

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? How are you doing? Uh, this is Javier Hawkins. I was wonderin' if there's, uh, any way I could get, like, a copy or anything sent to me? Like, uh, for my insurance card from, uh, Crown? What's the last four of your social? 22, 20. Yeah. I'll pull it up. First name? Uh, Javier Hawkins. And I would also like to know what type of plan I have with them, uh, at this far. Okay. For security purposes, can you verify your address and date of birth for me? 1425 Wilshire Circle, January 5th, 2005. I need a city, state, zip, ZIP code as well. 42240. I need city and state. What'd you say? City and state. Oh, city and state. Hopkinsville, Kentucky. Hopkinsville, Kentucky. Yes. So we gotta get phone number 270-889-7503. Uh, no sir, I got a new number, now. What's your new pho- phone number? Okay, give me a second. I'm sorry about that. I had to write it down. Uh, one second, sir. Sorry about that. You're fine. Uh, why don't you give them my number? Huh? Can you give them my number real quick? Yeah. I don't remember my new number by heart yet. It's, uh... 890-270- 270- ... 890- 890- ... 3881. 3881. You said 270-890-3881? Yes, sir. And the email is javian.hawkins@outlook.com? Yes, sir. Yeah. So, that address, is that a home or an apartment? Um- Home. So y- and you haven't received your ID card yet? Uh, no sir. So, the plan that you have is a preventative care plan. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. Oh, excuse me . Oh, okay. That doesn't include dental, vision, or doctors or hospitals. It also gives you access to FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with virtual urgent care appointments. Okay. So it's basically just something where he can just go and get physicals and stuff like that, but it's just... It's not a major, um, medical- No, ma'am. ... insurance? No, ma'am. Okay. Is, is he, is he getting charged, um, every week for this- Yes, ma'am. ... preventative insurance? Or... He is? Yes, ma'am. Do you know the cost that he's getting, that he's getting taken out a week? It's \$15.67. You said \$15.67? Yes, ma'am. Okay. Uh, so is he wanted to up his insurance and get some better insurance through there, can he do that at any time or is it a certain time? So, yeah. So when you get hired, you have 30 days from the date you receive your first paycheck to get enrolled in any coverage or- Mm-hmm. ... decline the coverage because they do auto-enroll their employees into this coverage that he has. Um- Oh. At this point- So he actually could have declined it, but... Within 30 days, he could have, but he didn't, so they kept it going? Yes, ma'am. So, at this point, he- Okay. So- Yeah, go ahead. I'm sorry. Go ahead. Oh, no. You're fine. Go ahead. Do you have more questions? No, no, no. You go ahead. That's fine. I was gonna say, so at this point, he'll have to wait until the company open enrollment period where you have to have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add anything to his

coverage. He can always cancel- Okay. ... at any time. Okay, got you. So he can cancel any time, but in order to add on and get a different insurance or more, he has to wait till that open enrollment time? Yes, ma'am. Okay. Now, is there anything that can be sent to us that's telling us exactly, um, what's beneficial or what we can do with this card that we can remember? 'Cause I'm not gonna remember all that, just so he'll be able to know the certain things he can do since he's, he is getting charged for it weekly. Yes, ma'am. I could send him the benefits guide, and then I could send him... I'm gonna send him his ID card as well. Okay. That's perfect. Yep, that's perfect. And I think- Oh, is he getting it? I'm s- I was about- I think that's all he needed. ... to see this now that she said- Unless you had anything else to, uh, let us know. Is there a way I can get a copy of the card? To check- He's gonna send it. Oh. He's gonna send it out. Did he want a physical copy be sent as well or you just want a digital one? Uh... Can we get both? Or you guys are doing- Yes, ma'am. That's what I was asking. I wasn't- Okay. Yeah, yeah. Both would- When I was asking, I didn't know if if you can actually- Yeah, no, both will be fine. Appreciate you. I'll, I'll just send him his ID and a cop- copy of the benefits guide. Okay. And then, the phys- the physical copy will take one to two weeks to get to him. Okay, got you. So he's going to the doctor's today. He's able to present that as a help or anything at the doctor's today, the physical one, correct? Yes, ma'am. So I'm not sure what... I wouldn't be able to tell you what's covered because we're not the carrier. Okay. But if we- Gotcha. ... found a... If you look in the email, uh, you can go to [multiplan.com](http://multiplan.com). That website tells you what doctors in the area take the insurance, and then- Okay. ... the benefits guide will tell you, give you a little more information about the card. Okay. Gotcha. And, and if you wanted- Okay. ... specific questions, I can give you the carrier's phone number so that you direct... You can contact them directly. The car- Uh, I think we'll be okay for now. Um, if we have any more questions, I guess we could call back and get that for you. But we'll just take what we have and present that, and see if, um, the doctor's office is, is within the network or what, and then I guess we'll go from there. All right. Well, is there anything else I can help y'all with today? No, that's all. Thank you so much. No problem. Thanks for calling Benefits in a Card. I hope y'all have a great rest of y'all day. Okay. You too. Thank you All right, bye-bye.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker\_1: How are you doing? Uh, this is Javier Hawkins. I was wonderin' if there's, uh, any way I could get, like, a copy or anything sent to me? Like, uh, for my insurance card from, uh, Crown?

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: 22, 20.

Speaker speaker\_2: Yeah. I'll pull it up.

Speaker speaker\_1: First name? Uh, Javier Hawkins. And I would also like to know what type of plan I have with them, uh, at this far.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 1425 Wilshire Circle, January 5th, 2005.

Speaker speaker\_0: I need a city, state, zip, ZIP code as well.

Speaker speaker\_1: 42240.

Speaker speaker\_0: I need city and state.

Speaker speaker\_1: What'd you say?

Speaker speaker\_2: City and state.

Speaker speaker\_0: Oh, city and state.

Speaker speaker\_1: Hopkinsville, Kentucky. Hopkinsville, Kentucky.

Speaker speaker\_0: Yes. So we gotta get phone number 270-889-7503.

Speaker speaker\_1: Uh, no sir, I got a new number, now.

Speaker speaker\_0: What's your new pho- phone number?

Speaker speaker\_3: Okay, give me a second. I'm sorry about that. I had to write it down. Uh, one second, sir. Sorry about that.

Speaker speaker\_0: You're fine.

Speaker speaker\_3: Uh, why don't you give them my number?

Speaker speaker\_2: Huh?

Speaker speaker\_3: Can you give them my number real quick?

Speaker speaker\_2: Yeah.

Speaker speaker\_3: I don't remember my new number by heart yet.

Speaker speaker\_2: It's, uh... 890-270-

Speaker speaker\_3: 270-

Speaker speaker\_2: ... 890-

Speaker speaker\_3: 890-

Speaker speaker\_2: ... 3881.

Speaker speaker\_3: 3881.

Speaker speaker\_0: You said 270-890-3881?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And the email is javian.hawkins@outlook.com?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Yeah. So, that address, is that a home or an apartment?

Speaker speaker\_2: Um-

Speaker speaker\_1: Home.

Speaker speaker\_0: So y- and you haven't received your ID card yet?

Speaker speaker\_1: Uh, no sir.

Speaker speaker\_0: So, the plan that you have is a preventative care plan. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services.

Speaker speaker\_1: Oh, excuse me . Oh, okay.

Speaker speaker\_0: That doesn't include dental, vision, or doctors or hospitals. It also gives you access to FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with virtual urgent care appointments.

Speaker speaker\_2: Okay. So it's basically just something where he can just go and get physicals and stuff like that, but it's just... It's not a major, um, medical-

Speaker speaker\_0: No, ma'am.

Speaker speaker\_2: ... insurance?

Speaker speaker\_0: No, ma'am.

Speaker speaker\_2: Okay. Is, is he, is he getting charged, um, every week for this-

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: ... preventative insurance? Or... He is?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: Do you know the cost that he's getting, that he's getting taken out a week?

Speaker speaker\_0: It's \$15.67.

Speaker speaker\_2: You said \$15.67?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: Okay. Uh, so is he wanted to up his insurance and get some better insurance through there, can he do that at any time or is it a certain time?

Speaker speaker\_0: So, yeah. So when you get hired, you have 30 days from the date you receive your first paycheck to get enrolled in any coverage or-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... decline the coverage because they do auto-enroll their employees into this coverage that he has. Um-

Speaker speaker\_2: Oh.

Speaker speaker\_0: At this point-

Speaker speaker\_2: So he actually could have declined it, but... Within 30 days, he could have, but he didn't, so they kept it going?

Speaker speaker\_0: Yes, ma'am. So, at this point, he-

Speaker speaker\_2: Okay. So-

Speaker speaker\_0: Yeah, go ahead.

Speaker speaker\_2: I'm sorry. Go ahead.

Speaker speaker\_0: Oh, no. You're fine. Go ahead. Do you have more questions?

Speaker speaker\_2: No, no, no. You go ahead. That's fine.

Speaker speaker\_0: I was gonna say, so at this point, he'll have to wait until the company open enrollment period where you have to have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add anything to his coverage. He can always cancel-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... at any time.

Speaker speaker\_2: Okay, got you. So he can cancel any time, but in order to add on and get a different insurance or more, he has to wait till that open enrollment time?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: Okay. Now, is there anything that can be sent to us that's telling us exactly, um, what's beneficial or what we can do with this card that we can remember? 'Cause I'm not gonna remember all that, just so he'll be able to know the certain things he can do since he's, he is getting charged for it weekly.

Speaker speaker\_0: Yes, ma'am. I could send him the benefits guide, and then I could send him... I'm gonna send him his ID card as well.

Speaker speaker\_2: Okay. That's perfect. Yep, that's perfect. And I think-

Speaker speaker\_0: Oh, is he getting it? I'm s- I was about-

Speaker speaker\_2: I think that's all he needed.

Speaker speaker\_0: ... to see this now that she said-

Speaker speaker\_2: Unless you had anything else to, uh, let us know.

Speaker speaker\_3: Is there a way I can get a copy of the card? To check-

Speaker speaker\_2: He's gonna send it.

Speaker speaker\_3: Oh.

Speaker speaker\_2: He's gonna send it out.

Speaker speaker\_0: Did he want a physical copy be sent as well or you just want a digital one?

Speaker speaker\_2: Uh... Can we get both? Or you guys are doing-

Speaker speaker\_0: Yes, ma'am. That's what I was asking. I wasn't-

Speaker speaker\_2: Okay. Yeah, yeah. Both would-

Speaker speaker\_0: When I was asking, I didn't know if if you can actually-

Speaker speaker\_2: Yeah, no, both will be fine. Appreciate you.

Speaker speaker\_0: I'll, I'll just send him his ID and a cop- copy of the benefits guide.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then, the phys- the physical copy will take one to two weeks to get to him.

Speaker speaker\_2: Okay, got you. So he's going to the doctor's today. He's able to present that as a help or anything at the doctor's today, the physical one, correct?

Speaker speaker\_0: Yes, ma'am. So I'm not sure what... I wouldn't be able to tell you what's covered because we're not the carrier.

Speaker speaker\_2: Okay.

Speaker speaker\_0: But if we-

Speaker speaker\_2: Gotcha.

Speaker speaker\_0: ... found a... If you look in the email, uh, you can go to [multiplan.com](http://multiplan.com). That website tells you what doctors in the area take the insurance, and then-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... the benefits guide will tell you, give you a little more information about the card.

Speaker speaker\_2: Okay. Gotcha.

Speaker speaker\_0: And, and if you wanted-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... specific questions, I can give you the carrier's phone number so that you direct... You can contact them directly.

Speaker speaker\_2: The car- Uh, I think we'll be okay for now. Um, if we have any more questions, I guess we could call back and get that for you. But we'll just take what we have and present that, and see if, um, the doctor's office is, is within the network or what, and then I guess we'll go from there.

Speaker speaker\_0: All right. Well, is there anything else I can help y'all with today?

Speaker speaker\_2: No, that's all. Thank you so much.

Speaker speaker\_0: No problem. Thanks for calling Benefits in a Card. I hope y'all have a great rest of y'all day.

Speaker speaker\_2: Okay. You too.

Speaker speaker\_0: Thank you

Speaker speaker\_2: All right, bye-bye.