

Transcript: Pearl

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Full Transcript

Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who is the person I'm speaking with? Angela Smith. And how can I assist you, Miss Smith? I'm sorry? How can I assist you? Oh, uh, I had a question. Um, I had signed up for, uh, Crown services, and I've had an interview with someone. And I've not officially been, um, a, uh, awarded the position, but I'm al-... They've already had me start doing the coursework for it. Um, I guess there was some, um, a hindrance. I, I thought at first I have to get TSA approval, 'cause it's at an airport. Um, and I wanted to know, I, um, they said something about I have to call here to, like, get insurance, health insurance? Yes, ma'am. So Crown safety offers, uh, house healthcare benefits to the employees, so medical, dental, vision, short-term disability, um, group accident, things like that. Uh, the plans are all separate. The price depends on how many plans you choose and who you choose to cover. And it's something that's deducted from this... your check every week. Um, they do have an auto-enrollment program that if you don't call within 30 days of receiving your first paycheck to either pick your plan or to decline the coverage, you're automatically enrolled in a plan. Um, but they do give you 30 days to decide. Okay, great. Am I eligible to go ahead and choose a plan now? Assuming that when I... 'Cause I get... I assume I will be getting the position because they've had me start doing the coursework, so... Or do I have to wait till I'm officially awarded the position? So, um, so I... You are able to sign up. Um, you won't- Okay, good. ... go into effect at, um, you won't go into effect for one or two weeks after you start. Um... Okay, good. The thing is that because you're just filling out paperwork, you're just going through the process, I'm gonna see if there's an account for you. Okay. If there's not an account for you yet because they haven't sent your re-over your paperwork, I can create you an account. But creating an account, I do need your full social, name, address, date of birth, phone number, and email address. And if you- Okay. ... feel comfortable giving that information, we can get you an account today if you... no- if one's not already in the system. And if not, we can wait until, um, Crown sends it over. It's just however you prefer. Okay. Okay, can we see if it's already in there first? Of course. What are the last four digits of your social? 7218. And you said Angela Smith, correct? Angela Smith, Fort William Road. All right, so you're not in the system yet. Okay, then I'm gonna go ahead and wait. However, I wanted to ask, if I do choose one of these programs, is it the, is it the weekly deduction, is it the basic Stay Healthy MEC 13.75 per month for employee? And then if I choose the VIP Classic, it's an additional 18.86 per month? Or if I choose the VIP Classic, it's just the 18.86 per month? So, um, so they're separate plans. The VIP Classic is your medicals. That takes care of, like, your physician's office visits and stuff like that. Um, and the MEC TeleRx, that is a preventive health plan which takes care of your annual physicals, and like CDC needs some candid screenings, things like that. You can choose those two plans together, or you can choose them separately, however you prefer. Um, but they do offer a

plan called MEC Enhanced which is both of those plans that we spoke about previous, uh, before right now together in one instead of paying for them separately. How much is it for together? So the MEC Enhanced is \$42.76 a week for just yourself. Um, if you choose that plan, there are copays with the ser- with, with each service. But after you pay the copay, the remainder of the bill is covered at a... covered by the insurance carrier. As to if you were to pay them separately, there's no copays, but they only cover up to a certain amount for each service. It's called MHE Enhanced, and it's both, uh... When I'm looking at this form in here, it covers the things under Stay Healthy MEC and also VIP Classic? Correct. Okay. Um, it covers certain services from the VIP Classic. Um, did they give you... They, so they gave you a, a copy of the benefit guide? They did, but I don't see anything called MHE Enhanced. I just see- MHE- ... Stay Healthy MEC, VIP Standard and VIP Classic. So the MHE Enhanced will not cover everything the VIP Classic covers? So the MEC Enhanced, if you're looking at the guide, it's on page three. So right, the page right under the, what you're looking at shows you what the MEC Enhanced covers. I don't see the word MEC Enhanced. I have page two, and it has everything that breaks down... I... So is it a booklet, or are you looking at it, like, um, on a PDF in your, on your phone? Uh, it's a little book. It's a booklet, and it just says the benefit on one side, and it's got Stay Healthy MEC, a column of things and things it includes and doesn't include, and then VIP Standard and a column, and then a column called VIP Classic. Okay. There should be another page where it has MEC Enhanced. Um, if you'd like, I can send you the PDF version, um, which is just a basic scrolling up and down. Um, page two is what you're looking at now, and then page three- Ow. ... on the PDF is the MEC Enhanced. I don't have a... We don't have the booklet, so I'm not sure- Oh. ... which page it's on. It's got to be... Oh, okay. I got... Okay, so page three is... I got it now. I, I see it now. Stay Healthy MEC Enhanced. Yes. Okay. So, um, is the VI-... Which one is the best plan to take? Is the VIP Classic the best plan? So it just depends, honestly, because the Classic does cover certain services that the Standard doesn't cover and some services they cover at a slightly higher dollar amount, just really depends on how often you go to the doctor and what I'll they do to you. Okay, so the VIP Classic is going to cover things more than the MEC Enhanced, correct? Well, so the difference between those two plans is, is literally that the Enhan- the MEC Enhanced has copays and once you pay the copay, the remainder of the bill's covered by the insurance company, to where you see the VIP Classic, that's the amount that the, the insurance carrier pays. So if you were to go to the ICU, they cover \$100 a day for 20 days. And then you're responsible for the remainder. Oh, but if I went to the ICU, uh, uh if I have MEC Enhanced, I pay the deductible and then after that it, it's... the insurance covers it? Um, with the a- with the MEC Enhanced, they cover \$200 a day. Um... A better example would be like... Okay, so... A better example would be the urgent care. If you do the VIP Classic, the urgent care is cov- with the VIP Classic they cover \$50 a day for four visits a year, to where the urgent care with the MEC Enhanced you pay a \$60 copay and the remainder is covered by the insurance company. Hmm. Okay. Evidently I need to think about this more. Hmm. Yeah, 'cause if you were to go to urgent care, say your bill is... with the VIP Classic, say your bill is 150. They're only going to cover the \$50 and you're responsible for the 100, as to where the MEC Enhanced you pay the 60 and they cover the remainder of the 150 bill. So there's no... Is there a max payment that they cover? Um, that would be a question for- Is there a donut hole? That would be a question for the insurance carrier itself, um, 'cause I'm not sure. Okay. I clearly need to sit down and look at this again then. Um, so if I decide to choose VIP

Classic, is the co- the cost is \$1,375 plus the \$1,886 or is it just the \$1,886 per week? If you just want to do the VIP Classic, it would be the \$1,886 a week. Okay. All right. I clearly need to think about this more. Uh, thank you so much for your time, I appreciate it. No problem. Thank you so much for calling. We are here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time, if you have any other questions or want to go ahead and enroll. Perfect. Thanks so much. Bye-bye. Yeah, I'm happy to.

Conversation Format

Speaker speaker_0: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who is the person I'm speaking with?

Speaker speaker_1: Angela Smith.

Speaker speaker_0: And how can I assist you, Miss Smith?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Oh, uh, I had a question. Um, I had signed up for, uh, Crown services, and I've had an interview with someone. And I've not officially been, um, a, uh, awarded the position, but I'm al... They've already had me start doing the coursework for it. Um, I guess there was some, um, a hindrance. I, I thought at first I have to get TSA approval, 'cause it's at an airport. Um, and I wanted to know, I, um, they said something about I have to call here to, like, get insurance, health insurance?

Speaker speaker_0: Yes, ma'am. So Crown safety offers, uh, house har- healthcare benefits to the employees, so medical, dental, vision, short-term disability, um, group accident, things like that. Uh, the plans are all separate. The price depends on how many plans you choose and who you choose to cover. And it's something that's deducted from this... your check every week. Um, they do have an auto-enrollment program that if you don't call within 30 days of receiving your first paycheck to either pick your plan or to decline the coverage, you're automatically enrolled in a plan. Um, but they do give you 30 days to decide.

Speaker speaker_1: Okay, great. Am I eligible to go ahead and choose a plan now? Assuming that when I... 'Cause I get... I assume I will be getting the position because they've had me start doing the coursework, so... Or do I have to wait till I'm officially awarded the position?

Speaker speaker_0: So, um, so I... You are able to sign up. Um, you won't-

Speaker speaker_1: Okay, good.

Speaker speaker_0: ... go into effect at, um, you won't go into effect for one or two weeks after you start. Um...

Speaker speaker_1: Okay, good.

Speaker speaker_0: The thing is that because you're just filling out paperwork, you're just going through the process, I'm gonna see if there's an account for you.

Speaker speaker_1: Okay.

Speaker speaker_0: If there's not an account for you yet because they haven't sent your re-over your paperwork, I can create you an account. But creating an account, I do need your full social, name, address, date of birth, phone number, and email address. And if you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... feel comfortable giving that information, we can get you an account today if you... no- if one's not already in the system. And if not, we can wait until, um, Crown sends it over. It's just however you prefer.

Speaker speaker_1: Okay. Okay, can we see if it's already in there first?

Speaker speaker_0: Of course. What are the last four digits of your social?

Speaker speaker_1: 7218.

Speaker speaker_0: And you said Angela Smith, correct?

Speaker speaker_1: Angela Smith, Fort William Road.

Speaker speaker_0: All right, so you're not in the system yet.

Speaker speaker_1: Okay, then I'm gonna go ahead and wait. However, I wanted to ask, if I do choose one of these programs, is it the, is it the weekly deduction, is it the basic Stay Healthy MEC 13.75 per month for employee? And then if I choose the VIP Classic, it's an additional 18.86 per month? Or if I choose the VIP Classic, it's just the 18.86 per month?

Speaker speaker_0: So, um, so they're separate plans. The VIP Classic is your medicals. That takes care of, like, your physician's office visits and stuff like that. Um, and the MEC TeleRx, that is a preventive health plan which takes care of your annual physicals, and like CDC needs some candid screenings, things like that. You can choose those two plans together, or you can choose them separately, however you prefer. Um, but they do offer a plan called MEC Enhanced which is both of those plans that we spoke about previous, uh, before right now together in one instead of paying for them separately.

Speaker speaker_1: How much is it for together?

Speaker speaker_0: So the MEC Enhanced is \$42.76 a week for just yourself. Um, if you choose that plan, there are copays with the ser- with, with each service. But after you pay the copay, the remainder of the bill is covered at a... covered by the insurance carrier. As to if you were to pay them separately, there's no copays, but they only cover up to a certain amount for each service.

Speaker speaker_1: It's called MHE Enhanced, and it's both, uh... When I'm looking at this form in here, it covers the things under Stay Healthy MEC and also VIP Classic?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, it covers certain services from the VIP Classic. Um, did they give you... They, so they gave you a, a copy of the benefit guide?

Speaker speaker_1: They did, but I don't see anything called MHE Enhanced. I just see-

Speaker speaker_0: MHE-

Speaker speaker_1: ... Stay Healthy MEC, VIP Standard and VIP Classic. So the MHE Enhanced will not cover everything the VIP Classic covers?

Speaker speaker_0: So the MEC Enhanced, if you're looking at the guide, it's on page three. So right, the page right under the, what you're looking at shows you what the MEC Enhanced covers.

Speaker speaker_1: I don't see the word MEC Enhanced. I have page two, and it has everything that breaks down...

Speaker speaker_0: I... So is it a booklet, or are you looking at it, like, um, on a PDF in your, on your phone?

Speaker speaker_1: Uh, it's a little book. It's a booklet, and it just says the benefit on one side, and it's got Stay Healthy MEC, a column of things and things it includes and doesn't include, and then VIP Standard and a column, and then a column called VIP Classic.

Speaker speaker_0: Okay. There should be another page where it has MEC Enhanced. Um, if you'd like, I can send you the PDF version, um, which is just a basic scrolling up and down. Um, page two is what you're looking at now, and then page three-

Speaker speaker_1: Ow.

Speaker speaker_0: ... on the PDF is the MEC Enhanced. I don't have a... We don't have the booklet, so I'm not sure-

Speaker speaker_1: Oh.

Speaker speaker_0: ... which page it's on. It's got to be...

Speaker speaker_1: Oh, okay. I got... Okay, so page three is... I got it now. I, I see it now. Stay Healthy MEC Enhanced.

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. So, um, is the VI... Which one is the best plan to take? Is the VIP Classic the best plan?

Speaker speaker_0: So it just depends, honestly, because the Classic does cover certain services that the Standard doesn't cover and some services they cover at a slightly higher dollar amount, just really depends on how often you go to the doctor and what I'll they do to you.

Speaker speaker_1: Okay, so the VIP Classic is going to cover things more than the MEC Enhanced, correct?

Speaker speaker_0: Well, so the difference between those two plans is, is literally that the Enhance- the MEC Enhanced has copays and once you pay the copay, the remainder of the bill's covered by the insurance company, to where you see the VIP Classic, that's the amount that the, the insurance carrier pays. So if you were to go to the ICU, they cover \$100 a day for 20 days. And then you're responsible for the remainder.

Speaker speaker_1: Oh, but if I went to the ICU, uh, uh if I have MEC Enhanced, I pay the deductible and then after that it, it's... the insurance covers it?

Speaker speaker_0: Um, with the a- with the MEC Enhanced, they cover \$200 a day. Um... A better example would be like... Okay, so... A better example would be the urgent care. If you do the VIP Classic, the urgent care is covered- with the VIP Classic they cover \$50 a day for four visits a year, to where the urgent care with the MEC Enhanced you pay a \$60 copay and the remainder is covered by the insurance company.

Speaker speaker_1: Hmm. Okay. Evidently I need to think about this more. Hmm.

Speaker speaker_0: Yeah, 'cause if you were to go to urgent care, say your bill is... with the VIP Classic, say your bill is 150. They're only going to cover the \$50 and you're responsible for the 100, as to where the MEC Enhanced you pay the 60 and they cover the remainder of the 150 bill.

Speaker speaker_1: So there's no... Is there a max payment that they cover?

Speaker speaker_0: Um, that would be a question for-

Speaker speaker_1: Is there a donut hole?

Speaker speaker_0: That would be a question for the insurance carrier itself, um, 'cause I'm not sure.

Speaker speaker_1: Okay. I clearly need to sit down and look at this again then. Um, so if I decide to choose VIP Classic, is the co- the cost is \$1,375 plus the \$1,886 or is it just the \$1,886 per week?

Speaker speaker_0: If you just want to do the VIP Classic, it would be the \$1,886 a week.

Speaker speaker_1: Okay. All right. I clearly need to think about this more. Uh, thank you so much for your time, I appreciate it.

Speaker speaker_0: No problem. Thank you so much for calling. We are here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time, if you have any other questions or want to go ahead and enroll.

Speaker speaker_1: Perfect. Thanks so much. Bye-bye.

Speaker speaker_0: Yeah, I'm happy to.