

Transcript: Francesca

Baez-6463102133420032-5470835570589696

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you. ... benefits in a claim. My name is Francesca. How can I assist you today? Hi. Um, I was trying to set up my benefits through Crown. All right. What are the last four of your Social? 0916. And the last name, please? Brasher, B-R-A-S-H-E-R. For security purposes, can you please verify your mailing address and date of birth? Uh, 126 West Mill Street, Crofton, Kentucky. And, um, 022401. It looks like we more than likely have an old address on file 'cause it's not the one that you just verified. Okay. All right. Um, is it 417 East 23rd Street? No, but that was the one that we had before the current address. Okay. Uh, I don't remember my last apartment number. Okay, 'cause we just... We don't have even the street address that you just mentioned on file. Um, yeah, that's... I stay with my grandparents now. Maybe that's the one that we have 'cause it does show that this address was updated when we spoke with you previously. Okay. Can I have that address instead? Um, I didn't speak to y'all any time soon. Okay, so I can't move forward or do anything in this account unless I verified it. If you're unable to verify the address, then it will be your full Social. I can give you my full Social. Okay. 404-57-0916. All right, and then the other that we have on file, you've called in asking for copies of your benefit cards, but you went enrolled in July 15, and you changed your address to 13802 North Madisonville Road. Do you need me to change it? Oh, that was my father's house. Yes, could you change it to, uh, um, 126 West Mill Street? Um, 42217 Crofton, Kentucky. All right, and then I have Beth contact 479-430-1996. Is that correct? Yes, ma'am. And we have your email down as your last name, first name, 831 at gmail.com. Th- that's correct. All right, and does you know which benefits you wanted to be enrolled into? I, I do not. Okay, so with the new enrollments, Crown Services is offering medical; virtual primary care; dental; short-term disability; term life, which is basically their life insurance; vision; group accident; behavior health, which is virtual only; and ID expert, which is a protection against identity theft for your information; and it also, lastly, offers a member three or x for the medications. So those are all the current plans that they're offering during their company open enrollment period. Okay. Um, I know I want the, the medical. Did you say dental? Yes, ma'am. They also offer dental. Uh, I would like medical and dental. Um, is vision one? Yes, ma'am. They also offer vision. Okay. I need the medical and dental and vision and then, um, the life insurance. Mm-hmm. Um, how much would it be just for all of them? For every plan that Crown Services is currently offering? Yes. 'Cause I don't really know which ones I need and don't need. So if you were to enroll into all the benefits they offer with the exclusion of medical, 'cause there's more than one option, you're looking at 27.21 per paycheck without a med- Twenty-seven... \$27? Yes, ma'am. \$27.21, and that is without a medical plan. Okay. Yeah, I'll do that, and then what are the medical plan? So they offer one virtual primary, and then they do have one medical preventative.... to hospital indemnity and one that offers both

different benefits together. Um, so taking it one by one, the virtual one will be only \$5.99 weekly. The way that it will work is you'll have all of your visits such as urgent care, primary care virtually. In the event that there is any lab work that needs to be done, you'll be going into it to one of their preferred specialists for the lab work, and it will be a discounted price for the lab work. Now for the medical- Um- Yes, ma'am? I'm sorry, you can finish. For the medical preventative it will be \$15.67 per paycheck. Now with the medical preventative they do have a network requirement, and it does not cover what they call hospital indemnity services which are also known as your hospital services. The plan does come with a virtual urgent care package and a free Rx membership for the medications. And then aside from that plan, basically primary... I mean preventative, just to give you all the information, preventative will be like your screenings for your blood pressure, iron deficiency, counseling for like a healthy diet, the preventative prescriptions like your statins or vitamins and then your preventative immunizations like the one for influenza or tetanus, and then it will also cover your once yearly physical. Now the VIP plans cover everything that the preventative Stay Healthy doesn't cover, and then vice versa. Everything that the Stay Healthy covers, the VIP plans do not cover. There's VIP Standard is 17.07, VIP Classic 18.86. They both do not require network. And the last plan is called MEC Enhanced which does cover preventative and it also covers your hospital indemnity, which would be 42.76. To put it in a more simplest way, you have the virtual only 5.99 with a discount for the lab work. You have the preventative only 15.67 which is basically in the event that you rarely get sick, only one or couple of urgent visits online for like a sore throat, pink eye and such. There is a VIP plan which will cover some of your hospital services but not all of them. VIP Standard 17.07 and VIP Classic 18.86. And then there's the MEC Enhanced that covered both services and is the only medical plan that has primary, specialist and urgent care visits with copay but it does require network as well. And that's 42 each paycheck? Yes, ma'am. 42.76 each paycheck. Uh, so VIP Classic that's 18, that covers some of the medical bills? That is correct, yes, ma'am. It will cover your emergency room visits at \$50 and you're responsible for the remaining. It will cover two visits. Your physicians will be covered at \$50 for four visits and then you'll be responsible for the remaining of the bill. And that's what I mean when I say it will cover some, not all of it. I can continue going down the list- Right. ... of the specific services if need be. Um, no I'll just do, um, the one that's 42 that, that covers more than half of the, uh, the medical bills, right? So the 42.76 wouldn't cover more than half. It is gonna have your visits with a copay and it will also cover preventative and hospital indemnity. 'Cause none of these plans are major medical insurance, they will only cover a portion of your bills but it will never go past 50% of the bill itself. Okay. Um, then just give me the, the 18 because I really only get sick during the winter months. Um, the sixth, that was the VIP Classic 18.86 correct? Yes, please. All right, so all of the benefits being offered with the VIP Classic will be \$46.07 per paycheck. Did you need me to go over- Okay. ... the coverage for any of those selective plans? Um, no, that's fine. And then- And then, um... Mm-hmm? I'm sorry, I'm gonna let you finish. I'll ask when you're done. No, no. Go ahead. Uh, 401, Crown doesn't have that, does it? So we only administer the health insurance. The best person to let you know whether or not they do have a 401 will be their human resources. Or if you had like a special, I think they call them coach, coaches or coaching for your specific training group, they might be able to give you that information as well. Okay, so I just have to call Crown for that? Yes, ma'am, for the 401. Okay, thank you. No problem. And then would you like me to go ahead and submit your current selection for

benefits? Yes, please. All right. So with that being said you're authorizing Crown Services to make a deduction of \$46.07 per paycheck. Yes. All right, so your benefits will become effective February, not February, January 6th, 2026. Okay. One day of your activation, Friday of that week, will be when your carrier send out your benefit cards. Now for your medical plan it's going to be a digital card sent to your email. If you do want a hard copy after January 6th give us a call so we can put in a mail request. And then for the- Okay. ... for your ex-membership there's going to be a additional registration once you become active. They do send you an email so January 6th you should be getting a registration email from PriaX. If you don't get it, you can give us a call and we can send you the link so that you can register for it. Okay, thank you. Of course. Was there anything else that we can assist you with today? Um, no that is all. Thank you so much. Of course. You have all the way till January 3rd to make any changes to this policy. Would you like me to send you a copy of the benefit guide for the current future benefits being offered? That way you can look it over if there was anything we can miss you can call back and change. Yes, please. All right, I'll send it to the email that we verified and it's going to be from our office info@... in our card okay? Okay, thank you. Of course, and then our hours of operation, our phone number and website will be in that email for you. Alrighty. All right, so you are all set. Do you have any other questions or concerns prior to me letting you go? Um, no ma'am that was it. Thank you. Thank you for your time. I hope you have a wonderful rest of your day and thank you for calling Benefits in a Card today. You as well. Bye. Bye bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you. ... benefits in a claim. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi. Um, I was trying to set up my benefits through Crown.

Speaker speaker_1: All right. What are the last four of your Social?

Speaker speaker_2: 0916.

Speaker speaker_1: And the last name, please?

Speaker speaker_2: Brasher, B-R-A-S-H-E-R.

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

Speaker speaker_2: Uh, 126 West Mill Street, Crofton, Kentucky. And, um, 022401.

Speaker speaker_1: It looks like we more than likely have an old address on file 'cause it's not the one that you just verified.

Speaker speaker_2: Okay. All right. Um, is it 417 East 23rd Street?

Speaker speaker_1: No, but that was the one that we had before the current address.

Speaker speaker_2: Okay. Uh, I don't remember my last apartment number.

Speaker speaker_1: Okay, 'cause we just... We don't have even the street address that you just mentioned on file.

Speaker speaker_2: Um, yeah, that's... I stay with my grandparents now.

Speaker speaker_1: Maybe that's the one that we have 'cause it does show that this address was updated when we spoke with you previously.

Speaker speaker_2: Okay.

Speaker speaker_1: Can I have that address instead?

Speaker speaker_2: Um, I didn't speak to y'all any time soon.

Speaker speaker_1: Okay, so I can't move forward or do anything in this account unless I verified it. If you're unable to verify the address, then it will be your full Social.

Speaker speaker_2: I can give you my full Social.

Speaker speaker_1: Okay.

Speaker speaker_2: 404-57-0916.

Speaker speaker_1: All right, and then the other that we have on file, you've called in asking for copies of your benefit cards, but you went enrolled in July 15, and you changed your address to 13802 North Madisonville Road. Do you need me to change it?

Speaker speaker_2: Oh, that was my father's house. Yes, could you change it to, uh, um, 126 West Mill Street? Um, 42217 Crofton, Kentucky.

Speaker speaker_1: All right, and then I have Beth contact 479-430-1996. Is that correct?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And we have your email down as your last name, first name, 831 at gmail.com.

Speaker speaker_2: Th- that's correct.

Speaker speaker_1: All right, and does you know which benefits you wanted to be enrolled into?

Speaker speaker_2: I, I do not.

Speaker speaker_1: Okay, so with the new enrollments, Crown Services is offering medical; virtual primary care; dental; short-term disability; term life, which is basically their life insurance; vision; group accident; behavior health, which is virtual only; and ID expert, which is a protection against identity theft for your information; and it also, lastly, offers a member three or x for the medications. So those are all the current plans that they're offering during their company open enrollment period.

Speaker speaker_2: Okay. Um, I know I want the, the medical. Did you say dental?

Speaker speaker_1: Yes, ma'am. They also offer dental.

Speaker speaker_2: Uh, I would like medical and dental. Um, is vision one?

Speaker speaker_1: Yes, ma'am. They also offer vision.

Speaker speaker_2: Okay. I need the medical and dental and vision and then, um, the life insurance.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, how much would it be just for all of them?

Speaker speaker_1: For every plan that Crown Services is currently offering?

Speaker speaker_2: Yes. 'Cause I don't really know which ones I need and don't need.

Speaker speaker_1: So if you were to enroll into all the benefits they offer with the exclusion of medical, 'cause there's more than one option, you're looking at 27.21 per paycheck without a med-

Speaker speaker_2: Twenty-seven... \$27?

Speaker speaker_1: Yes, ma'am. \$27.21, and that is without a medical plan.

Speaker speaker_2: Okay. Yeah, I'll do that, and then what are the medical plan?

Speaker speaker_1: So they offer one virtual primary, and then they do have one medical preventative.... to hospital indemnity and one that offers both different benefits together. Um, so taking it one by one, the virtual one will be only \$5.99 weekly. The way that it will work is you'll have all of your visits such as urgent care, primary care virtually. In the event that there is any lab work that needs to be done, you'll be going into it to one of their preferred specialists for the lab work, and it will be a discounted price for the lab work. Now for the medical-

Speaker speaker_2: Um-

Speaker speaker_1: Yes, ma'am?

Speaker speaker_2: I'm sorry, you can finish.

Speaker speaker_1: For the medical preventative it will be \$15.67 per paycheck. Now with the medical preventative they do have a network requirement, and it does not cover what they call hospital indemnity services which are also known as your hospital services. The plan does come with a virtual urgent care package and a free Rx membership for the medications. And then aside from that plan, basically primary... I mean preventative, just to give you all the information, preventative will be like your screenings for your blood pressure, iron deficiency, counseling for like a healthy diet, the preventative prescriptions like your statins or vitamins and then your preventative immunizations like the one for influenza or tetanus, and then it will also cover your once yearly physical. Now the VIP plans cover everything that the

preventative Stay Healthy doesn't cover, and then vice versa. Everything that the Stay Healthy covers, the VIP plans do not cover. There's VIP Standard is 17.07, VIP Classic 18.86. They both do not require network. And the last plan is called MEC Enhanced which does cover preventative and it also covers your hospital indemnity, which would be 42.76. To put it in a more simplest way, you have the virtual only 5.99 with a discount for the lab work. You have the preventative only 15.67 which is basically in the event that you rarely get sick, only one or couple of urgent visits online for like a sore throat, pink eye and such. There is a VIP plan which will cover some of your hospital services but not all of them. VIP Standard 17.07 and VIP Classic 18.86. And then there's the MEC Enhanced that covered both services and is the only medical plan that has primary, specialist and urgent care visits with copay but it does require network as well.

Speaker speaker_2: And that's 42 each paycheck?

Speaker speaker_1: Yes, ma'am. 42.76 each paycheck.

Speaker speaker_2: Uh, so VIP Classic that's 18, that covers some of the medical bills?

Speaker speaker_1: That is correct, yes, ma'am. It will cover your emergency room visits at \$50 and you're responsible for the remaining. It will cover two visits. Your physicians will be covered at \$50 for four visits and then you'll be responsible for the remaining of the bill. And that's what I mean when I say it will cover some, not all of it. I can continue going down the list-

Speaker speaker_2: Right.

Speaker speaker_1: ... of the specific services if need be.

Speaker speaker_2: Um, no I'll just do, um, the one that's 42 that, that covers more than half of the, uh, the medical bills, right?

Speaker speaker_1: So the 42.76 wouldn't cover more than half. It is gonna have your visits with a copay and it will also cover preventative and hospital indemnity. 'Cause none of these plans are major medical insurance, they will only cover a portion of your bills but it will never go past 50% of the bill itself.

Speaker speaker_2: Okay. Um, then just give me the, the 18 because I really only get sick during the winter months.

Speaker speaker_1: Um, the sixth, that was the VIP Classic 18.86 correct?

Speaker speaker_2: Yes, please.

Speaker speaker_1: All right, so all of the benefits being offered with the VIP Classic will be \$46.07 per paycheck. Did you need me to go over-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the coverage for any of those selective plans?

Speaker speaker_2: Um, no, that's fine.

Speaker speaker_1: And then-

Speaker speaker_2: And then, um...

Speaker speaker_1: Mm-hmm?

Speaker speaker_2: I'm sorry, I'm gonna let you finish. I'll ask when you're done.

Speaker speaker_1: No, no. Go ahead.

Speaker speaker_2: Uh, 401, Crown doesn't have that, does it?

Speaker speaker_1: So we only administer the health insurance. The best person to let you know whether or not they do have a 401 will be their human resources. Or if you had like a special, I think they call them coach, coaches or coaching for your specific training group, they might be able to give you that information as well.

Speaker speaker_2: Okay, so I just have to call Crown for that?

Speaker speaker_1: Yes, ma'am, for the 401.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: No problem. And then would you like me to go ahead and submit your current selection for benefits?

Speaker speaker_2: Yes, please.

Speaker speaker_1: All right. So with that being said you're authorizing Crown Services to make a deduction of \$46.07 per paycheck.

Speaker speaker_2: Yes.

Speaker speaker_1: All right, so your benefits will become effective February, not February, January 6th, 2026.

Speaker speaker_2: Okay.

Speaker speaker_1: One day of your activation, Friday of that week, will be when your carrier send out your benefit cards. Now for your medical plan it's going to be a digital card sent to your email. If you do want a hard copy after January 6th give us a call so we can put in a mail request. And then for the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... for your ex-membership there's going to be a additional registration once you become active. They do send you an email so January 6th you should be getting a registration email from PriaX. If you don't get it, you can give us a call and we can send you the link so that you can register for it.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Of course. Was there anything else that we can assist you with today?

Speaker speaker_2: Um, no that is all. Thank you so much.

Speaker speaker_1: Of course. You have all the way till January 3rd to make any changes to this policy. Would you like me to send you a copy of the benefit guide for the current future benefits being offered? That way you can look it over if there was anything we can miss you can call back and change.

Speaker speaker_2: Yes, please.

Speaker speaker_1: All right, I'll send it to the email that we verified and it's going to be from our office info@... in our card okay?

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Of course, and then our hours of operation, our phone number and website will be in that email for you.

Speaker speaker_2: Alrighty.

Speaker speaker_1: All right, so you are all set. Do you have any other questions or concerns prior to me letting you go?

Speaker speaker_2: Um, no ma'am that was it. Thank you.

Speaker speaker_1: Thank you for your time. I hope you have a wonderful rest of your day and thank you for calling Benefits in a Card today.

Speaker speaker_2: You as well. Bye.

Speaker speaker_1: Bye bye.