

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who does have the pleasure of speaking with? Uh, my name is Robert Sweeny. I work for Crown Staffing out of Hopkinsville, Kentucky for the, uh, Kentucky Transportation Cabinet. And I understand that today's the beginning of open enrollment for insurance, and I would like to, uh, get signed up for that. Okay. You said Crown Staffing? Yes, ma'am. Give me one moment. All righty. And what are the last four digits of your social? 0042. Okay. And your address and date of birth? Uh, 13304 Highway 1078 North Spotsville, Kentucky 42458, and my birthdate would be 08/06/'64. All righty. And I have your phone number as 270-844-3438. 834-3438. Yes, ma'am. All righty. One... Hello, Mr. Sweeny? Hello? Yes, ma'am. Hello? Yes. And, uh, I'm sorry, how long have you been working with Crown? Uh, probably altogether almost a year. Uh, I worked for them, like, bas- bur- last winter for a couple of months and the state was going to hire me, and my background check came back and they didn't hire me. And anyway, they called me back and said they wanted to hire me back through Crown, so I've been working for them for, like, the last six months. Uh, you know, All righty. And do you know what you're wanting to enroll in today? Pardon me? Do you know what you're wanting to enroll in today? Yes, ma'am. Uh, life insurance, health insurance and dental insurance. Okay, so then t- and this is all just for yourself? Pardon me? The coverage is just for yourself? Yes, ma'am. Yes, ma'am. All righty. And as far as medical, we do have a couple different medical plans that are offered. Okay. There are two VIP plans. The VIP's 07 a week and the Classic, that is 18.86 a week. And the difference between these two plans is the dollar amount that's covered for each service. Oh, okay, uh- They do offer... Go ahead. Uh, my main, main interest is dental right now. Uh, I'm wantin' to get a bottom partial put in. I wonder where you guys could go with that for me? You know, hopefully I don't get sick or die, but I do need, uh... I did break a couple things here a few weeks back, and I wanted to try to, uh, see what we could do about getting the dental insurance. That's my main, uh, objective today on that. I can... Um, so as far as getting, as far as a partial, I don't believe that that's something that the dental plan covers. I can transfer you- Okay. ... to the, to the insurance company before w- you enroll and... just so they can confirm whether that's something that's covered. Yeah. Um- Yeah. ... but I don't believe that's a covered service with the dental plan. Okay, so what all is? Can you tell me that? Of course. With dental, your preventative visits are covered at 100%, which is your basic cleaning and checkup once per, once per six months. Okay. X-rays, non-surgical extractions and fillings are covered at 80% after you pay the \$50 deductible. And things like crowns and braces are not covered. Crowns and braces are not covered. Well, I'm just gonna have to get a crown too, and I'm looking for a partial. So all this is gonna do me no good, right? Correct. Okay, well, that's excellent. Uh, I'll tell you what, uh, let's go ahead and look in... Uh, 'cause since that's

not gonna do me any good, let's go ahead and look at the health and, uh, and, uh, life insurance. And, uh, can you give me a, a, a, a estimate of what the health insurance, life insurance and, uh, dental would cost me a month? So if you did the- And a check only. Yeah, of course. It'll be, there'll be weekly deductions. Okay. The life insurance is \$1.99 a week. Um, did you want to do the dental even though what, it doesn't look like it's gonna cover what you're looking for? Yeah, let's do that, ma'am, because, you know, prevention is, you know, the cure. But, um, but yeah. Okay. Can you go ahead and give me a quote on all three of those? Yeah, of course. So, so, like I said, the life insurance is 1.99. Okay. The dental is \$3.52 a week. Um, and then- Okay. ... the medical you would just have to choose one. Um, like I was saying, there's one for 17.07 a week, one for 18.86 a week. Those don't have copays or deductibles, but for each service- Okay. ... they cover up to a certain amount. Okay. And then the- Uh, let's go with the medium, with the medium range plan on the health, and, uh- Wait a second. Six? Yes, ma'am. Right. So for all three, it would be \$24.37 a week. Okay. Can we go ahead and get this started? Of course. I can definitely, um, process the enrollment for you. Okay. With Crown Services, though, the coverage won't become active until the 6th of January. Okay. All right. Well, I was thinking that was probably because, you know, I'm gonna have to pay into, you know, make it X date. But that's cool. I'm gonna get back with my dentist and let him know where I'm at with this. But, um, uh, I do okay you to go ahead and go ahead and get this started and, um, we'll just go from there, okay? Okay. Do you know, um, who you'd like to put as a beneficiary for your life insurance? Uh, yeah, my daughter Megan. Okay. Um, M-E-G-A-N? Yeah. I, I tell you what, my son Robert, he's on, he's, like, the main beneficiary. He's, like, on my will and stuff. If it'd be easier, we could go ahead and just put him. Um... Okay. But I, I don't have his Social Security numbers and all that stuff here with me, like, at this moment. Nope, we don't need that. We just need his name and the relationship you said. You said that was your son. Yeah. Um, and what's his last name? S-W-E-E-N-E-Y. All right, so Robert Sweeny as well? Same as mine. Yes, ma'am. All righty. And, um, do you have junior on there for him? Yes, ma'am. All right, just to make sure we have everything. Hm. All the, the, the I's dotted and T's crossed. All righty. So I went ahead and got that information done, so you should see your first deduction at the end of December. Okay. Your coverage will become active the 1st- um, the 6th of January. Okay. Do you have any questions? Thank you very much. No, ma'am. All righty. Thank you so much for calling. You have a great day. Yes, ma'am.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who does have the pleasure of speaking with?

Speaker speaker_2: Uh, my name is Robert Sweeny. I work for Crown Staffing out of Hopkinsville, Kentucky for the, uh, Kentucky Transportation Cabinet. And I understand that today's the beginning of open enrollment for insurance, and I would like to, uh, get signed up for that.

Speaker speaker_1: Okay. You said Crown Staffing?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Give me one moment. All righty. And what are the last four digits of your social?

Speaker speaker_2: 0042.

Speaker speaker_1: Okay. And your address and date of birth?

Speaker speaker_2: Uh, 13304 Highway 1078 North Spotsville, Kentucky 42458, and my birthdate would be 08/06/'64.

Speaker speaker_1: All righty. And I have your phone number as 270-844-3438.

Speaker speaker_2: 834-3438. Yes, ma'am.

Speaker speaker_1: All righty. One... Hello, Mr. Sweeny?

Speaker speaker_2: Hello? Yes, ma'am. Hello?

Speaker speaker_1: Yes. And, uh, I'm sorry, how long have you been working with Crown?

Speaker speaker_2: Uh, probably altogether almost a year. Uh, I worked for them, like, bas-bur- last winter for a couple of months and the state was going to hire me, and my background check came back and they didn't hire me. And anyway, they called me back and said they wanted to hire me back through Crown, so I've been working for them for, like, the last six months. Uh, you know,

Speaker speaker_3: All righty. And do you know what you're wanting to enroll in today?

Speaker speaker_2: Pardon me?

Speaker speaker_3: Do you know what you're wanting to enroll in today?

Speaker speaker_2: Yes, ma'am. Uh, life insurance, health insurance and dental insurance.

Speaker speaker_3: Okay, so then t- and this is all just for yourself?

Speaker speaker_2: Pardon me?

Speaker speaker_3: The coverage is just for yourself?

Speaker speaker_2: Yes, ma'am. Yes, ma'am.

Speaker speaker_3: All righty. And as far as medical, we do have a couple different medical plans that are offered.

Speaker speaker_2: Okay.

Speaker speaker_3: There are two VIP plans. The VIP's 07 a week and the Classic, that is 18.86 a week. And the difference between these two plans is the dollar amount that's covered for each service.

Speaker speaker_2: Oh, okay, uh-

Speaker speaker_3: They do offer... Go ahead.

Speaker speaker_2: Uh, my main, main interest is dental right now. Uh, I'm wantin' to get a bottom partial put in. I wonder where you guys could go with that for me? You know, hopefully I don't get sick or die, but I do need, uh... I did break a couple things here a few weeks back, and I wanted to try to, uh, see what we could do about getting the dental insurance. That's my main, uh, objective today on that.

Speaker speaker_3: I can... Um, so as far as getting, as far as a partial, I don't believe that that's something that the dental plan covers. I can transfer you-

Speaker speaker_2: Okay.

Speaker speaker_3: ... to the, to the insurance company before w- you enroll and... just so they can confirm whether that's something that's covered.

Speaker speaker_2: Yeah.

Speaker speaker_3: Um-

Speaker speaker_2: Yeah.

Speaker speaker_3: ... but I don't believe that's a covered service with the dental plan.

Speaker speaker_2: Okay, so what all is? Can you tell me that?

Speaker speaker_3: Of course. With dental, your preventative visits are covered at 100%, which is your basic cleaning and checkup once per, once per six months.

Speaker speaker_2: Okay.

Speaker speaker_3: X-rays, non-surgical extractions and fillings are covered at 80% after you pay the \$50 deductible. And things like crowns and braces are not covered.

Speaker speaker_2: Crowns and braces are not covered. Well, I'm just gonna have to get a crown too, and I'm looking for a partial. So all this is gonna do me no good, right?

Speaker speaker_3: Correct.

Speaker speaker_2: Okay, well, that's excellent. Uh, I'll tell you what, uh, let's go ahead and look in... Uh, 'cause since that's not gonna do me any good, let's go ahead and look at the health and, uh, and, uh, life insurance. And, uh, can you give me a, a, a, a estimate of what the health insurance, life insurance and, uh, dental would cost me a month?

Speaker speaker_3: So if you did the-

Speaker speaker_2: And a check only.

Speaker speaker_3: Yeah, of course. It'll be, there'll be weekly deductions.

Speaker speaker_2: Okay.

Speaker speaker_3: The life insurance is \$1.99 a week. Um, did you want to do the dental even though what, it doesn't look like it's gonna cover what you're looking for?

Speaker speaker_2: Yeah, let's do that, ma'am, because, you know, prevention is, you know, the cure. But, um, but yeah.

Speaker speaker_3: Okay.

Speaker speaker_2: Can you go ahead and give me a quote on all three of those?

Speaker speaker_3: Yeah, of course. So, so, like I said, the life insurance is 1.99.

Speaker speaker_2: Okay.

Speaker speaker_3: The dental is \$3.52 a week. Um, and then-

Speaker speaker_2: Okay.

Speaker speaker_3: ... the medical you would just have to choose one. Um, like I was saying, there's one for 17.07 a week, one for 18.86 a week. Those don't have copays or deductibles, but for each service-

Speaker speaker_2: Okay.

Speaker speaker_3: ... they cover up to a certain amount.

Speaker speaker_2: Okay.

Speaker speaker_3: And then the-

Speaker speaker_2: Uh, let's go with the medium, with the medium range plan on the health, and, uh-

Speaker speaker_3: Wait a second. Six?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_3: Right. So for all three, it would be \$24.37 a week.

Speaker speaker_2: Okay. Can we go ahead and get this started?

Speaker speaker_3: Of course. I can definitely, um, process the enrollment for you.

Speaker speaker_2: Okay.

Speaker speaker_3: With Crown Services, though, the coverage won't become active until the 6th of January.

Speaker speaker_2: Okay. All right. Well, I was thinking that was probably because, you know, I'm gonna have to pay into, you know, make it X date. But that's cool. I'm gonna get back with my dentist and let him know where I'm at with this. But, um, uh, I do okay you to go ahead and go ahead and get this started and, um, we'll just go from there, okay?

Speaker speaker_3: Okay. Do you know, um, who you'd like to put as a beneficiary for your life insurance?

Speaker speaker_2: Uh, yeah, my daughter Megan.

Speaker speaker_3: Okay. Um, M-E-G-A-N?

Speaker speaker_2: Yeah. I, I tell you what, my son Robert, he's on, he's, like, the main beneficiary. He's, like, on my will and stuff. If it'd be easier, we could go ahead and just put him. Um...

Speaker speaker_3: Okay.

Speaker speaker_2: But I, I don't have his Social Security numbers and all that stuff here with me, like, at this moment.

Speaker speaker_3: Nope, we don't need that. We just need his name and the relationship you said. You said that was your son.

Speaker speaker_2: Yeah.

Speaker speaker_3: Um, and what's his last name?

Speaker speaker_2: S-W-E-E-N-E-Y.

Speaker speaker_3: All right, so Robert Sweeny as well?

Speaker speaker_2: Same as mine. Yes, ma'am.

Speaker speaker_3: All righty. And, um, do you have junior on there for him?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_3: All right, just to make sure we have everything.

Speaker speaker_2: Hm.

Speaker speaker_3: All the, the, the I's dotted and T's crossed. All righty. So I went ahead and got that information done, so you should see your first deduction at the end of December.

Speaker speaker_2: Okay.

Speaker speaker_3: Your coverage will become active the 1st- um, the 6th of January.

Speaker speaker_2: Okay.

Speaker speaker_3: Do you have any questions?

Speaker speaker_2: Thank you very much. No, ma'am.

Speaker speaker_3: All righty. Thank you so much for calling. You have a great day.

Speaker speaker_2: Yes, ma'am.