

## Transcript: VICTORIA

**Taylor-4911348504805376-6573940210089984**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria, how can I help you? Yes, Victoria, this is, uh, Jonivon Oggs, and I'm through, um, Crown Services. I, I was trying to go ahead and activate, I guess, my full benefits. Okay, um, what- I just... I have questions. Okay, let me pull up your file. What's the last four of your Social? Um, uh, I think it's 6623. And your sh- first and last name, again? First name is Jonivon, J-O-N-I-V-O-N. Last name, Oggs, O-G-G-S. Do you mind verifying your address and date of birth? Yes. Address is 3002 South Woodland Drive, Radcliff, Kentucky. And date of birth is 1/20/89. And phone number 270-370-4128? Uh, yes. Can you... What's your phone number? Okay, um... Hold on, one... One second. Yeah, 370-4128. Okay. Do you have a good email address? Um, I use my mother's email address, is that okay? Yes. It's just another way to contact you, so however you would like us to use, we can do that. Yeah, that's fine. Um, can she tell you real quick? I'm sorry? Okay, so... Yeah, I think he said could his mom tell you right quick? So... Oh, okay. The email add... Uh-huh. The email address is N as in Nancy, E-T-T-I-E-R-A-Y-N-E-T-T-E@aol.com. Okay, I think I lost you at the end, but let me just repeat it. So, N, E, T, T, I, E, R, A, Y, N, E, T, E@aol.com? N-E-T-T-E@aol.com. Okay, so... Mm-hmm. Uh, towards the end it's gonna... Let me just repeat it back. N, E, T, T, I, E, R, A, Y and then N, E, T, T, E@aol.com. Mm-hmm. Yeah. That's the... That's correct. Okay. Alrighty. Mr. Oggs, are you still there? Yes. Okay, and I'm sorry, what exactly did you need help with? Questions? Well, I have questions and I guess, um, I guess I have the option to have full benefits, if I understand that correctly? Yeah, so, there's benefits being offered through Crown Services. Um, what, what questions do you have? Okay. This is his mom, he just handed me the phone. Okay. So, the question is he's been offered benefits through Crown- Mm-hmm. ... so n- where he is, I guess I'm gonna say temporary working right now, is at... Is it Radio y- Radio? Radio. Radio. So, if he does take the benefits through Crown, does that mean that Crown can put him other places or will he remain at Radio until and if they take him on? How does that- That- ... work? Uh, that I wouldn't know. I don't think it has any affect on the job assignments. We just administer medical insurance for Crown Services, so this is just for the medical insurance that they offer as long as he's working through the staffing agency. Okay. Okay. So, so for the... for these benefits it is only the medical benefits, correct? Well, y- yes. I mean there's medical, there's things like, um, dental, vision, short-term disability, term life, um, we have a 24-hour group accident policy, a behavioral health policy and an IDX Social Plus. Okay. Okay. So, in order to participate in the benefits program, do you have to take all the benefits or can you just take some and opt out in the others? Yeah, you don't... Uh, none of the plans are bundled with another plan, so it's really whatever he wants to enroll into. Now I will say, um, that Crown Services will automatically enroll him into one of the medical plans unless he either opts out of the

auto-enrollment or selects a different plan to enroll into. Okay. And other question is do, do we know what the cost is to him? To Jonathan? Yeah. I can send a copy of a benefits guide to his email that's gonna go over all the plans, what they cover and how much they cost. Great. I think that's what we want, okay? Be- because I know initially Jonathan said he had 30 days to make a decision. I think it's January 3rd. 'Til January 3rd to make a decision, so that's right, correct? So, let me see. Mm-hmm. Technically yes. So he's currently... His personal open enrollment period is 30 days from the date of his first check, so that would be... That would end on the 27th of December, but the company is also in open enrollment so technically he has until the 3rd of January, 'cause that's when the open enrollment for the company ends. Okay. All right then. Okay. So, Jonathan I'll let you talk back to her. So I think at this point we want to read over the information that you sent us. Okay. 'Cause we wanna look at, you know, the cost factors involved in that and then we'll go from there, okay? And what was your name? I'm sorry. Uh, it's Victoria. Oh, Victoria. That's a pretty name. Thank you. Okay. Jonathan, you got any more questions? Uh, no, not at all. So, so Victoria- Can I cancel that? Huh? Can I, if I have insurance can I cancel that? So, right now Jonathan has insurance through Medicaid. Mm-hmm. Okay. Okay? So, once he enrolls in other benefits that may cancel him out of Medicaid, right? That I don't know. Right. Um, I would... And we can- I would just suggest maybe reaching out to Medicaid directly to see if it will. Mm-hmm. I'm personally not sure if it will or not. Yeah, 'cause my concern is if, and I'm saying if- Mm-hmm. ... if he doesn't get hired on by Radio, and I don't, I don't really know kind of- This is all new to us. So let's say, uh, Radio, whatever, let him go. Mm-hmm. So then he'll be totally out of insurance unless Crown places him somewhere else, correct? Essentially, yeah. So, um, basically how it works is, if he's not on an assignment or, um, has a break in assignments, this is basically only as good as he is actively working through Crown Services. So we do have a way where he can temporarily continue coverage with us if he's on a break or if he's not on an assignment. We give four weeks from the last paycheck where members can call in weekly to make a direct payment for the coverage, and then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue the benefits from there unless he returns back on an assignment. Okay. All righty then. Okay. Well all that helps. We just need to do some more, um, uh, work to find out with Medicaid, okay? Yes, ma'am. And I went ahead... Okay. And I sent that benefits guide to, uh, your email address so you should get it here shortly. Okay then. I appreciate it. We'll look at it and we'll probably have to call back, okay? All righty. Thank you so much. Hey, Victoria, what time do you guys, uh, close? Like 8:00 or- Yeah. ... or? Yeah, it's, uh, we're open Monday through Friday 8:00 AM to 8:00 PM Eastern Time. Okay, thank you. You're welcome. Have a good day. You too. Thank you. Bye-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 on a Card, this is Victoria, how can I help you?

Speaker speaker\_2: Yes, Victoria, this is, uh, Jonivon Oggs, and I'm through, um, Crown Services. I, I was trying to go ahead and activate, I guess, my full benefits.

Speaker speaker\_1: Okay, um, what-

Speaker speaker\_2: I just... I have questions.

Speaker speaker\_1: Okay, let me pull up your file. What's the last four of your Social?

Speaker speaker\_2: Um, uh, I think it's 6623.

Speaker speaker\_1: And your sh- first and last name, again?

Speaker speaker\_2: First name is Jonivon, J-O-N-I-V-O-N. Last name, Oggs, O-G-G-S.

Speaker speaker\_1: Do you mind verifying your address and date of birth?

Speaker speaker\_2: Yes. Address is 3002 South Woodland Drive, Radcliff, Kentucky. And date of birth is 1/20/89.

Speaker speaker\_1: And phone number 270-370-4128?

Speaker speaker\_2: Uh, yes.

Speaker speaker\_3: Can you... What's your phone number?

Speaker speaker\_1: Okay, um...

Speaker speaker\_2: Hold on, one... One second. Yeah, 370-4128.

Speaker speaker\_1: Okay. Do you have a good email address?

Speaker speaker\_2: Um, I use my mother's email address, is that okay?

Speaker speaker\_1: Yes. It's just another way to contact you, so however you would like us to use, we can do that.

Speaker speaker\_2: Yeah, that's fine. Um, can she tell you real quick?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_3: Okay, so... Yeah, I think he said could his mom tell you right quick? So...

Speaker speaker\_1: Oh, okay.

Speaker speaker\_3: The email add... Uh-huh. The email address is N as in Nancy, E-T-T-I-E-R-A-Y-N-E-T-T-E@aol.com.

Speaker speaker\_1: Okay, I think I lost you at the end, but let me just repeat it. So, N, E, T, T, I, E, R, A, Y, N, E, T, E@aol.com?

Speaker speaker\_3: N-E-T-T-E@aol.com.

Speaker speaker\_1: Okay, so...

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: Uh, towards the end it's gonna... Let me just repeat it back. N, E, T, T, I, E, R, A, Y and then N, E, T, T, E@aol.com.

Speaker speaker\_3: Mm-hmm. Yeah. That's the... That's correct.

Speaker speaker\_1: Okay. Alrighty. Mr. Oggs, are you still there?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, and I'm sorry, what exactly did you need help with?

Speaker speaker\_3: Questions?

Speaker speaker\_2: Well, I have questions and I guess, um, I guess I have the option to have full benefits, if I understand that correctly?

Speaker speaker\_1: Yeah, so, there's benefits being offered through Crown Services. Um, what, what questions do you have?

Speaker speaker\_3: Okay. This is his mom, he just handed me the phone. Okay. So, the question is he's been offered benefits through Crown-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: ... so n- where he is, I guess I'm gonna say temporary working right now, is at... Is it Radio y- Radio?

Speaker speaker\_2: Radio.

Speaker speaker\_3: Radio. So, if he does take the benefits through Crown, does that mean that Crown can put him other places or will he remain at Radio until and if they take him on? How does that-

Speaker speaker\_1: That-

Speaker speaker\_3: ... work?

Speaker speaker\_1: Uh, that I wouldn't know. I don't think it has any affect on the job assignments. We just administer medical insurance for Crown Services, so this is just for the medical insurance that they offer as long as he's working through the staffing agency.

Speaker speaker\_3: Okay. Okay. So, so for the... for these benefits it is only the medical benefits, correct?

Speaker speaker\_1: Well, y- yes. I mean there's medical, there's things like, um, dental, vision, short-term disability, term life, um, we have a 24-hour group accident policy, a behavioral health policy and an IDX Social Plus.

Speaker speaker\_3: Okay. Okay. So, in order to participate in the benefits program, do you have to take all the benefits or can you just take some and opt out in the others?

Speaker speaker\_1: Yeah, you don't... Uh, none of the plans are bundled with another plan, so it's really whatever he wants to enroll into. Now I will say, um, that Crown Services will

automatically enroll him into one of the medical plans unless he either opts out of the auto-enrollment or selects a different plan to enroll into.

Speaker speaker\_3: Okay. And other question is do, do we know what the cost is to him? To Jonathan?

Speaker speaker\_1: Yeah. I can send a copy of a benefits guide to his email that's gonna go over all the plans, what they cover and how much they cost.

Speaker speaker\_3: Great. I think that's what we want, okay? Be- because I know initially Jonathan said he had 30 days to make a decision.

Speaker speaker\_4: I think it's January 3rd.

Speaker speaker\_3: 'Til January 3rd to make a decision, so that's right, correct?

Speaker speaker\_1: So, let me see.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: Technically yes. So he's currently... His personal open enrollment period is 30 days from the date of his first check, so that would be... That would end on the 27th of December, but the company is also in open enrollment so technically he has until the 3rd of January, 'cause that's when the open enrollment for the company ends.

Speaker speaker\_3: Okay. All right then. Okay. So, Jonathan I'll let you talk back to her. So I think at this point we want to read over the information that you sent us.

Speaker speaker\_1: Okay.

Speaker speaker\_3: 'Cause we wanna look at, you know, the cost factors involved in that and then we'll go from there, okay? And what was your name? I'm sorry.

Speaker speaker\_1: Uh, it's Victoria.

Speaker speaker\_3: Oh, Victoria. That's a pretty name.

Speaker speaker\_1: Thank you.

Speaker speaker\_3: Okay. Jonathan, you got any more questions?

Speaker speaker\_4: Uh, no, not at all.

Speaker speaker\_3: So, so Victoria-

Speaker speaker\_4: Can I cancel that?

Speaker speaker\_3: Huh?

Speaker speaker\_4: Can I, if I have insurance can I cancel that?

Speaker speaker\_3: So, right now Jonathan has insurance through Medicaid.

Speaker speaker\_4: Mm-hmm.

Speaker speaker\_1: Okay.

Speaker speaker\_3: Okay? So, once he enrolls in other benefits that may cancel him out of Medicaid, right?

Speaker speaker\_1: That I don't know.

Speaker speaker\_3: Right.

Speaker speaker\_1: Um, I would...

Speaker speaker\_3: And we can-

Speaker speaker\_1: I would just suggest maybe reaching out to Medicaid directly to see if it will.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: I'm personally not sure if it will or not.

Speaker speaker\_3: Yeah, 'cause my concern is if, and I'm saying if-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: ... if he doesn't get hired on by Radio, and I don't, I don't really know kind of- This is all new to us. So let's say, uh, Radio, whatever, let him go.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: So then he'll be totally out of insurance unless Crown places him somewhere else, correct?

Speaker speaker\_1: Essentially, yeah. So, um, basically how it works is, if he's not on an assignment or, um, has a break in assignments, this is basically only as good as he is actively working through Crown Services. So we do have a way where he can temporarily continue coverage with us if he's on a break or if he's not on an assignment. We give four weeks from the last paycheck where members can call in weekly to make a direct payment for the coverage, and then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue the benefits from there unless he returns back on an assignment.

Speaker speaker\_3: Okay. All righty then. Okay. Well all that helps. We just need to do some more, um, uh, work to find out with Medicaid, okay?

Speaker speaker\_1: Yes, ma'am. And I went ahead...

Speaker speaker\_3: Okay.

Speaker speaker\_1: And I sent that benefits guide to, uh, your email address so you should get it here shortly.

Speaker speaker\_3: Okay then. I appreciate it. We'll look at it and we'll probably have to call back, okay?

Speaker speaker\_1: All righty. Thank you so much.

Speaker speaker\_4: Hey, Victoria, what time do you guys, uh, close? Like 8:00 or-

Speaker speaker\_1: Yeah.

Speaker speaker\_4: ... or?

Speaker speaker\_1: Yeah, it's, uh, we're open Monday through Friday 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker\_4: Okay, thank you.

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

Speaker speaker\_4: You too.

Speaker speaker\_1: Thank you. Bye-bye.

Speaker speaker\_4: Bye.