

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Yes. I was trying... I'm sorry. I was trying to sign up for benefits. Okay. What's the staffing agency you work for? Crown Staffing. And the last four of your social? 8723. And what was your first and last name? Destiny, D-E-S-T-I-N-E. Govan, G-O, V as in Victor, A, A as in nickel. Mm-hmm. And for security purposes, can you verify the home address, including city, state and zip code, Destiny? Um, Hopkinsville, Kentucky, 42240. And I believe my 20 Locust Street is on file. If not, it'll be 501 Diner Drive. All right. 20 Locust Street. Is that a current address? Yes. Okay. And confirm your date of birth. 07-15-2003. And a good telephone number to have is 270-484-7115. Correct. And the email have is destinygovan10 at gmail? Yes. Okay. Um, so looking at the file, it looks like you have a pending enrollment for FreeRx, dental, short-term disability, vision, and the VIP Classic, which was your medical plan. Did you wanna make changes to that, or did you wanna keep all of that? Um, I wanted to see what comes with those. Like, I see that I enrolled, but I couldn't really get, like, a clear, like, thinking of what actually... like, what are the benefits for? Like, what do they cover? I totally understand. Um, so I can email you a copy of the Benefit Guide. 'Cause that'll, that will explain what's covered, what's not covered, how much the insurance carrier will pay. And then I'll give you a brief rundown of what they... exactly is covered. Um, but do you mind if I place you in a brief hold while I do that? Yes. Okay. Hello, Destiny. You still there? Yes. Awesome. Thank you so much for holding. Um, so I went ahead and emailed you that Benefit Guide. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsnacard.com, okay? Okay. Okay. So let's see here. Um, so when it comes to what you're currently or have a pending enrollment for, uh, I see FreeRx. However, FreeRx is, uh, gives out free or discounted prescription coverage, um, acute or non-acute medications that can either be delivered to your door or picked up by your local pharmacy. Um... Okay. Actually... And if you go to their website, freerx.com, you should be able to see their medication list, what is covered and what's not covered, stuff like that. Um, dental, uh, when it does come to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Okay. And then- What about braces because I, I... Sorry, I didn't mean to cut you off. W- no worries. Um, braces, um, no, I don't believe those would be covered. However, I do know that there's an annual maximum of \$500 that could be used. Okay. Um, and then the next one is a short-term disability. Um, so say, for example, you get hurt on the job, uh, you do have some sort of income coming in once that, uh, benefit does get accepted. Uh, the short-term disability, there's an elimination period of seven days, so you

have to wait seven days before the benefit kicks in. Um, benefit period lasts for 90 days, which is three months, and the benefit amount is \$650 a month. So, \$650 for three months. Okay. And then your next one is vision. Uh, so the vision is just co-pays. However, your co-pay for an eye exam would be \$10, co-pay for lenses and frames, \$25. And your frames allowance, uh, they do offer a hu- frames allowance for \$130. So technically, you can use that benefit to get a new pair of glasses. Okay. Okay. And then the VIP Classic, which is your medical plan, um, now the VIP Classic covers hospitals, doctors and medications. Um, that is technically the highest tier that's offered through, um, what is it? Through the employer, Crown Services. Sorry, my apologies. Um, covers hospitals, doctors, medications. The e- Benefit Guide that I emailed you has specific, um..... prices that the insurance carrier will pay for specific services, um, hospital admission benefit, rehabilitation, surgery in hospitals, emergency room benefits, stuff like that. Um, but all of that information is more in-depth in detail in that benefit guide I sent you. Okay. Okay. Um, is there anything else that I can help you out with today, Destiny? Um, so I know they said, hmm, if I enrolled now, I have to wait till January, but if I call, I can go ahead and get enrolled? Uh, let's see here. Now that is for open enrollment. Um, let me... Okay. See. So, it looks like you got enrolled... Bear with me one second. Hmm. Here, do you mind if I place you on a brief hold for a second? Yes. Okay. Hello, Destiny. Are you still there? Yes. Awesome. Thank you so much for holding. Um, so looking at the file, reviewing it, um, looks like the hire-... Well, the higher dates that we have on you were back from 2024 and 2023, or earlier in 2024. Um, so unfortunately, I would actually have to switch the current coverage to future coverage, um, because you're not- Okay. ... eligible to be enrolled right now. Uh, but since Crown Services is in their open enrollment, it's for January, it's for 2025, um, so I have to actually switch everything. Okay, that's fine. Okay. Um, so I just wanted to confirm everything with you before I made that change. So my, uh, my coverage would start in January? Correct. Yes, ma'am. Okay, that's fine. Um, but bear with me one more second while I switch everything over for you, okay? Okay. So... I canceled things. VIP Classic, Free Rx, dental, disability, vision. So doing all of those would make your total deduction \$34.34 a week. Do you authorize Crown Services to make that deduction for you? Yes. Okay. So let me go ahead and save that. Okay. Um, so like I said, it is future coverage, so this coverage won't begin until January. Um, I have a- Yes. I'm sorry, do I have a, um... Okay, so do I qualify for a special enrollment period since I, I don't have any coverage? I currently lost my coverage. Um, now if you currently lost your coverage, you would have to provide documentation to us proving that coverage was lost. I can email you a QLE submission form email, and then you can send information back to me, and I can have my back office- Yeah. ... look at it and investigate. Yeah, because I had Aetna, but my Aetna coverage actually ended October 14th, and I've been having to pay for appoin- appointments, pay for medicine, and all of that. Okay. Um, so let's see. But yeah, let me, um, place you in another brief hold to get that QLE submission form email sent to you, okay? Okay. Okay. Hello, Destiny. You still there? Yes. Awesome. Thank you so much for holding. So, I went ahead and emailed you that QLE submission form email. Uh, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandacard.com. Okay. However, if you don't see it in the inbox, be sure to check your spam or check your junk folder, okay? Okay. Okay. Um, but yes, just follow the directions in that email. Mm-hmm. Send back whatever is necessary, and I can have my back office look at it. And then once I do receive word back from the back office, I'll give you a call back, okay? Okay. Okay. But as of for now, go ahead and keep your future

coverage just to be on the safe side. Um, but is there- Okay. ... anything else that I can help you out with today? Um, no, that'll be all. Thank you so much. Okay. You're welcome. You have a great day, okay? You too. All right. Bye-bye.

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 Cart. This is Justin. How can I help you today?

Speaker speaker_2: Yes. I was trying... I'm sorry. I was trying to sign up for benefits.

Speaker speaker_1: Okay. What's the staffing agency you work for?

Speaker speaker_2: Crown Staffing.

Speaker speaker_1: And the last four of your social?

Speaker speaker_2: 8723.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Destiny, D-E-S-T-I-N-E. Govan, G-O, V as in Victor, A, A as in nickel.

Speaker speaker_1: Mm-hmm. And for security purposes, can you verify the home address, including city, state and zip code, Destiny?

Speaker speaker_2: Um, Hopkinsville, Kentucky, 42240. And I believe my 20 Locust Street is on file. If not, it'll be 501 Diner Drive.

Speaker speaker_1: All right. 20 Locust Street. Is that a current address?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And confirm your date of birth.

Speaker speaker_2: 07-15-2003.

Speaker speaker_1: And a good telephone number to have is 270-484-7115.

Speaker speaker_2: Correct.

Speaker speaker_1: And the email have is destinygovan10 at gmail?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, so looking at the file, it looks like you have a pending enrollment for FreeRx, dental, short-term disability, vision, and the VIP Classic, which was your medical plan. Did you wanna make changes to that, or did you wanna keep all of that?

Speaker speaker_2: Um, I wanted to see what comes with those. Like, I see that I enrolled, but I couldn't really get, like, a clear, like, thinking of what actually... like, what are the benefits for? Like, what do they cover?

Speaker speaker_1: I totally understand. Um, so I can email you a copy of the Benefit Guide. 'Cause that'll, that will explain what's covered, what's not covered, how much the insurance carrier will pay. And then I'll give you a brief rundown of what they... exactly is covered. Um, but do you mind if I place you in a brief hold while I do that?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Hello, Destiny. You still there?

Speaker speaker_2: Yes.

Speaker speaker_1: Awesome. Thank you so much for holding. Um, so I went ahead and emailed you that Benefit Guide. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsnacard.com, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So let's see here. Um, so when it comes to what you're currently or have a pending enrollment for, uh, I see FreeRx. However, FreeRx is, uh, gives out free or discounted prescription coverage, um, acute or non-acute medications that can either be delivered to your door or picked up by your local pharmacy. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: Actually... And if you go to their website, freerx.com, you should be able to see their medication list, what is covered and what's not covered, stuff like that. Um, dental, uh, when it does come to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: And then-

Speaker speaker_2: What about braces because I, I... Sorry, I didn't mean to cut you off.

Speaker speaker_1: W- no worries. Um, braces, um, no, I don't believe those would be covered. However, I do know that there's an annual maximum of \$500 that could be used.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and then the next one is a short-term disability. Um, so say, for example, you get hurt on the job, uh, you do have some sort of income coming in once that, uh, benefit does get accepted. Uh, the short-term disability, there's an elimination period of seven days, so you have to wait seven days before the benefit kicks in. Um, benefit period lasts for 90 days, which is three months, and the benefit amount is \$650 a month. So, \$650 for

three months.

Speaker speaker_2: Okay.

Speaker speaker_1: And then your next one is vision. Uh, so the vision is just co-pays. However, your co-pay for an eye exam would be \$10, co-pay for lenses and frames, \$25. And your frames allowance, uh, they do offer a hu- frames allowance for \$130. So technically, you can use that benefit to get a new pair of glasses.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And then the VIP Classic, which is your medical plan, um, now the VIP Classic covers hospitals, doctors and medications. Um, that is technically the highest tier that's offered through, um, what is it? Through the employer, Crown Services. Sorry, my apologies. Um, covers hospitals, doctors, medications. The e- Benefit Guide that I emailed you has specific, um..... prices that the insurance carrier will pay for specific services, um, hospital admission benefit, rehabilitation, surgery in hospitals, emergency room benefits, stuff like that. Um, but all of that information is more in-depth in detail in that benefit guide I sent you.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, is there anything else that I can help you out with today, Destiny?

Speaker speaker_2: Um, so I know they said, hmm, if I enrolled now, I have to wait till January, but if I call, I can go ahead and get enrolled?

Speaker speaker_1: Uh, let's see here. Now that is for open enrollment. Um, let me...

Speaker speaker_2: Okay.

Speaker speaker_1: See. So, it looks like you got enrolled... Bear with me one second. Hmm. Here, do you mind if I place you on a brief hold for a second?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Hello, Destiny. Are you still there?

Speaker speaker_2: Yes.

Speaker speaker_1: Awesome. Thank you so much for holding. Um, so looking at the file, reviewing it, um, looks like the hire-... Well, the higher dates that we have on you were back from 2024 and 2023, or earlier in 2024. Um, so unfortunately, I would actually have to switch the current coverage to future coverage, um, because you're not-

Speaker speaker_2: Okay.

Speaker speaker_1: ... eligible to be enrolled right now. Uh, but since Crown Services is in their open enrollment, it's for January, it's for 2025, um, so I have to actually switch everything.

Speaker speaker_2: Okay, that's fine.

Speaker speaker_1: Okay. Um, so I just wanted to confirm everything with you before I made that change.

Speaker speaker_2: So my, uh, my coverage would start in January?

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Okay, that's fine.

Speaker speaker_1: Um, but bear with me one more second while I switch everything over for you, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: So... I canceled things. VIP Classic, Free Rx, dental, disability, vision. So doing all of those would make your total deduction \$34.34 a week. Do you authorize Crown Services to make that deduction for you?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So let me go ahead and save that. Okay. Um, so like I said, it is future coverage, so this coverage won't begin until January.

Speaker speaker_2: Um, I have a-

Speaker speaker_1: Yes.

Speaker speaker_2: I'm sorry, do I have a, um... Okay, so do I qualify for a special enrollment period since I, I don't have any coverage? I currently lost my coverage.

Speaker speaker_1: Um, now if you currently lost your coverage, you would have to provide documentation to us proving that coverage was lost. I can email you a QLE submission form email, and then you can send information back to me, and I can have my back office-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... look at it and investigate.

Speaker speaker_2: Yeah, because I had Aetna, but my Aetna coverage actually ended October 14th, and I've been having to pay for appoin- appointments, pay for medicine, and all of that.

Speaker speaker_1: Okay. Um, so let's see. But yeah, let me, um, place you in another brief hold to get that QLE submission form email sent to you, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Hello, Destiny. You still there?

Speaker speaker_3: Yes.

Speaker speaker_1: Awesome. Thank you so much for holding. So, I went ahead and emailed you that QLE submission form email. Uh, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandacard.com.

Speaker speaker_3: Okay.

Speaker speaker_1: However, if you don't see it in the inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker_3: Okay.

Speaker speaker_1: Okay. Um, but yes, just follow the directions in that email.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Send back whatever is necessary, and I can have my back office look at it. And then once I do receive word back from the back office, I'll give you a call back, okay?

Speaker speaker_3: Okay.

Speaker speaker_1: Okay. But as of for now, go ahead and keep your future coverage just to be on the safe side. Um, but is there-

Speaker speaker_3: Okay.

Speaker speaker_1: ... anything else that I can help you out with today?

Speaker speaker_3: Um, no, that'll be all. Thank you so much.

Speaker speaker_1: Okay. You're welcome. You have a great day, okay?

Speaker speaker_3: You too.

Speaker speaker_1: All right. Bye-bye.