

Transcript: Justin

Mills-6142328541495296-6401236887617536

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. Yes. I just received a link for my benefits for open enrollment, and I'm just trying to see what I'm all, um, qualified for. Um, yeah. I can email you a copy of a benefit guide. Um, what's the staffing agency you work for? I see... I see the benefit guide. I'm able to log on online, but I wanna make sure that the agency that I'm with actually are... is covering these insurance, 'cause I know last year they told me that I can enroll in it, but I will have to pay out of pocket more. Okay. Um- So, I'm not for sure. ... what, uh, staffing agency do you work for? Crown Staffing. And the last four of your Social? 1659. And what was your first and last name? Alexis Brown. And for security purposes, could you verify the home address, including city, state and zip code, Alexis? Hmm. Um, I just moved, so I wanna say it's my old address. Is it 2120 Magazine Street, Louisville, Kentucky 40211? Correct. And you said that's your old address? Yes. And what's the new address so I can go ahead and update it for you? 4605 Topsy Circle, Unit 204, Louisville, Kentucky 40216. 206. Okay. And confirm your date of birth. 4/16/92. And a good telephone number have is 502-550-2424. Mm-hmm. And the email I have is alexisbrown0416@gmail? Yes. Okay. Yes. So, looking at the file, it looks like Crown Services is in their company open enrollment period. Mm-hmm. Um, you are currently enrolled into the MEC TeleRx, which covers preventative healthcare services. However, the other medical plans that's offered... Let's see here. Let me pull up benefit guide. 'Cause I really am looking for, like, dental, vision and, like, life insurance and stuff like that. Okay. Um, so those will be additional benefit options that could be added onto the medical plans. Mm-hmm. However, dental, I do know that all of your preventative visits would be covered at 100%, which may include- Mm-hmm. ... your basic cleanings, checkups, or X-rays once per six months. Um, but when it comes to basic dental work, such as your fillings or your extractions, um, except surgical extractions, uh, those would be covered at 80% if met by a \$50 deductible. Oh, that's fine. I mean, it's better than nothing, so that's- All right. I w- I was reading it. I was just making sure that that was correct before I, like, submitted these. Um, 'cause I know last year- I understand. ... I tried to do it and they were like it wasn't covered. Um, so, I'm just looking on here. And then your vision is just copays. Uh, your copay for an eye exam would be \$10, copay for lenses- Mm-hmm. ... and frames, \$25. They do offer a frames allowance for \$130, so you can technically get a new pair of glasses with that benefit. Okay. Okay, so, yes, I wanna... Can I enroll over the phone or do I need to go online and do it? Um, I can get you enrolled over the phone. Um, so let's see here. Okay. So, you wanted to add dental and vision to the coverage? Yes. And where else would I wanna try to add on? And I have children, so- Okay. ... I wanna add on to, like, the... I know critical illness is only for the employees. Is that correct? Correct. Same with short-term disability as well. Okay. So, I still want to do the critical illness and short-term disability. And,

uh, there was another thing I'm looking on here. The term life for me and children, um, I wanna add that on there. Okay. And the, um, the group accidental, what does that all consist of? Um, so the group accident, let's see here. So, the group accident is just pretty much like an extra benefit for, um, for extra coverage. Just say if you have a emergency- Mm-hmm. ... hospital emergency room, they will give out \$250. Same with emergency dental work, \$50. Hospital admission, two hun- \$250. So, it's pretty much just extra benefit for coverage. And I can get that for me and my children? Right. I'll put you down for that. Yes. Okay. The dental, term life, vision, group accident for employee plus children or child, and then disability and critical illness for em- oh, correct? Yes. And what is the MEC Enhanced? Um, so the MEC Enhanced is a combination of both preventative plus hospital, doctor and medication coverage. Um- Mm-hmm. So, it's... So, it's pretty much like a, both, like a combination of the VIP plans and the MEC TeleRx. So, is that ne- I currently have health insurance. I, I just... It just didn't cover, like, dental adventures, so is that necessary to have? Or because I have health insurance, don't worry about that? Um, no, it's totally up to you. Um, if you have in- insurance elsewhere, it's, I would... That would... It's totally up to you. Like, I'm really not an insurance agent, so I really can't make that, um, decision. Okay. Right. And so, the, the one that I'm currently already enrolled in, I didn't even... I'm just now finding out a couple of months ago that I was enrolled into it. I never used it, um, because I used my health insurance. So, can I take that off? Um, yes. So let's see here. So, what I can do right now, I can cancel the current enrollment right now, but cancellations take one to two weeks to go through. So there is that. Mm-hmm. And then when I enroll you into the future coverage, that coverage doesn't start until January. Okay. So you'll have pending for that. So let me go ahead and make these changes for you, okay? Mm-hmm. Okay, so let's see. Cancel the MEC. Enroll... So you wanted the dental, term life vision, and group accident for employee plus children, and then disability, critical illness for employee only. Anything else? Uh, I'm looking now. I think that's it. Yes, that's it. Okay, so doing all of those would make your total deductions \$27.89 per week. Okay. Do you authorize Crown Services to make the deduction for you? Um, yes. Okay, so we'll go ahead and save that. So do I need to go on to the, um, online to add my children's name on there or no? Um, you, you can, or I can get them or obtain them right now just to put 'em on the file so you don't have to worry about it. Okay. Yes, I can do that. Okay. Let me make sure I have their social on me. Here, what's the first and last name? You do need their social. Okay. So it's JMARI, J-M-A-R-I. Last name EAVES, E-A-V-E-S. And are you ready for his date of birth? Yes, his date of birth. Um, 04/13/12. 12. And then the social. 509-79-4537. Seven. Okay. Child. And is there another child? Yes, there's a total of four of 'em. Got it. Um, the, uh, next one is JAYC, J-A-Y-C-E. Last name BLAIR, B-L-A-I-R. His date of birth is 03/04/17. And, um, I can give you his social when you're ready. I'm ready. It is 013-11-2023. Okay. All right. All right. The next child. KING, K-Y-N-G. Last name TAYLOR, T-A-Y-L-O-R. Date of birth 10/08/20. Social 797-69-6725. Okay, give me one second. Mm-hmm. So KING, TAYLOR... Mm-hmm. Uh, child. What was the date of birth one more time? October 8th, '20. Okay. And the social? Um, 797-69-6725. And the last child? LEGEND TAYLOR, L-E-G-E-N-D. Date of birth 11/08/23. Mm, and the social? His is 0-... 890-39-8085. Five... Okay. And who do you want to put down for the beneficiary for the term life? Uh, you can put... Do you need her social? No. Or can I just give you a first and last name? Just first and last name and the relationship to them. Um, it's ASJAH LEE, A-S-J-A-H. Last name LEE. And that is my sister. Sister, okay. Mm-hmm. Sibling. Okay. Um, so I do

wanna let you know that the future coverage, uh, it doesn't start until January. Mm-hmm. However, you will have a pending enrollment process that does take one to two weeks to go through. And then whenever you witness that first payroll deduction of the \$27.89 come off your paycheck, coverage- Mm-hmm. ... begins the Monday we receive that deduction from Crown, which should be January 6th. Um- Okay. Seven to 10 business days later, you'll receive physical and policy ID card information in the mail. Um- Okay. But other than that, is there anything else I can help you out with today, Alexis? Can you tell me what's the name of the dental and, uh, vision? Is it MetLife for both of 'em? Um, so vision's through MetLife. Mm-hmm. And then your dental is through American Public Life. American Public. Okay. All right. I think that's it. And I will receive all this stuff in the mail in, by January, like sometime in January? Correct. Yes, ma'am. You said American Life? Public Life. Public Life. Okay, Public. All right. Thank you. That was easy. You're welcome. You have a great day, okay? Yeah. You too. Bye. 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 Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi. Yes. I just received a link for my benefits for open enrollment, and I'm just trying to see what I'm all, um, qualified for.

Speaker speaker_1: Um, yeah. I can email you a copy of a benefit guide. Um, what's the staffing agency you work for?

Speaker speaker_2: I see... I see the benefit guide. I'm able to log on online, but I wanna make sure that the agency that I'm with actually are... is covering these insurance, 'cause I know last year they told me that I can enroll in it, but I will have to pay out of pocket more.

Speaker speaker_1: Okay. Um-

Speaker speaker_2: So, I'm not for sure.

Speaker speaker_1: ... what, uh, staffing agency do you work for?

Speaker speaker_2: Crown Staffing.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1659.

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

Speaker speaker_2: Alexis Brown.

Speaker speaker_1: And for security purposes, could you verify the home address, including city, state and zip code, Alexis?

Speaker speaker_2: Hmm. Um, I just moved, so I wanna say it's my old address. Is it 2120 Magazine Street, Louisville, Kentucky 40211?

Speaker speaker_1: Correct. And you said that's your old address?

Speaker speaker_2: Yes.

Speaker speaker_1: And what's the new address so I can go ahead and update it for you?

Speaker speaker_2: 4605 Topsy Circle, Unit 204, Louisville, Kentucky 40216.

Speaker speaker_1: 206. Okay. And confirm your date of birth.

Speaker speaker_2: 4/16/'92.

Speaker speaker_1: And a good telephone number have is 502-550-2424.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And the email I have is alexisbrown0416@gmail?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Yes. So, looking at the file, it looks like Crown Services is in their company open enrollment period.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, you are currently enrolled into the MEC TeleRx, which covers preventative healthcare services. However, the other medical plans that's offered... Let's see here. Let me pull up benefit guide.

Speaker speaker_2: 'Cause I really am looking for, like, dental, vision and, like, life insurance and stuff like that.

Speaker speaker_1: Okay. Um, so those will be additional benefit options that could be added onto the medical plans.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, dental, I do know that all of your preventative visits would be covered at 100%, which may include-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... your basic cleanings, checkups, or X-rays once per six months. Um, but when it comes to basic dental work, such as your fillings or your extractions, um, except surgical extractions, uh, those would be covered at 80% if met by a \$50 deductible.

Speaker speaker_2: Oh, that's fine. I mean, it's better than nothing, so that's-

Speaker speaker_1: All right.

Speaker speaker_2: I w- I was reading it. I was just making sure that that was correct before I, like, submitted these. Um, 'cause I know last year-

Speaker speaker_1: I understand.

Speaker speaker_2: ... I tried to do it and they were like it wasn't covered. Um, so, I'm just looking on here.

Speaker speaker_1: And then your vision is just copays. Uh, your copay for an eye exam would be \$10, copay for lenses-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and frames, \$25. They do offer a frames allowance for \$130, so you can technically get a new pair of glasses with that benefit.

Speaker speaker_2: Okay. Okay, so, yes, I wanna... Can I enroll over the phone or do I need to go online and do it?

Speaker speaker_1: Um, I can get you enrolled over the phone. Um, so let's see here.

Speaker speaker_2: Okay.

Speaker speaker_1: So, you wanted to add dental and vision to the coverage?

Speaker speaker_2: Yes. And where else would I wanna try to add on? And I have children, so-

Speaker speaker_1: Okay.

Speaker speaker_2: ... I wanna add on to, like, the... I know critical illness is only for the employees. Is that correct?

Speaker speaker_1: Correct. Same with short-term disability as well.

Speaker speaker_2: Okay. So, I still want to do the critical illness and short-term disability. And, uh, there was another thing I'm looking on here. The term life for me and children, um, I wanna add that on there.

Speaker speaker_1: Okay.

Speaker speaker_2: And the, um, the group accidental, what does that all consist of?

Speaker speaker_1: Um, so the group accident, let's see here. So, the group accident is just pretty much like an extra benefit for, um, for extra coverage. Just say if you have a emergency-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... hospital emergency room, they will give out \$250. Same with emergency dental work, \$50. Hospital admission, two hun- \$250. So, it's pretty much just extra benefit for coverage.

Speaker speaker_2: And I can get that for me and my children?

Speaker speaker_1: Right. I'll put you down for that.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. The dental, term life, vision, group accident for employee plus children or child, and then disability and critical illness for em- oh, correct?

Speaker speaker_2: Yes. And what is the MEC Enhanced?

Speaker speaker_1: Um, so the MEC Enhanced is a combination of both preventative plus hospital, doctor and medication coverage. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So, it's... So, it's pretty much like a, both, like a combination of the VIP plans and the MEC TeleRx.

Speaker speaker_2: So, is that ne- I currently have health insurance. I, I just... It just didn't cover, like, dental adventures, so is that necessary to have? Or because I have health insurance, don't worry about that?

Speaker speaker_1: Um, no, it's totally up to you. Um, if you have in- insurance elsewhere, it's, I would... That would... It's totally up to you. Like, I'm really not an insurance agent, so I really can't make that, um, decision.

Speaker speaker_2: Okay. Right. And so, the, the one that I'm currently already enrolled in, I didn't even... I'm just now finding out a couple of months ago that I was enrolled into it. I never used it, um, because I used my health insurance. So, can I take that off?

Speaker speaker_1: Um, yes. So let's see here. So, what I can do right now, I can cancel the current enrollment right now, but cancellations take one to two weeks to go through. So there is that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then when I enroll you into the future coverage, that coverage doesn't start until January.

Speaker speaker_2: Okay.

Speaker speaker_1: So you'll have pending for that. So let me go ahead and make these changes for you, okay?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay, so let's see. Cancel the MEC. Enroll... So you wanted the dental, term life vision, and group accident for employee plus children, and then disability, critical illness for employee only. Anything else?

Speaker speaker_2: Uh, I'm looking now. I think that's it. Yes, that's it.

Speaker speaker_1: Okay, so doing all of those would make your total deductions \$27.89 per week.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you authorize Crown Services to make the deduction for you?

Speaker speaker_2: Um, yes.

Speaker speaker_1: Okay, so we'll go ahead and save that.

Speaker speaker_2: So do I need to go on to the, um, online to add my children's name on there or no?

Speaker speaker_1: Um, you, you can, or I can get them or obtain them right now just to put 'em on the file so you don't have to worry about it.

Speaker speaker_2: Okay. Yes, I can do that.

Speaker speaker_1: Okay.

Speaker speaker_2: Let me make sure I have their social on me.

Speaker speaker_1: Here, what's the first and last name?

Speaker speaker_2: You do need their social. Okay. So it's JMARI, J-M-A-R-I. Last name EAVES, E-A-V-E-S. And are you ready for his date of birth?

Speaker speaker_1: Yes, his date of birth.

Speaker speaker_2: Um, 04/13/12.

Speaker speaker_1: 12. And then the social.

Speaker speaker_2: 509-79-4537.

Speaker speaker_1: Seven. Okay. Child. And is there another child?

Speaker speaker_2: Yes, there's a total of four of 'em.

Speaker speaker_1: Got it.

Speaker speaker_2: Um, the, uh, next one is JAYC, J-A-Y-C-E. Last name BLAIR, B-L-A-I-R. His date of birth is 03/04/17. And, um, I can give you his social when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_2: It is 013-11-2023.

Speaker speaker_1: Okay. All right.

Speaker speaker_2: All right.

Speaker speaker_1: The next child.

Speaker speaker_2: KING, K-Y-N-G. Last name TAYLOR, T-A-Y-L-O-R. Date of birth 10/08/20. Social 797-69-6725.

Speaker speaker_1: Okay, give me one second.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So KING, TAYLOR...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, child. What was the date of birth one more time?

Speaker speaker_2: October 8th, '20.

Speaker speaker_1: Okay. And the social?

Speaker speaker_2: Um, 797-69-6725.

Speaker speaker_1: And the last child?

Speaker speaker_2: LEGEND TAYLOR, L-E-G-E-N-D. Date of birth 11/08/23.

Speaker speaker_1: Mm, and the social?

Speaker speaker_2: His is 0-... 890-39-8085.

Speaker speaker_1: Five... Okay. And who do you want to put down for the beneficiary for the term life?

Speaker speaker_2: Uh, you can put... Do you need her social?

Speaker speaker_1: No.

Speaker speaker_2: Or can I just give you a first and last name?

Speaker speaker_1: Just first and last name and the relationship to them.

Speaker speaker_2: Um, it's ASJAH LEE, A-S-J-A-H. Last name LEE. And that is my sister.

Speaker speaker_1: Sister, okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Sibling. Okay. Um, so I do wanna let you know that the future coverage, uh, it doesn't start until January.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, you will have a pending enrollment process that does take one to two weeks to go through. And then whenever you witness that first payroll deduction of the \$27.89 come off your paycheck, coverage-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... begins the Monday we receive that deduction from Crown, which should be January 6th. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: Seven to 10 business days later, you'll receive physical and policy ID card information in the mail. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: But other than that, is there anything else I can help you out with today, Alexis?

Speaker speaker_2: Can you tell me what's the name of the dental and, uh, vision? Is it MetLife for both of 'em?

Speaker speaker_1: Um, so vision's through MetLife.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then your dental is through American Public Life.

Speaker speaker_2: American Public. Okay. All right. I think that's it. And I will receive all this stuff in the mail in, by January, like sometime in January?

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: You said American Life?

Speaker speaker_1: Public Life.

Speaker speaker_2: Public Life. Okay, Public. All right. Thank you. That was easy.

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

Speaker speaker_2: Yeah. You too. Bye.

Speaker speaker_1: All right, bye-bye.