**Transcript: Pearl** 

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## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hudaba. Who are you speaking with? Hi. You've got the pleasure of speaking with, uh, Kaleb Voriez, K-A-L-E-B V-O-R-I-E-Z. Um, I, um, work for Crown Staffing and, uh, another com- well, pretty much staffing company and they, uh, I work for VR Transportation. So, I was... I got a e- or not an email, but a text message saying that I'm opted in to benefits in 30 days, and I've been working there for like about two weeks. So, like, I've been with Crown Staffing but I've been with VR Transportation. That's pretty much a trucking company. We get, uh, packages from TEMU, um, pretty much third-party stuff and, uh, I work in a warehouse-like environment with like, right by CVG in Hebron. So, I'm trying to figure out what I can get on benefits because currently, um, I have a girlfriend. She's currently pregnant. We have a, uh, she's got a two-year-old which I got a stepson and I can use all the benefits I could possibly get because, um, I'm not really doing that good in life right now. Like not in a, like financially wise currently, so I'm trying to figure out what I can do for benefits to try and help me and my family out because I got a newborn coming next year and I definitely want to keep this job and do what I can so you know- Okay. ... see what I can get- Okay. ... and yeah. All right, no worries. So, as long as it's within 30 days of your first paycheck, um, you are eligible to enroll in coverage. Your girlfriend, Crown does let, uh, does accept domestic partners, um, but you do have to fill out an affidavit. And I can send that to you. Um, what are the last four digits of your social? Uh, 4114. All righty. And your address and date of birth? Uh, 70 Fox Chase Drive, Apartment 11, Southgate, Kentucky, 41071. Um, my birthday is 05-21-2005. All righty. And I have your phone number as 513-630-6666? Yes, ma'am. It's a weird last four, but yes. And I have your email address as your first name, your last name, 18@gmail.com? Yes, ma'am. All righty. And you are eligible to enroll in coverage. If you'd like, I can send you a copy of the benefit guide and the co- and the affidavit. That way you can see the plans that are offered, what they cover and how much they cost a week. And then you... Also have that affidavit to get that sent back to us so we can have that on file. Um, and you can also get email if you'd like. Oh. Could you kind of explain maybe a couple, maybe i- in case I maybe didn't want to do it? Like I'm more of like, I don't really understand like benefits or like really like if I'm sitting there reading something, could... instead of... I don't know. I'm not really a visual learner. I like, I like... I don't know. Could you maybe explain maybe some of the benefits that I could possibly get? Of course. So, Crown Services offers two medical plans. Give me one second. Um, so three medical plans. Two medicals, the two first medicals don't have copays or deductibles. They are VIP plans. The VIP standard for you and your family would be \$45.36 a week. The VIP Classic would be \$50.99 a week. And the difference between those two plans are the amount that they cover for each service. Um, and then the third plan that is offered for you and your family would be

\$99.36 a week. This plan is called the MEC Enhanced. Um, this plan does have copays but after the, you pay the copay, the remainder of the bill is covered by the insurance carrier. And so it- Okay. ... just depends on what you're looking for. Okay. Um... Uh, does that possibly have any like... I don't know if you guys offer these kind of services but like... Okay, so I work all the way out in Hebron and, I mean, I'm not calling to ask like for like money or any kind of like assistance but like, the drive all the way down there for, for me to get to my work is like an Uber. I mean, I don't know. I know you guys don't control that. You guys just deal with the benefits. But is there any kind of services that could like help me like be able to get some like better kind of transportation to work instead of having to spend like basically all of my paycheck, in case I wanted to be on insurance. I spend at least \$25 every single Uber ride. Um, unfortunately that's not something we handle. Um, those, there's no plan that help with that. Um, if anything, I would ask your staffing agency but as far as us, it, we only handle the, the healthcare portion. Okay, yeah, that's fine. Um, well, um, yeah, I guess you could email it to me and then I'll just, if I want to opt in to it. If I want to opt in to it, I'll just reply back or fill out all the information. Yep, you would just give us a call, um, if you're wanting to enroll in coverage and then make sure that that affidavit is filled out as well and get that sent back in to us, okay? All right. Thank you, ma'am. Yes, ma'am. Thank you. You're welcome. Have a good day.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hudaba. Who are you speaking with?

Speaker speaker\_2: Hi. You've got the pleasure of speaking with, uh, Kaleb Voriez, K-A-L-E-B V-O-R-I-E-Z. Um, I, um, work for Crown Staffing and, uh, another com- well, pretty much staffing company and they, uh, I work for VR Transportation. So, I was... I got a e- or not an email, but a text message saying that I'm opted in to benefits in 30 days, and I've been working there for like about two weeks. So, like, I've been with Crown Staffing but I've been with VR Transportation. That's pretty much a trucking company. We get, uh, packages from TEMU, um, pretty much third-party stuff and, uh, I work in a warehouse-like environment with like, right by CVG in Hebron. So, I'm trying to figure out what I can get on benefits because currently, um, I have a girlfriend. She's currently pregnant. We have a, uh, she's got a two-year-old which I got a stepson and I can use all the benefits I could possibly get because, um, I'm not really doing that good in life right now. Like not in a, like financially wise currently, so I'm trying to figure out what I can do for benefits to try and help me and my family out because I got a newborn coming next year and I definitely want to keep this job and do what I can so you know-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... see what I can get-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... and yeah.

Speaker speaker\_1: All right, no worries. So, as long as it's within 30 days of your first paycheck, um, you are eligible to enroll in coverage. Your girlfriend, Crown does let, uh, does accept domestic partners, um, but you do have to fill out an affidavit. And I can send that to you. Um, what are the last four digits of your social?

Speaker speaker\_2: Uh, 4114.

Speaker speaker\_1: All righty. And your address and date of birth?

Speaker speaker\_2: Uh, 70 Fox Chase Drive, Apartment 11, Southgate, Kentucky, 41071. Um, my birthday is 05-21-2005.

Speaker speaker\_1: All righty. And I have your phone number as 513-630-6666?

Speaker speaker\_2: Yes, ma'am. It's a weird last four, but yes.

Speaker speaker\_1: And I have your email address as your first name, your last name, 18@gmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All righty. And you are eligible to enroll in coverage. If you'd like, I can send you a copy of the benefit guide and the co- and the affidavit. That way you can see the plans that are offered, what they cover and how much they cost a week. And then you... Also have that affidavit to get that sent back to us so we can have that on file. Um, and you can also get email if you'd like.

Speaker speaker\_2: Oh. Could you kind of explain maybe a couple, maybe i- in case I maybe didn't want to do it? Like I'm more of like, I don't really understand like benefits or like really like if I'm sitting there reading something, could... instead of... I don't know. I'm not really a visual learner. I like, I like... I don't know. Could you maybe explain maybe some of the benefits that I could possibly get?

Speaker speaker\_1: Of course. So, Crown Services offers two medical plans. Give me one second. Um, so three medical plans. Two medicals, the two first medicals don't have copays or deductibles. They are VIP plans. The VIP standard for you and your family would be \$45.36 a week. The VIP Classic would be \$50.99 a week. And the difference between those two plans are the amount that they cover for each service. Um, and then the third plan that is offered for you and your family would be \$99.36 a week. This plan is called the MEC Enhanced. Um, this plan does have copays but after the, you pay the copay, the remainder of the bill is covered by the insurance carrier. And so it-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... just depends on what you're looking for.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um...

Speaker speaker\_2: Uh, does that possibly have any like... I don't know if you guys offer these kind of services but like... Okay, so I work all the way out in Hebron and, I mean, I'm not calling to ask like for like money or any kind of like assistance but like, the drive all the way down there for, for me to get to my work is like an Uber. I mean, I don't know. I know you guys don't control that. You guys just deal with the benefits. But is there any kind of services that could like help me like be able to get some like better kind of transportation to work instead of having to spend like basically all of my paycheck, in case I wanted to be on insurance. I spend at least \$25 every single Uber ride.

Speaker speaker\_1: Um, unfortunately that's not something we handle. Um, those, there's no plan that help with that. Um, if anything, I would ask your staffing agency but as far as us, it, we only handle the, the healthcare portion.

Speaker speaker\_2: Okay, yeah, that's fine. Um, well, um, yeah, I guess you could email it to me and then I'll just, if I want to opt in to it. If I want to opt in to it, I'll just reply back or fill out all the information.

Speaker speaker\_1: Yep, you would just give us a call, um, if you're wanting to enroll in coverage and then make sure that that affidavit is filled out as well and get that sent back in to us, okay?

Speaker speaker\_2: All right. Thank you, ma'am. Yes, ma'am. Thank you.

Speaker speaker\_1: You're welcome. Have a good day.