

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits 10-0-Crown. My name is Francesca. How can I assist you today? Hey, how you doing, Miss Francesca? I'm good. Um, I'm Jamal Frank and I'm with, on behalf of Crown Services now. Uh, I was offered a- Yeah, that's fine. ... um, the insurance package and everything, and then I was just trying to pick, um, a plan. I already guessed like there are different, there's different, uh, plans to it. I see. Did you need further information on the plans or were you calling to process that enrollment? Um, well, I- I, they say you'll be... With the text message I got said you'll be enrolled within 30 days but they were, uh, the lady I did talk to the first time they were like, "Different plans," like different levels of it and I just wanted to, uh, I guess pick which package I would get. Sure. What are the last four of your Social? Last four is 8900, ma'am. Good. Mr. Frank, can you verify your mailing address and date of birth to make sure I'm on the right account? Yes, ma'am. Um, 325 Downer Drive of Hobsonville, Kentucky and, um... I'm sorry, what's the other... What was the other there, ma'am? Your date of birth. My date of birth, June 15th, 1998. We have best contact 757-761-1605. Yes, ma'am. And we have your email down as jblakenike@gmail.com? Yes, ma'am. All right. And which plans were you looking to be enrolled into? Um, I'm, I'm here trying to look at the, uh, different ones. I see one's like a preventive care. Um, this is just me looking off the PDF. Um, I believe... I guess la-... I just wanna go... My mom told me to do the, um, the highest package that you guys offer, the one that will cover everything as in like doctor's visits, dental, things like that. So these are PPO limited plans. They are all separate, medical, dental, vision, short term disability, life insurance and such. Each of them are their own plan with their own deductions. So unfortunately your staffing company- Ah. ... doesn't offer any packages like that. Everything will be separate. Okay. Okay. Aha, got you. Okay. So pick those of which I want. I guess there's medical and dental really. Okay. So since there's only one dental plan offered, um, which will be the 352 employee only, did you have a chance to look which of those -- I believe there are four in total... Yeah -- which of those four medical plans you were looking to enroll into? If there was one of the BAPs or one of the MEC/StayHealthy plans? Let me see. Okay. StayHealthy, MEC, I seen that. Uh. It will be the following two pages after all that short term disability, vision, et cetera. Mm-hmm. Page number five and number four. Okay, four and five. All for additional benefit options. Oh. Oh, I see how you're looking at it. So if you're looking at it based on the physical num-... Pages at the end, it will actually be three and two then. Okay. Yeah. The PDF file has like a couple of pages blank so it kind of messes up the counting. Yes, ma'am. 400 plus... Sorry, ma'am, I'm going over all this. It's okay. You can take your time. Okay. So I think there's the one of the VIP Benefits Services. All right. I think that might be, I guess, the one that covers everything. Um, the Standard or the Classic? 'Cause the only thing is, with the plans, the VIP plans do cover hospital indemnity which are those hospital services. So they don't cover preventative

services. The only plan that's gonna cover you both, hospital services and preventative, is going to be that MEC Enhanced on page three. Um, the only difference between that and the VIP, aside from preventative services being covered, is going to be the fact that with the MEC Enhanced you have a network requirement. Hmm. And that's... The VIP plans don't have it. So what I usually tell members is the following. If you're looking to have most of the... Well, in general, if you want both preventative and hospital indemnity cover but you're looking to have liberty with them where you're not restricted by a network, you can enroll into either of the VIP plans, and that's the Health, the MEC TeleRx. Mm-hmm. That way you only have to take care of a network if you are doing anything preventative. Um, but it's- Yes, ma'am. ... totally up to you. Okay. Um, well if that means, I guess I'll just go with the Enhanced one now. All right, and then we're doing dental as well, correct? Yes, ma'am. Great. So apart from the dental and the MEC Enhanced, for medical was there any other plan you wanted to enroll into? Oh, no. Really that was it, ma, honestly. And with those, if something like comes up or I, like, talk to my parents and they say something different, is it okay to call back to, like, change it? Or is it, like, once this, it comes, it's, it's firm? So when you make an enrollment, you have to be within a personal enrollment period. Yes, ma'am. ... to be able to enroll into it. I'm waiting for the system to come back to see whether or not you are still within it. But if, let's say you are eligible and you were to enroll today- Mm-hmm. ... the only change that you can make after today is cancellation..... How it is. Ah. And then I do see here that your personal period is started on February 27th- Yeah. ... which unfortunately already ended- Ah. ... last Saturday 29th. Ah. Okay. So what happens now? The next occasion to be able to enroll into benefits won't be, unfortunately, 'til December. 'Cause when you're enrolling, there's three events in total when you're eligible for enrollment. The first one being an open enrollment period, which has two types. Your personal- Yes, ma'am. ... which is 30 days from your first pay check. And then a company itself holds an open enrollment period for all of their employees across the country itself once a year. Mm-hmm. The second option is when you have a qualified life event, which at the moment you do not have. So the only..... enroll into coverage. Okay. Got you, got you. Okay. Oh, I'm sorry, ma'am. Yeah, and- I didn't mean to waste your time. My bad. No, no. You didn't. Don't worry about that. That's what we're here for. I apologize. I should have actually checked before we went through it, but I left it for last minute. That's okay. I do apologize for that. No, you fine, ma. And you're good too. I just didn't know I missed a period. I had just thought about it, like, "Wait, me and mom, we looked at that not too long ago, so how long... They did say 30 days. Okay. Let me hurry up and call her 'cause she's out of town right now." So I'm like- Okay. I was like, "I don't wanna wait 'til she gets back and then I miss it." So, whoop, we already miss it. It's okay. All right. I do apologize for that. But if you do have any questions in general with your health benefits, you're always welcome to give us a call back. Um, there might be the slight possibility that... year, that benefit booklet you have could change potentially. 'Cause usually when they hold their company open enrollment- Mm-hmm. ... that's when they take advantage of it and make their little changes to what they're offering the employees. Okay, okay. Got you. Well, I thank you so much, ma'am. I appreciate you. Of course. It was my pleasure. I hope you have a wonderful rest of your day, and thank you for giving us a call today. Yes, ma'am. You too. Thank you. Bye-bye. You're welcome.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-0-Crown. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hey, how you doing, Miss Francesca? I'm good. Um, I'm Jamal Frank and I'm with, on behalf of Crown Services now. Uh, I was offered a-

Speaker speaker_0: Yeah, that's fine.

Speaker speaker_1: ... um, the insurance package and everything, and then I was just trying to pick, um, a plan. I already guessed like there are different, there's different, uh, plans to it.

Speaker speaker_0: I see. Did you need further information on the plans or were you calling to process that enrollment?

Speaker speaker_1: Um, well, I- I, they say you'll be... With the text message I got said you'll be enrolled within 30 days but they were, uh, the lady I did talk to the first time they were like, "Different plans," like different levels of it and I just wanted to, uh, I guess pick which package I would get.

Speaker speaker_0: Sure. What are the last four of your Social?

Speaker speaker_1: Last four is 8900, ma'am.

Speaker speaker_0: Good. Mr. Frank, can you verify your mailing address and date of birth to make sure I'm on the right account?

Speaker speaker_1: Yes, ma'am. Um, 325 Downer Drive of Hobsonville, Kentucky and, um... I'm sorry, what's the other... What was the other there, ma'am?

Speaker speaker_0: Your date of birth.

Speaker speaker_1: My date of birth, June 15th, 1998.

Speaker speaker_0: We have best contact 757-761-1605.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And we have your email down as jblakenike@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. And which plans were you looking to be enrolled into?

Speaker speaker_1: Um, I'm, I'm here trying to look at the, uh, different ones. I see one's like a preventive care. Um, this is just me looking off the PDF. Um, I believe... I guess I'll... I just wanna go... My mom told me to do the, um, the highest package that you guys offer, the one that will cover everything as in like doctor's visits, dental, things like that.

Speaker speaker_0: So these are PPO limited plans. They are all separate, medical, dental, vision, short term disability, life insurance and such. Each of them are their own plan with their own deductions. So unfortunately your staffing company-

Speaker speaker_1: Ah.

Speaker speaker_0: ... doesn't offer any packages like that. Everything will be separate.

Speaker speaker_1: Okay. Okay. Aha, got you. Okay. So pick those of which I want. I guess there's medical and dental really.

Speaker speaker_0: Okay. So since there's only one dental plan offered, um, which will be the 352 employee only, did you have a chance to look which of those -- I believe there are four in total... Yeah -- which of those four medical plans you were looking to enroll into? If there was one of the BAPs or one of the MEC/StayHealthy plans?

Speaker speaker_1: Let me see. Okay. StayHealthy, MEC, I seen that. Uh.

Speaker speaker_0: It will be the following two pages after all that short term disability, vision, et cetera.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Page number five and number four.

Speaker speaker_1: Okay, four and five. All for additional benefit options. Oh.

Speaker speaker_0: Oh, I see how you're looking at it. So if you're looking at it based on the physical num-... Pages at the end, it will actually be three and two then.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah. The PDF file has like a couple of pages blank so it kind of messes up the counting.

Speaker speaker_1: Yes, ma'am. 400 plus... Sorry, ma'am, I'm going over all this.

Speaker speaker_0: It's okay. You can take your time.

Speaker speaker_1: Okay. So I think there's the one of the VIP Benefits Services.

Speaker speaker_0: All right.

Speaker speaker_1: I think that might be, I guess, the one that covers everything.

Speaker speaker_0: Um, the Standard or the Classic? 'Cause the only thing is, with the plans, the VIP plans do cover hospital indemnity which are those hospital services. So they don't cover preventative services. The only plan that's gonna cover you both, hospital services and preventative, is going to be that MEC Enhanced on page three. Um, the only difference between that and the VIP, aside from preventative services being covered, is going to be the fact that with the MEC Enhanced you have a network requirement.

Speaker speaker_1: Hmm.

Speaker speaker_0: And that's... The VIP plans don't have it. So what I usually tell members is the following. If you're looking to have most of the... Well, in general, if you want both preventative and hospital indemnity cover but you're looking to have liberty with them where

you're not restricted by a network, you can enroll into either of the VIP plans, and that's the Health, the MEC TeleRx.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That way you only have to take care of a network if you are doing anything preventative. Um, but it's-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: ... totally up to you.

Speaker speaker_1: Okay. Um, well if that means, I guess I'll just go with the Enhanced one now.

Speaker speaker_0: All right, and then we're doing dental as well, correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Great. So apart from the dental and the MEC Enhanced, for medical was there any other plan you wanted to enroll into?

Speaker speaker_1: Oh, no. Really that was it, ma, honestly. And with those, if something like comes up or I, like, talk to my parents and they say something different, is it okay to call back to, like, change it? Or is it, like, once this, it comes, it's, it's firm?

Speaker speaker_0: So when you make an enrollment, you have to be within a personal enrollment period.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: ... to be able to enroll into it. I'm waiting for the system to come back to see whether or not you are still within it. But if, let's say you are eligible and you were to enroll today-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the only change that you can make after today is cancellation..... How it is.

Speaker speaker_1: Ah.

Speaker speaker_0: And then I do see here that your personal period is started on February 27th-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... which unfortunately already ended-

Speaker speaker_1: Ah.

Speaker speaker_0: ... last Saturday 29th.

Speaker speaker_1: Ah. Okay. So what happens now?

Speaker speaker_0: The next occasion to be able to enroll into benefits won't be, unfortunately, 'til December. 'Cause when you're enrolling, there's three events in total when you're eligible for enrollment. The first one being an open enrollment period, which has two types. Your personal-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: ... which is 30 days from your first pay check. And then a company itself holds an open enrollment period for all of their employees across the country itself once a year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The second option is when you have a qualified life event, which at the moment you do not have. So the only..... enroll into coverage.

Speaker speaker_1: Okay. Got you, got you. Okay. Oh, I'm sorry, ma'am.

Speaker speaker_0: Yeah, and-

Speaker speaker_1: I didn't mean to waste your time. My bad.

Speaker speaker_0: No, no. You didn't. Don't worry about that. That's what we're here for. I apologize. I should have actually checked before we went through it, but I left it for last minute.

Speaker speaker_1: That's okay.

Speaker speaker_0: I do apologize for that.

Speaker speaker_1: No, you fine, ma. And you're good too. I just didn't know I missed a period. I had just thought about it, like, "Wait, me and mom, we looked at that not too long ago, so how long... They did say 30 days. Okay. Let me hurry up and call her 'cause she's out of town right now." So I'm like-

Speaker speaker_0: Okay.

Speaker speaker_1: I was like, "I don't wanna wait 'til she gets back and then I miss it." So, whoop, we already miss it. It's okay.

Speaker speaker_0: All right. I do apologize for that. But if you do have any questions in general with your health benefits, you're always welcome to give us a call back. Um, there might be the slight possibility that... year, that benefit booklet you have could change potentially. 'Cause usually when they hold their company open enrollment-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that's when they take advantage of it and make their little changes to what they're offering the employees.

Speaker speaker_1: Okay, okay. Got you. Well, I thank you so much, ma'am. I appreciate you.

Speaker speaker_0: Of course. It was my pleasure. I hope you have a wonderful rest of your day, and thank you for giving us a call today.

Speaker speaker_1: Yes, ma'am. You too. Thank you.

Speaker speaker_0: Bye-bye. You're welcome.