

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Crown. My name is Francesca. How can I assist you today? Yes, I got a text message that I needed to enroll in benefits before my time ran out. But when I did my application for workforce, I filled out everything for insurance and stuff. So I'm not sure... I tried to go online and do it, and it won't send me the verification code. So I'm not sure what I need to enroll- enroll in. So can you help me with that? Sure thing. It's asking you for a confirmation code in order to process the application. Yeah, it won't give me one though. I- I- it says- it- first it told me it was gonna email me one. Never got one. So then I put I didn't get the verification code and it said it was gonna text me. That was over an hour ago and I still haven't got one. Okay. So those codes are something- But I'm not insur- What? Okay, what I'm asking is why is it asking me to enroll and stuff if I already did it? Like, I did it when I did my application. Is there something else that I need to enroll in? The text message was not sent by a human being. It was sent over by an electronic system. Okay. Well, can you- I can check Yeah, that's what I was gonna say. Can you just help me- There's no number, ma'am. Let me just- Go ahead. I was gonna see if you could help me enroll in whatever I need to enroll in. Prior to that, ma'am, I would advise that we look into your account to see if that enrollment was already processed because like I said, it was a system that sent it over. With it being a system- Okay. ... they don't really have a way to filter out who has enrolled, who has not, or who has opted or declined. They basically just send that text message out to the full contact list. If you were with a training group, it will be to that full group. So I will prefer to look into your account just to see if possibly they already processed your enrollment and the system just didn't filter you out. Is that okay with you? Yes, that's fine. What are the last four of your Social and the last name, please? 6858 and Blakemore. Christina? Yes. For security purposes, could you please verify your mailing address for me and date of birth? 3-1 of 85, 128 East Lincoln Street, Greenwood, Arkansas 72936. We have the best phone number to reach you, 479-263-3527. Same as the one you called in today? Yes. I have your email down as C-C-R-E-L-I-A21@gmail.com. Yes, ma'am. Okay. Okay. So we did actually receive that form that you filled out on October 29th. They already processed the enrollment and shows that the policy is supposed to be dental, term life, vision, critical illness, group accident, stay healthy, MEC preventative, behavior health and ID expert for yourself as well as for your family. The dependents are down as Buddy and Braden. And from this- Yes. ... of it, what we're currently waiting for is for your staffing company to make the first deduction to activate the policy. Okay. And then I have a question. Mm-hmm. So like, what- there was like six different medical ones. Um, what are the difference... I can't remember the two that they offer. Um, what are the difference in the two different medical plans that they offer? Okay. Yeah, so they offer the VIP plans as well as the stay healthy. So the difference between them is that the stay healthy

MEC is preventative only, whereas the VIP plans are hospital indemnity. Hospital indemnity, to simplify, is basically their hospital services. So preventative will be everything that you do to make sure you're apt to health, like your screenings, so your blood pressure, iron deficiency. Those kinds of things for- Which one did I go with? You went with the preventative. So that's why... To keep it from being sick, right? Yes. So it won't cover any doctor visits or any hospital services like emergency room, urgent care, surgeries and such. So what does that cover? That would be what the VIP ones do. Okay, what is the one that I picked cover? That one is just preventative. So what you're covered will be screenings for blood pressure, aortic aneurysm, cholesterol, coronary cancer, depression, diabetes. Oh, so- So basically just one year basic checkup. In a way, no, ma'am. It does cover that physical, but it also covers many other things that are preventative. Okay. All right, that's fine. That's what I needed to know. Thank you. I'll just wait on the... And I'll get a- will I get a insurance card? Yes, so from all of your plans that you selected, they all provide you a benefit card. Um, they are with three different carriers, however, and that medical preventative does require network. Did you get a chance, Ms. Blakemore, to have a look at their benefit guide? Sorry, benefit guide? No. No, they just literally, when I filled out the application, it said, "You need to pick your benefits." And so I picked my benefits, and that's what I went with. Okay. So you're still within your personal enrollment period. That just means the first 30 days are provided specifically for you to make your health insurance enrollment and coverage. You still have until December 8th. I'm gonna go in... Okay, I'm going to go in in the morning and ask them for the- the guide so that I can look it over so I can make whatever changes need made. I can actually send you the digital copy to your email if you like. Okay, perfect. Will you please do that? Of course. Hey, and it's also going to have our hours in the event that you want to make any changes to the policy. You're more than welcome to give us a call. Okay. And then the other thing... Go ahead? Mm-hmm. No, go ahead. Um, I was just going to say, the other thing I did want to ask is would you like me to send you also the information for the network providers, that way you specifically for that medical preventative that requires it, you're able to see if there's any providers in your area that are within that network? Yes, ma'am. I would greatly appreciate that. Of course. Let's see. I'm going to leave for all three in there. Your vision and dental don't need it. As long as the provider office you're going to does take your carrier, you're good to go. But what I'll do is I'll go ahead and put in front of each of them the carrier name for your current selection. All right, thank you so much for your time. I really appreciate it. Of course. I do apologize for that inconvenience you had with the enrollment. All right, you have a great day.

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 Crown. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yes, I got a text message that I needed to enroll in benefits before my time ran out. But when I did my application for workforce, I filled out everything for insurance and stuff. So I'm not sure... I tried to go online and do it, and it won't send me the verification

code. So I'm not sure what I need to enroll- enroll in. So can you help me with that?

Speaker speaker_1: Sure thing. It's asking you for a confirmation code in order to process the application.

Speaker speaker_2: Yeah, it won't give me one though. I- I- it says- it- first it told me it was gonna email me one. Never got one. So then I put I didn't get the verification code and it said it was gonna text me. That was over an hour ago and I still haven't got one.

Speaker speaker_1: Okay. So those codes are something-

Speaker speaker_2: But I'm not insur-

Speaker speaker_1: What?

Speaker speaker_2: Okay, what I'm asking is why is it asking me to enroll and stuff if I already did it? Like, I did it when I did my application. Is there something else that I need to enroll in?

Speaker speaker_1: The text message was not sent by a human being. It was sent over by an electronic system.

Speaker speaker_2: Okay. Well, can you-

Speaker speaker_1: I can check

Speaker speaker_2: Yeah, that's what I was gonna say. Can you just help me-

Speaker speaker_1: There's no number, ma'am. Let me just- Go ahead.

Speaker speaker_2: I was gonna see if you could help me enroll in whatever I need to enroll in.

Speaker speaker_1: Prior to that, ma'am, I would advise that we look into your account to see if that enrollment was already processed because like I said, it was a system that sent it over. With it being a system-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they don't really have a way to filter out who has enrolled, who has not, or who has opted or declined. They basically just send that text message out to the full contact list. If you were with a training group, it will be to that full group. So I will prefer to look into your account just to see if possibly they already processed your enrollment and the system just didn't filter you out. Is that okay with you?

Speaker speaker_2: Yes, that's fine.

Speaker speaker_1: What are the last four of your Social and the last name, please?

Speaker speaker_2: 6858 and Blakemore.

Speaker speaker_1: Christina?

Speaker speaker_2: Yes.

Speaker speaker_1: For security purposes, could you please verify your mailing address for me and date of birth?

Speaker speaker_2: 3-1 of 85, 128 East Lincoln Street, Greenwood, Arkansas 72936.

Speaker speaker_1: We have the best phone number to reach you, 479-263-3527. Same as the one you called in today?

Speaker speaker_2: Yes.

Speaker speaker_1: I have your email down as C-C-R-E-L-I-A21@gmail.com.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Okay. So we did actually receive that form that you filled out on October 29th. They already processed the enrollment and shows that the policy is supposed to be dental, term life, vision, critical illness, group accident, stay healthy, MEC preventative, behavior health and ID expert for yourself as well as for your family. The dependents are down as Buddy and Braden. And from this-

Speaker speaker_2: Yes.

Speaker speaker_1: ... of it, what we're currently waiting for is for your staffing company to make the first deduction to activate the policy.

Speaker speaker_2: Okay. And then I have a question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So like, what- there was like six different medical ones. Um, what are the difference... I can't remember the two that they offer. Um, what are the difference in the two different medical plans that they offer?

Speaker speaker_1: Okay. Yeah, so they offer the VIP plans as well as the stay healthy. So the difference between them is that the stay healthy MEC is preventative only, whereas the VIP plans are hospital indemnity. Hospital indemnity, to simplify, is basically their hospital services. So preventative will be everything that you do to make sure you're apt to health, like your screenings, so your blood pressure, iron deficiency. Those kinds of things for-

Speaker speaker_2: Which one did I go with?

Speaker speaker_1: You went with the preventative.

Speaker speaker_2: So that's why... To keep it from being sick, right?

Speaker speaker_1: Yes. So it won't cover any doctor visits or any hospital services like emergency room, urgent care, surgeries and such.

Speaker speaker_2: So what does that cover?

Speaker speaker_1: That would be what the VIP ones do.

Speaker speaker_2: Okay, what is the one that I picked cover?

Speaker speaker_1: That one is just preventative. So what you're covered will be screenings for blood pressure, aortic aneurysm, cholesterol, coronary cancer, depression, diabetes.

Speaker speaker_2: Oh, so-

Speaker speaker_1: So basically just one year basic checkup.

Speaker speaker_2: In a way, no, ma'am. It does cover that physical, but it also covers many other things that are preventative.

Speaker speaker_1: Okay. All right, that's fine. That's what I needed to know. Thank you. I'll just wait on the... And I'll get a- will I get a insurance card?

Speaker speaker_2: Yes, so from all of your plans that you selected, they all provide you a benefit card. Um, they are with three different carriers, however, and that medical preventative does require network. Did you get a chance, Ms. Blakemore, to have a look at their benefit guide? Sorry, benefit guide?

Speaker speaker_1: No. No, they just literally, when I filled out the application, it said, "You need to pick your benefits." And so I picked my benefits, and that's what I went with.

Speaker speaker_3: Okay. So you're still within your personal enrollment period. That just means the first 30 days are provided specifically for you to make your health insurance enrollment and coverage. You still have until December 8th.

Speaker speaker_2: I'm gonna go in... Okay, I'm going to go in in the morning and ask them for the- the guide so that I can look it over so I can make whatever changes need made.

Speaker speaker_1: I can actually send you the digital copy to your email if you like.

Speaker speaker_2: Okay, perfect. Will you please do that?

Speaker speaker_1: Of course. Hey, and it's also going to have our hours in the event that you want to make any changes to the policy. You're more than welcome to give us a call.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the other thing... Go ahead?

Speaker speaker_2: Mm-hmm. No, go ahead.

Speaker speaker_1: Um, I was just going to say, the other thing I did want to ask is would you like me to send you also the information for the network providers, that way you specifically for that medical preventative that requires it, you're able to see if there's any providers in your area that are within that network?

Speaker speaker_2: Yes, ma'am. I would greatly appreciate that.

Speaker speaker_1: Of course. Let's see. I'm going to leave for all three in there. Your vision and dental don't need it. As long as the provider office you're going to does take your carrier, you're good to go. But what I'll do is I'll go ahead and put in front of each of them the carrier name for your current selection.

Speaker speaker_2: All right, thank you so much for your time. I really appreciate it.

Speaker speaker_1: Of course. I do apologize for that inconvenience you had with the enrollment.

Speaker speaker_2: All right, you have a great day.