

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi, Chris. Yeah, I just got this notification there was a lapse in my insurance due to my, um, the staffing agency that I work with. So the assignment ended. Um, they said they may extend it, but right now it has ended. How can I- Okay. ... um, keep payi- only for the health insurance, not the dental, not the vision, just the health? You can't do that. You have to pay for all of them. Because that's what I enrolled in? Yes. So when can, when can I change it? Um... What staffing company do you work with? Creative Circle. Let me take a look at something. Okay. How are you today? I'm sorry, I just started talking and you asked me how I was doing. No, you're fine. I'm d- I'm doing well. Um. Let's see here. Uh, if you... All right, so, if you don't want dental and vision, um, the only way, the only thing that you could do is make a change in your coverage that would remove the dental and vision. Uh, because there's no restriction on when you're allowed to do that. However, if you were to do that, you would not be eligible to re-enroll into dental or vision, um, until Crown, or sorry, Creative Circle's next open enrollment window. Uh, now, that is coming up soon, December 23rd, um, through January twen- uh, January 31st. However, if you, if you don't enroll, if you don't re-enroll during that time, you would be locked out of having dental and vision until that time next year. Ah, gotcha. Okay. I'm just trying to figure out the most, what's the most affordable, 'cause I know the client who we're working for next, they may renew it, but I want to make sure I keep my health insurance, um, if it's affordable. So how much is it for me to pay until I get on the next assignment with Creative Circle? Um, all right. I'll have to take a look at the wha- uh, into your specific file to see what your, uh, deductions were, because it's just going to be the same- Okay. ... as what was coming out of your paychecks every week anyway. Um, what's the last four of your Social? 0276. All right. And your first and last name? Chante with a C. C-H-A-N-T-E. My last name is Douglas, with one F. Okay, Douglas. All right. Uh, could you verify your address and your date of birth, please? Sure. 8209 Londonderry Court, Laurel, Maryland, 20707. Okay. And your date of birth? July 17th, 1976. Thank you. Uh, we have a phone on file for you at 240-825-6474. Is that correct? Yes, that's correct. All right. All right. Uh, so looking at it, looks like your, uh, your payment totals would be \$25.11 per week. Now, um, you're only allowed to pay for the current week or any missed weeks. Uh, our system does not allow future payments just because, uh, we, we need to be able to make sure that, like, coverage is not active if we receive, like, if we receive a paych- if we receive a, uh, deduction or da- sorry. If we receive deduction information, I'm getting a little tongue-tied here. Uh, we need to make sure that there's no, like, existing coverage for that deduction. So like, if you were to- Okay. ... say receive a paycheck this week, it would pay for next week, meaning you c- uh, but if you had paid for next week and we then received that deduction, it would mess the system up. Uh, but- Okay.

... long story short, yeah, you're, you can only pay for either current or past. So right now, you'd be able to pay it for this week, and then if you need to pay for next week, you can give you can give us a call next Monday to pay for next week as well. Okay. So can I pay for it this week? Yeah, we can do that. Um... How, how, how do I do that? Can I do that in the portal or can I do that with you? Because I'm driving right now and I don't have anything. Uh, you can, uh, you can do that... I believe you can do that on the portal. Um, you can either, uh, but you can also do that over the phone with any one of our representatives. Okay. So how do I do it in the portal? Because I'm driving right now and I have to put my phone down and give you my car and read the numbers off. Um, so I go into the B-I, my BIC account, right, on the portal? Right. And then if you can send me instructions on how to do that, 'cause when I get back home, I want to get that my stuff from the translation from college for Thanksgiving break. But when I get back, I can do it, 'cause I just got a text message this morning. When you all texted me, in my head, didn't even think about it. Um, so if you can just tell me where to go, and I'm trying to remember it because I am driving driving. But, uh, where to go once I get to the BIC website. Is that where I go? Because I think I heard that and maybe- Yeah, y- y- yes. Uh, so my Benefitsinacard.com/CreativeCircle. Okay. Uh, give me just a moment to make sure that I give you the correct information. So when you, uh, when you enroll, or sorry, when you log into your, your Benefits in a Card portal, again, at that website, my Benefitsinacard.com/creativecircle, you should see- Okay. ... a button just right there on the dashboard. It should say Manage Direct Payments. Click that, and then select the week that you need to pay for and it... Just follow the instructions on the page and it'll, it'll direct you to, uh, to, like, what you need to do to make that payment. Okay. Um, let me... Yeah, definitely let me do that. Um, I'm gonna try to remember that. Okay, when I do go to the BIC website, um... What time are you all there until? I'll be back for, like, an hour, but you won't be gone for the day. I know some of y'all are closed, so. Uh, no, we'll, uh, we're, uh, we'll be here until 8:00 PM Eastern, um, but we- Oh, okay. I thought that was an hour. Go ahead, I'm sorry. Yeah, yeah. We'll be here until 8:00 PM Eastern. Um, just, we will be closed tomorrow and Friday for Thanksgiving. Uh, but other than that, we're open Monday through Friday eight to eight. Okay, perfect. Yeah, I'll be back in about an hour. So I'll just c- if I can't figure it out, I'll call back, but I'll get it, go ahead and take care of that payment. All right. Okay. Thank you. Um, was there anything else? Nope. Have a nice Thanksgiving and thanks for your call. I mean, thanks for your patience and, um, explanation. This was really helpful. No problem, ma'am. Thanks again for calling and you have a wonderful day. You too. 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 in a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. Yeah, I just got this notification there was a lapse in my insurance due to my, um, the staffing agency that I work with. So the assignment ended. Um, they said they may extend it, but right now it has ended. How can I-

Speaker speaker_1: Okay.

Speaker speaker_2: ... um, keep payi- only for the health insurance, not the dental, not the vision, just the health?

Speaker speaker_1: You can't do that. You have to pay for all of them.

Speaker speaker_2: Because that's what I enrolled in?

Speaker speaker_1: Yes.

Speaker speaker_2: So when can, when can I change it?

Speaker speaker_1: Um... What staffing company do you work with?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: Let me take a look at something.

Speaker speaker_2: Okay. How are you today? I'm sorry, I just started talking and you asked me how I was doing.

Speaker speaker_1: No, you're fine. I'm d- I'm doing well. Um. Let's see here. Uh, if you... All right, so, if you don't want dental and vision, um, the only way, the only thing that you could do is make a change in your coverage that would remove the dental and vision. Uh, because there's no restriction on when you're allowed to do that. However, if you were to do that, you would not be eligible to re-enroll into dental or vision, um, until Crown, or sorry, Creative Circle's next open enrollment window. Uh, now, that is coming up soon, December 23rd, um, through January twen- uh, January 31st. However, if you, if you don't enroll, if you don't re-enroll during that time, you would be locked out of having dental and vision until that time next year.

Speaker speaker_2: Ah, gotcha. Okay. I'm just trying to figure out the most, what's the most affordable, 'cause I know the client who we're working for next, they may renew it, but I want to make sure I keep my health insurance, um, if it's affordable. So how much is it for me to pay until I get on the next assignment with Creative Circle?

Speaker speaker_1: Um, all right. I'll have to take a look at the wha- uh, into your specific file to see what your, uh, deductions were, because it's just going to be the same-

Speaker speaker_2: Okay.

Speaker speaker_1: ... as what was coming out of your paychecks every week anyway. Um, what's the last four of your Social?

Speaker speaker_2: 0276.

Speaker speaker_1: All right. And your first and last name?

Speaker speaker_2: Chante with a C. C-H-A-N-T-E. My last name is Douglas, with one F.

Speaker speaker_1: Okay, Douglas. All right. Uh, could you verify your address and your date of birth, please?

Speaker speaker_2: Sure. 8209 Londonderry Court, Laurel, Maryland, 20707.

Speaker speaker_1: Okay. And your date of birth?

Speaker speaker_2: July 17th, 1976.

Speaker speaker_1: Thank you. Uh, we have a phone on file for you at 240-825-6474. Is that correct?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: All right.

Speaker speaker_2: All right.

Speaker speaker_1: Uh, so looking at it, looks like your, uh, your payment totals would be \$25.11 per week. Now, um, you're only allowed to pay for the current week or any missed weeks. Uh, our system does not allow future payments just because, uh, we, we need to be able to make sure that, like, coverage is not active if we receive, like, if we receive a psych- if we receive a, uh, deduction or da- sorry. If we receive deduction information, I'm getting a little tongue-tied here. Uh, we need to make sure that there's no, like, existing coverage for that deduction. So like, if you were to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... say receive a paycheck this week, it would pay for next week, meaning you c- uh, but if you had paid for next week and we then received that deduction, it would mess the system up. Uh, but-

Speaker speaker_2: Okay.

Speaker speaker_1: ... long story short, yeah, you're, you can only pay for either current or past. So right now, you'd be able to pay it for this week, and then if you need to pay for next week, you can give- you can give us a call next Monday to pay for next week as well.

Speaker speaker_2: Okay. So can I pay for it this week?

Speaker speaker_1: Yeah, we can do that. Um...

Speaker speaker_2: How, how, how do I do that? Can I do that in the portal or can I do that with you? Because I'm driving right now

Speaker speaker_3: and I don't have anything.

Speaker speaker_1: Uh, you can, uh, you can do that... I believe you can do that on the portal. Um, you can either, uh, but you can also do that over the phone with any one of our representatives.

Speaker speaker_2: Okay. So how do I do it in the portal? Because I'm driving right now and I have to put my phone down and give you my car and read the numbers off. Um, so I go into the B-I, my BIC account, right, on the portal?

Speaker speaker_1: Right.

Speaker speaker_2: And then if you can send me instructions on how to do that, 'cause when I get back home, I want to get that my stuff from the translation from college for Thanksgiving break. But when I get back, I can do it, 'cause I just got a text message this morning. When you all texted me, in my head, didn't even think about it. Um, so if you can just tell me where to go, and I'm trying to remember it because I am driving driving. But, uh, where to go once I get to the BIC website. Is that where I go? Because I think I heard that and maybe-

Speaker speaker_1: Yeah, y- y- yes. Uh, so my Benefitsinacard.com/CreativeCircle.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, give me just a moment to make sure that I give you the correct information. So when you, uh, when you enroll, or sorry, when you log into your, your Benefits in a Card portal, again, at that website, my Benefitsinacard.com/creativecircle, you should see-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a button just right there on the dashboard. It should say Manage Direct Payments. Click that, and then select the week that you need to pay for and it... Just follow the instructions on the page and it'll, it'll direct you to, uh, to, like, what you need to do to make that payment.

Speaker speaker_2: Okay. Um, let me... Yeah, definitely let me do that. Um, I'm gonna try to remember that. Okay, when I do go to the BIC website, um... What time are you all there until? I'll be back for, like, an hour, but you won't be gone for the day. I know some of y'all are closed, so.

Speaker speaker_1: Uh, no, we'll, uh, we're, uh, we'll be here until 8:00 PM Eastern, um, but we-

Speaker speaker_2: Oh, okay. I thought that was an hour. Go ahead, I'm sorry.

Speaker speaker_1: Yeah, yeah. We'll be here until 8:00 PM Eastern. Um, just, we will be closed tomorrow and Friday for Thanksgiving. Uh, but other than that, we're open Monday through Friday eight to eight.

Speaker speaker_2: Okay, perfect. Yeah, I'll be back in about an hour. So I'll just c- if I can't figure it out, I'll call back, but I'll get it, go ahead and take care of that payment.

Speaker speaker_1: All right.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: Um, was there anything else?

Speaker speaker_2: Nope. Have a nice Thanksgiving and thanks for your call. I mean, thanks for your patience and, um, explanation. This was really helpful.

Speaker speaker_1: No problem, ma'am. Thanks again for calling and you have a wonderful day.

Speaker speaker_2: You too. Bye-bye.