but I... But at least, at least I have something to start, to start. Okay. All right. Uh. So you guys email me confirmation or Crown Staff is gonna talk to me about it more or what? No, sir. That's it. That was the enrollment process. If you would like an enrollment confirmation, I can request the front office to send that to your email, which could take 24 to 48 business hours to get there. I would like to have, like, the confirmation sent to me. Yes. Sure thing. Was there anything else that we can assist you with today? All right. Uh, as long as I get the... So what about, like, prescription coverage with this plan? Is it... Do, do they cover prescriptions? Yes, sir. So the plan has two prescriptions coverage in total. One of them is with the carrier Elixer. For the preventative- Mm-hmm. ... prescriptions, you have a \$5

co-pay for pharmacy pickup for the 30-day supply of the generic brands. Uh-huh. And a \$15 co-pay for the mail order of a 90-day supply for the generic drugs. With the Elixer carrier, they do not cover any brand prescriptions. All right. And then the second prescription is with Pharmavel prescriptions. They have a \$10, \$20 or \$30 tier, depending on where your generic prescription falls, that will be what you pay out of pocket, that \$10, \$20 or \$30. And then there's a discount on your non-generic prescriptions. In the event- Okay. That sound, that sound, that sounds acceptable. That's good then. Mm-hmm. All right then. I'll just- And then... Hmm? Yeah, that sound, that sounds great. Uh, I look forward to the email to get confirmation that this is hap- gonna happen. Okay? And- Go ahead. ... as soon as the bet- as soon as... If you could do it quicker, that'd be gre- that'd be great. Sure thing, sir. I'll let them know. And then lastly, as far as prescription goes, if you have any additional need for prescriptions that are not being covered by that plan, your staffing company also offers a membership with FreeRx, which is \$5.99. It will give you access- Hm. ... to about 90% of the generic drugs in the US for free. So it's like a, like, like a discount card, right? No, sir. It's a membership. Okay. All right. Uh, do I have to... Is that rule... Do I have to enroll in that separately or not? If you wanted to, yes, sir. So the difference that I will say between this and a discount membership, like GoodRx for example, GoodRx is giving you a discounted amount, let's say for a prescription that would usually be \$68, you might be paying \$16 out of pocket instead of the \$68. With the FreeRx if your prescription is within that 90% of the generic brands, you wouldn't pay anything out of pocket. For some prescriptions- Okay. ... you do pay something out of pocket for, but not for most of them. Yeah. That, that sounds good. I'll do that then. Did you want me to add that to the enrollment as well? Yes. Okay. So it will be 48.75- Well, I'm only gonna need this for, for... until I get hired in, but I just need something in between, that's all. Understood. So if I was to add the prescription membership, it would be \$48.75 per paycheck. Do you authorize Crown Services to make that deduction? The, the total is \$48, right? Yes, sir. \$48.75. For the medical plan- Yeah, yeah. The- ... that's \$42.76 and the membership. Yes, that, that... I'll do that then. Thank you. Of course. Okay. All right. So it will be all the same with this, the one additional thing that once you do become active, you're going to receive an email from the FreeRx prescription for the medications advising you to delay registration so that you can have access to the benefit cards under that membership. Okay. All right. Uh- If- ... and if they could, they could do, if they could do this as soon as possible, I'd appreciate that. Sure thing, sir. So as far as it goes with activating your policy, we don't have access to your paycheck. We don't have a way to speed it up. All right. Well- I mean, staff can't do- ... I guess they, I just gotta wait for Crown Staffing to do it then, I guess. I don't know. Yes, sir, unfortunately. All right. Uh, that, that, that'd be fine. O- okay. Well then, then thank you then. Of course. And then the last thing I did want to let you know, I already requested for them to send you the email confirmation for your- Mm-hmm. ... enrollment. So that should be- Okay. ... being sent to you within that 24 to 48 hours. So if not by end of today, it will be end of tomorrow. All right. Thank you then. Of course. Is there anything else I can help you with today? No. No. All right. I hope you have a wonderful rest of your day. Thank you for your time today. All right. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: Uh, my name is Steven Held. I work for Crown Staffing and, um, need insurance for w- while I'm, while I'm temporary until, till I get hired in. So like the, the, in between the time I, I need some kind of health insurance.

Speaker speaker_0: Sure thing, sir. Let's take a look and see if you're eligible. What are the last four of your Social?

Speaker speaker_1: Um, seven, zero, zero, two.

Speaker speaker_0: And the last name, please?

Speaker speaker_1: The last what?

Speaker speaker_0: The last four of your Social?

Speaker speaker_1: Seven, zero, zero, two.

Speaker speaker_0: And the last name? Sorry.

Speaker speaker_1: Uh, Steven Held. Held, H-E-L-D.

Speaker speaker_0: Okay, and then lastly for me to make sure that I did locate the correct account for you, can you verify your mailing address for me and your date of birth?

Speaker speaker_1: It's, uh, 22315 Harper Lake, St. Clair Shores, Michigan, 48080. And, um, my date, my date of birth is November 30th, 1961.

Speaker speaker_0: We have first contact 586-801-2439, same as, uh, when you called on today?

Speaker speaker_1: Yeah, it's my cell phone, yes.

Speaker speaker_0: And then I have your email down as your first initial, last name eleventhirty@gmail.com.

Speaker speaker_1: Yes, that's my email address.

Speaker speaker_0: Um, what I do see here, you're currently still within your personal enrollment period, which will end till the 31st.

Speaker speaker_1: Okay, so...

Speaker speaker_0: Do you know which plan you would... I'm sorry?

Speaker speaker_1: Go, go ahead.

Speaker speaker_0: Oh, sure. Um, I was just gonna ask, do you know which one of the plans you would like to enroll into, or have you not been provided any information on the services offered by Crown at the moment?

Speaker speaker_1: I, I haven't had... I, I didn't think I needed it, but I, I had need the information. Um, is there good insurance, better insurance or what, what degree of insurance is... Wh- what choices do you have?

Speaker speaker_0: Of course. So the plans that we offer are PPO-limited plans. Depending on the plan as well as if you're looking to put a dependent will depend how much you're gonna be paying for the full policy, and all of the plans are separate.

Speaker speaker_1: It's just myself. Yeah, said it.

Speaker speaker_0: Okay.

Speaker speaker_1: It's just myself.

Speaker speaker_0: Understood. And then the medical plans that we offered for the health insurance will be medical, dental, short-term disability. We have life insurance, vision, critical illness, group accident, behavioral health-

Speaker speaker_1: Okay, I'm only, I'm only interested in the health insurance part. That's it.

Speaker speaker_0: Sure, sir. They offer a total of three PPO plans. The first one being preventative only. It's called Stay Healthy MEC Tailor Rx. It will be \$15.67 per paycheck. It does have a network requirement.

Speaker speaker_1: Are there any... Is there any other choice besides that one?

Speaker speaker_0: Yes, sir. I'm just going down the list of the plans, if you could be patient with me.

Speaker speaker_1: Okay, that's fine. Okay, all right.

Speaker speaker_0: And then they have two hospital indemnity plans, the VIP Standard being the first tier, \$17.07 per paycheck, and the VIP Classic being the highest tier, \$18.86 per paycheck. Both VIPs do not cover any preventative services, only hospital indemnity.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And the last PPO plan is the Stay Healthy MEC Enhance, which is the only PPO plan that will offer preventative and hospital indemnity services.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It will be \$42.76 per paycheck and it does have a network requirement. So those are the four plans they're currently offering for medical.

Speaker speaker_1: What network, uh, requirement? So I'll have to go to their doctors or a certain doctors?

Speaker speaker_0: Yes, sir, there's a certain list of doctors and clinics that you will have to go in order for the services to be covered under those plans requiring a network.

Speaker speaker_1: Okay, will I get, will I get a book or will I have to, uh, y- let, let me know who, who takes this insurance?

Speaker speaker_0: You will have to reach out to a company called the MultiPlan Network provider. They are the ones that have the list for which providers in your area will be within that network.

Speaker speaker_1: Okay. All right, but they do have prov- providers in Michigan, right?

Speaker speaker_0: I believe so, yes, sir. So we don't have access to that list.

Speaker speaker_1: Okay.

Speaker speaker_0: But I believe they do.

Speaker speaker_1: Okay, I, I would choose that plan. Um, do we gonna, are you gonna email me the information or how does this work?

Speaker speaker_0: I can read over the information for you if you like, or I can send you a copy of the benefit guide, which is what we have for the information advising you which plan and which page it is on. Aside from that, once you become active on this plan, the only thing that I send you is the benefit guide. I mean, the benefit card, sorry.

Speaker speaker_1: Okay. All right, and it takes only a couple weeks to get that?

Speaker speaker_0: If you were to enroll, it will take one to two weeks for your staffing company to start making your deductions, and then following Monday from the deduction will be when coverage becomes effective.

Speaker speaker_1: Okay.

Speaker speaker_0: So that could roughly two to three weeks on average. There are a couple factors that might make it be a little bit longer than those three weeks.

Speaker speaker_1: Okay.

Speaker speaker_0: Because we don't have access to the pay stubs. I wouldn't be able to get into the specifications of what those factors may be.

Speaker speaker_1: Okay, so I am interested in the, the \$49 or \$48 plan and, um, the PPO one. I, I'd like to do that one. Um, so just do I have to sign something or have to tell the staffing service? How does this work?

Speaker speaker_0: No, sir, I will be the one processing it for you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and that was the last one that I went over with you, the 46.70, I mean the 42.76, correct?

Speaker speaker_1: Mm... Yes.

Speaker speaker_0: Okay. So then I just need the verbal disclosure on the recorded line that you authorize Crown Services to deduct \$42.76 per paycheck for the plan you selected.

Speaker speaker_1: Mm-hmm. So I mean-

Speaker speaker_0: All right. And then-

Speaker speaker_1: ... a- a- a- a- so when I do this, is it retroactive from the time it's taken out of my check? Is it, does it... I mean, even though I didn't ha- I don't have a card or anything, do I, do I have insurance, right?

Speaker speaker_0: Yes, sir. So once you see the first deduction, following Monday is when your benefits become effective. Now-

Speaker speaker_1: Okay.

Speaker speaker_0: ... same week of activation by Friday will be when they send out those benefit cards. If you would like-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... a digital copy while you wait for the hard copies, you're more than welcome to give us a call, usually Wednesday, Thursday of your activation week. We have access to the digital copies of the cards.

Speaker speaker_1: If somebody would email me the digi- digital copy, that'd be great.

Speaker speaker_0: The carrier for the hospital indemnity portion will email you a digital copy, but you will have to call them yourself to request one once you're active for the other part of the plan.

Speaker speaker_1: I see. Okay. All right. Uh, yeah, I'll have to do that plan then.

Speaker speaker_0: All right. So I've put in the request for the enrollment already.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It will take one to two weeks for them to start making those deductions, and as discussed, following Monday of it, you'll be becoming effective.

Speaker speaker_1: Okay. All right. Uh, I just kinda wish I knew they offered insurance. 'Cause I, I lost my insurance about a month ago. I didn't even know I lost it, but I... But at least, at least I have something to start, to start. Okay. All right. Uh. So you guys email me confirmation or Crown Staff is gonna talk to me about it more or what?

Speaker speaker_0: No, sir. That's it. That was the enrollment process. If you would like an enrollment confirmation, I can request the front office to send that to your email, which could take 24 to 48 business hours to get there.

Speaker speaker_1: I would like to have, like, the confirmation sent to me. Yes.

Speaker speaker_0: Sure thing. Was there anything else that we can assist you with today?

Speaker speaker_1: All right. Uh, as long as I get the... So what about, like, prescription coverage with this plan? Is it... Do, do they cover prescriptions?

Speaker speaker_0: Yes, sir. So the plan has two prescriptions coverage in total. One of them is with the carrier Elixer. For the preventative-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... prescriptions, you have a \$5 co-pay for pharmacy pickup for the 30-day supply of the generic brands.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And a \$15 co-pay for the mail order of a 90-day supply for the generic drugs. With the Elixer carrier, they do not cover any brand prescriptions.

Speaker speaker_1: All right.

Speaker speaker_0: And then the second prescription is with Pharmavel prescriptions. They have a \$10, \$20 or \$30 tier, depending on where your generic prescription falls, that will be what you pay out of pocket, that \$10, \$20 or \$30. And then there's a discount on your non-generic prescriptions. In the event-

Speaker speaker_1: Okay. That sound, that sound, that sounds acceptable. That's good then.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right then. I'll just-

Speaker speaker_0: And then... Hmm?

Speaker speaker_1: Yeah, that sound, that sounds great. Uh, I look forward to the email to get confirmation that this is gonna happen. Okay? And-

Speaker speaker_0: Go ahead.

Speaker speaker_1: ... as soon as the bet- as soon as... If you could do it quicker, that'd be great- that'd be great.

Speaker speaker_0: Sure thing, sir. I'll let them know. And then lastly, as far as prescription goes, if you have any additional need for prescriptions that are not being covered by that plan, your staffing company also offers a membership with FreeRx, which is \$5.99. It will give you access-

Speaker speaker_1: Hm.

Speaker speaker_0: ... to about 90% of the generic drugs in the US for free.

Speaker speaker_1: So it's like a, like, like a discount card, right?

Speaker speaker_0: No, sir. It's a membership.

Speaker speaker_1: Okay. All right. Uh, do I have to... Is that rule... Do I have to enroll in that separately or not?

Speaker speaker_0: If you wanted to, yes, sir. So the difference that I will say between this and a discount membership, like GoodRx for example, GoodRx is giving you a discounted amount, let's say for a prescription that would usually be \$68, you might be paying \$16 out of

pocket instead of the \$68. With the FreeRx if your prescription is within that 90% of the generic brands, you wouldn't pay anything out of pocket. For some prescriptions-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you do pay something out of pocket for, but not for most of them.

Speaker speaker_2: Yeah.

Speaker speaker_1: That, that sounds good. I'll do that then.

Speaker speaker_0: Did you want me to add that to the enrollment as well?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So it will be 48.75-

Speaker speaker_1: Well, I'm only gonna need this for, for... until I get hired in, but I just need something in between, that's all.

Speaker speaker_0: Understood. So if I was to add the prescription membership, it would be \$48.75 per paycheck. Do you authorize Crown Services to make that deduction?

Speaker speaker_1: The, the total is \$48, right?

Speaker speaker_0: Yes, sir. \$48.75. For the medical plan-

Speaker speaker_1: Yeah, yeah. The-

Speaker speaker_0: ... that's \$42.76 and the membership.

Speaker speaker_1: Yes, that, that... I'll do that then. Thank you.

Speaker speaker_0: Of course. Okay. All right. So it will be all the same with this, the one additional thing that once you do become active, you're going to receive an email from the FreeRx prescription for the medications advising you to delay registration so that you can have access to the benefit cards under that membership.

Speaker speaker_1: Okay. All right. Uh-

Speaker speaker_0: If-

Speaker speaker_1: ... and if they could, they could do, if they could do this as soon as possible, I'd appreciate that.

Speaker speaker_0: Sure thing, sir. So as far as it goes with activating your policy, we don't have access to your paycheck. We don't have a way to speed it up.

Speaker speaker_1: All right. Well-

Speaker speaker_0: I mean, staff can't do-

Speaker speaker_1: ... I guess they, I just gotta wait for Crown Staffing to do it then, I guess. I don't know.

Speaker speaker_0: Yes, sir, unfortunately.

Speaker speaker_1: All right. Uh, that, that, that'd be fine. O- okay. Well then, then thank you then.

Speaker speaker_0: Of course. And then the last thing I did want to let you know, I already requested for them to send you the email confirmation for your-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... enrollment. So that should be-

Speaker speaker_1: Okay.

Speaker speaker_0: ... being sent to you within that 24 to 48 hours. So if not by end of today, it will be end of tomorrow.

Speaker speaker_1: All right. Thank you then.

Speaker speaker_0: Of course. Is there anything else I can help you with today?

Speaker speaker_1: No. No.

Speaker speaker_0: All right. I hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: Bye-bye.