

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 on a Card. This is Chris. How can I help you today? Hi, Chris. 9-9- Hanky. Uh, thanks for taking my call. I was told by Creative Circle to call you guys and set up my medical insurance. Um, I'm still a little bit new to it and, um, yeah, I was told to enroll today and, uh, here I am. Okay. Uh, what's the last four of your Social so I can locate your file? 9923. Thank you. 9-9-Hanky, could you verify your address and your date of birth for me please? Yeah. Date of birth is 22nd of December 1967. And then, uh, address is, um, 7538 Gibraltar Street, Unit G, Carlsbad, California 92009. Thank you, ma'am. We've got a phone number on file that's 815-6970. Is that correct? Perfect. Okay. And yes, it does look like Creative Circle is currently in open enrollment at this time, going from the 23rd through January 31st. Um, so you are currently eligible to enroll with any benefits if you wish to do so. Did you have an idea of what kind of insurance you wanted? I'm still a little bit... I'm a little confused and I don't even have enough information on this, that's why I'm calling you guys. Um, basically, overall, I don't use Western medicine very much. I mainly use like, you know, um, um, what- what's it called? Um... other stuff, but, um, so I just need a... I- I usually just see a dermatologist couple of times a year, but that's pretty much it. So I guess I and you just need the basic medical insurance and, um, yeah. Okay. So you've got four options for medical coverage. You have the Stay Healthy Preventative Care Plan, which covers things like physicals, vaccines, cancer screenings, any sorts of services like that, but that's kind of the only thing that that plan will cover. It will cover only- Mm-hmm. ... those preventative care services. It does not cover any sort of doctor's visits, hospital visits, or anything like that if you're sick or injured or anything like that. Um- Okay. The other p- the other plans available, uh, those are the Ensure Plus plans, Basic, Enhanced and Premier. Um, those plans will cover more along the lines of those doctor's visits, hospital visits, and the like with the higher level you select. Um, Basic being the low level, Enhanced being the mid-level, and Premier being the- the high level. Uh, the higher the level you select, the more coverage you get specifically for things like hospitalizations, surgeries, and ICU. Other than that- Mm-hmm. ... all other benefits such as any sorts of doctor's visits or- or anything else are exactly the same. Okay, cool. I'm basically looking for something, you know, like, I mean, I just have, like, I see a n- a dermatologist once in a while, but that's pretty much it. But, um, I would like to get an insurance where if anything drastic happens, you know, like, I don't know, like, like drastic stuff, you know, run over by a truck or whatever, that, uh, covers you in these emergency situations. So I want to be covered. So which one would I take? I cannot provide any sort of recommendations for you. I'm not allowed to do that as we're... Yeah, it's just not something we're allowed to do. Yeah, I understand. But just tell me about the four. So Stay Healthy Preventative Care is obviously not an option, that's number one that you had told me about. Number two, you told me about

Ensure Plus plans, but you didn't go into the depths of it. So you just, um, tell me about number two, number three, and number four, and I will choose, and you put it in for me. Right. So number two, three, and four are the three levels of the Ensure Plus plan, the plan that I explained that ***** into- Yeah. Yeah. Just... No, no, no, you didn't explain. Just tell them more in depth to me, because, um, you know, I was supposed to call you guys and I heard from Creative Circle that you're gonna give me options and you're gonna explain it in depth to me, so this is why I'm calling. This is what I want. If you're telling me you cannot explain it to me in a way that I'm gonna understand, then you better tell me right now. But that was I was... That's what I was told. And you tell me, are you capable of doing that? Okay. So we can provide very high level overview information, but anything as far as like specific procedures or specific- Tell me about each one- ... cert- ... of those plans. Okay? Stay Healthy Preventative Care, I'm obviously not interested in because it seems to be the lowest care you give. So tell me about the other three, I'll take notes, and I will make the decision because I understand that you cannot make the decisions for me. Does that make sense? Yes, ma'am, and I was attempting to explain that while we can provide- I- I'm just- I'm just- ... high level- ... straight the way you- the- the way you- the way you kind of, like, approached this was not what Creative Circle told me that y- uh, th- this is the way you would approach it. So I'm a little bit tipped off right now. So let's just regroup here and tell me what you can tell me, what you cannot. Because maybe Creative Circus, Surface, uh, Cr- Creative Circle, whatever, maybe they misguided me, and maybe what they said that you can do for me is not really accurate. So you tell me what can you do for me, what you can you not. Yes, ma'am. So we can provide high level overview information of the medical plans-... such as examples of them covering things like outpatient sickness visits, daily hospital confinement- Yeah, so go ahead. ... certain services like that. Go ahead and tell me- But- ... tell me about your high level. But- High level means that you're going to be telling me in-depth, right? Y- so, so no. Very basic level stuff. Anything in-depth, because we are only the enrollment administrator for Creative Circle, we do not have access to specific procedure type benefits, so if you, uh, we do not have the information to answer those. Wh- now, while we do not have the information to answer anything related to specific coverage questions, we can provide you with phone numbers to the actual insurance company, the representatives over there that can answer those kinds of questions prior to you being enrolled. Okay. So, Chris, why don't you tell me what you know and I'll write it down, and then we'll take it from there. Okay. So as an example, all three InsurePlus plans work more or less the exact same way. Um, they all cover s- like, for example, things like daily hospital confinement, intensive care services, prescription benefits, outpatient sickness, and every single one of them all carry an- a- a group accident rider for things like emergency room visits, hospital admission visits, um, ambulance usage, things like that. All three of those have that kind of benefit. And for the most part, there's zero difference between the three levels of the InsurePlus plan. The only major differences between the three levels of the InsurePlus plan are specifically hospital confinement, intensive care, annual first occurrence hospital, and surgery. Those are the only four benefits that we have the information for that there's any sort of difference between the three tiers of the InsurePlus plan, with InsurePlus Basic being the lowest level, Enhanced being the middle level, and Premier being the top level for those three plans. Otherwise, outpatient sickness, the exact same benefit. Um, emergency room visit, the exact same benefit. Ambulance, exact same benefit across all three. Uh, prescription benefits, exact same benefit across all three. Yeah.

Cool. Start talking about it. What's the Basic? What's the Enhanced? What's the Premier? Tell me about the Basic, you know, tell me about it. So the- I'm, I'm writing shit down. So, uh, as far- so far what you have told me, you have two InsurePlus plans, three different ones, and they're very similar. But there's a Basic, there's Enhanced, and there's a Premier. So I would like to know, uh, what's the cost of each one of them and how is it different. And yeah, go on. Oh, okay. So how they're different is, again, the differences between the hospital confinement, intensive care, first occurrence hospital, and surgical benefits. The higher- Is there a website where I can just look this up? Because you just keep com- com- com- you know, you just keep, like, giving me basic shit that, that, that just sounds very fricking fishy, honestly. I have to tell you. I mean, I'm really new to this, and I feel like I'm just getting, getting some shitty rundown here, okay? I want to know how much are they and if there's a website where I can look this up. Because it just seems like you're not interested in really, really helping me here, and I'm just really disappointed o- o- overall. Seriously. So, so what's the issue here? So, so I, I g- I definitely can tell you the weekly deduction cost for each plan. Uh, just wanted to make sure, is- are you- would- are you only covering yourself or are you covering any dependents on these plans? No, I'm just covering myself. Okay. So just tell me the weekly deductions so that I know how much it is, and then maybe we go from there. Honestly, I'm so new to this and I really need some handholding here, and if this is too much to ask for, I completely understand. But then, just, you know, guide me into a different direction. Okay. So the InsurePlus Basic Plan is \$17.21 per week. Enhanced is \$24.38. Okay. Seven- you said 17, 17, and what was it? \$17.21 per week. Okay. Cool. Wrote that- wrote that down. Thanks. Then the Enhanced is \$24.38 per week. Mm-hmm. And then the Premier is \$35.73 per week. Okay. Awesome. I mean, \$35.73 per week is really affordable. I feel like that's probably going to be like \$120 per month. So I'm wondering, do you- could you- let's just skip Basic and Enhanced and could you tell me a little bit more about Premier, what I can expect? So the InsurePlus Premier Plan, how it works... Now, this is not going to be anything like a major medical, like Blue Cross or UnitedHealthcare plan. Um, how this plan works- Mm-hmm. ... there is, um, there's zero copay, there's zero deductible. The doctor is going to bill you- Okay, hold on one second. Plea- plea- please, please, please, please slow down. Slow down. So zero copay... Mm-hmm. And zero deductible. Okay, cool. So it's not a major plan. So what do I need to be aware of? The insurance... So how it works, the doctor will bill the insurance carrier first... the insurance carrier, which is American Public Life, will pay towards the bill up to a set dollar amount, depending on what the service is, how it is billed to them, and how much the doctor charges for that. Unfortunately, the information that we have does not let us know anything more specific than a very general overview of what kind of- Mm-hmm. ... services could be covered, um, and a rough estimate of how much the insurance may pay towards this. Um, for example, hospital confinement- Very shady. Very shady, I have to tell you. This sounds very shady. Well- And it sounds like... It almost sounds like you're kind of, like, uh, telling me don't even go for it. Well, the- well, the reason that I can't say much in detail is because all we are is the enrollment administrator for Creative Circle. We're not the actual insurance company, so unfortunately our company just doesn't have that information available to us. Just the way you said it right now, it just told me it's, it's a shady plan, right? The way you, the way you... everything you said, i- it's just... Like, y- y- your notion, it just sounds like it's a shady plan. Even though it's the best plan I can get, right? I can't really speak one way or the other on that. I'm just saying that's what you sound like. You sound like, "It's zero copay

but it's... " Y- on one side, you say it's zero copay and zero deductible, but at the same time, you say that just depends on what- what, what you're going in for. So, it might not be a zero copay. It might not be a zero deductible. No, we, we do know for a fact that there's zero copay and zero deductible as far as upfront. What... Where it's- Okay. ... different is that you're, you are billed for your responsibility after the fact. Um, you're, you are billed after the insurance company has made their payment. Okay, so zero deductible, zero copay upfront, but that does not mean that there is no copay and no deductible. I see. Well, deductible in this case is how much you have to pay before the insurance will touch anything. Um, that's just- Mm-hmm. ... what a deductible is with insurance. That, that- Mm-hmm. ... is correct. There isn't anything like that. You have no financial responsibility before the insurance will start taking... will start doing anything, but that doesn't mean that you have- Mm-hmm. ... no financial responsibility at all. You'll... It's just that what you're responsible for for any medical services is, is billed to you after the fact. You don't have an upfront copay or an upfront deductible. Anything that you're responsible for would be billed to you after the insurance has made their payments. Okay. Basically, I pay 35.73 per week, and if I ever, um, care to see a doctor, um, it just depends on what I need to see them for, what I'm gonna pay for. Correct. It's, it's dependent- Let's just break it down. fumble. It's like- Yeah, it's dependent on what... Yeah, so it's, it's... It is dependent on what services you're getting done, and it is dependent on how it's billed to them. That's why I was... That's why I was offering the phone numbers to the representatives at the insurance carrier themselves. Mm-hmm. If you have, like, anything specific that you need more information on, like, ex-... like, specifically, like, your dermatologist visit or anything like that, while we can't... While, while we at Benefits in a Card can't... we don't have the information to answer that question, the representatives over at American Public Life, the actual insurance carrier for this policy, they would be able to answer that question. Okay, cool. Do you want to give me their number and, uh, also, what do I tell them what kind of plan I have? Uh, so the- these representatives are able to actually answer questions regarding the insurance before you get enrolled. So, you're not required to be enrolled to be able to ask them these questions. The only thing that you'll need to provide them is the group number for APC. Or sorry, not APC, Creative Circle. I was looking at the wrong, uh, information for just a moment there. Um, you would have to just give them the, uh, the group number for Creative Circle, which I can provide to you, and they'll be able- Yeah. Ready to write it down. ... to use that to locate- Ready to write it down. Okay. So the... There are two representatives you can speak with. The first one, her name is Delicia. That is D as in dog, E as in echo. Yeah, whatever. Delicia, and she has a phone number. Okay. I, I, I know how to write down Delicia. If it's not correct, it doesn't fucking matter because I'm just gonna call her phone number anyway, right? What's the phone number? The phone... Her direct line is 601- Mm-hmm. ... 936-3290. 3290? Yes, ma'am. Okay. If I can't reach her, do you know... Is she working this year, or is she starting in the new year, or do I just need to call all three of the ones that you given me the phone number to? So, uh, you can give... I believe they do have voicemail set up. So, if they're not available when you call, you can always give them a v-... uh, you can always give them the... or leave them a message, and they'd be able to get in contact with you. Yeah, yeah, I understand. I understand. So... I understand. So, Chris, you're gonna give me phone numbers for three freaking people, and then I just gonna roll the dice and see if I can reach somebody? Is that it? I don't understand. That is just... The whole thing is just so dicey. I mean, th- these are the only representatives over at American Public Life

that are able to answer those kinds of questions- Okay. ... prior to you being enrolled into the policy. Okay, cool. So I'll, uh... I'd, I'll... I'll either call Delicia. If I don't reach Delicia, who else do I call? The second representative's name is Sandra. Uh-huh. Her direct line is 601-Mm-hmm. ... 936- Mm-hmm. ... 3287. Mm-hmm. Okay. Third one? Uh, no, it's just those two. Oh, it's just those two. Okay. Yeah. Mm-hmm. So I just... And, uh, if... I probably have to... And then you also- ... better reach them before the end of January. I think I have until the end of January, right? To reach them or something? Correct. The, uh, the open enrollment ends on January 31st. Um- Okay. ... again, you will also need to provide them with the group number for Creative Circle- Okay. ... so they can locate Creative Circle-specific benefits. Cool. That is 70030. 70030. But you know what, Chris? I mean, um, all... taking in all the information you just gave me, basically the best medical insurance I can get through Creative Circle and BIC is Premier, right? So it probably isn't even- That is the highest level of Insure Plus. Yeah, yeah. Yes, ma'am. So, why would I even call them to ask them what if this is the highest I can get? If this is the highest I can go... I just probably have to fucking go for it, you know what I mean? Because why would I call them and ask, "Oh, is this possible?" or "Is that possible?" or whatever. I mean, basically this is the highest medical insurance I can get, you know? So why would I call them and find out if this really is going to work for me? I mean, if this is the freaking highest, that's the highest I can go with, right? So that's the highest level of the Insure Plus plan, yes. Um, the reason I was offering this to you is if you had any questions regarding any specific benefits that you may, that you may need to use, any specific services or specific visits that you may need covered by the policy to see exactly what the coverage would look like for that. Yeah, but it's the highest I can get, so that's the, the highest I can go for. I mean... Oh, okay. So how do I sign up for the highest one? We can get that- For you? ... done on the phone right now. Yes, ma'am. Um, so that's going to be that Insure Plus Premier. Were you looking to add anything else onto the policy? Uh, maybe dental. Okay. Dental is bundled with life insurance and vision, so you will get all three. Um, that bundle- Okay. ... is \$7.90 per week. \$7.90 per week. And that is vision and dental and that's probably just one option, right? Correct. There's only a single option for dental and vision. It's just part of that bundle of... along with, again, life insurance as well. Um. Mm-hmm. Let's see here. Dental is fairly- And Chris, is it- Sorry, go ahead. Is it, is it, uh, PPO or is it... Uh, we can- It's with life, it's with life insurance. Yeah. So, so we can confirm that the dental plan is a PPO plan. Uh, this, this plan is- Dental is PPO? Yes. This, uh, this plan is also through American Public Life, so they... so, um, those two representatives would also be able to answer any questions regarding the dental as well. Um, but- Okay. ... we do have some information regarding that. Preventative services such as your routine cleanings are covered at 100% with no deductible requirement. Mm-hmm. Um, basic services, for example, things like, uh, cavity fillings or x-rays or simple extractions are covered at 80% once you have met a \$50 deductible. However, major services, so things like surgeries, crowns, root canals, uh, braces, dentures, those kinds of services are not covered by the dental plan. Mm-hmm. All right. Um, and then vision is fairly straightforward. Um, vision is through a company called MetLife. Uh-huh. It's a... you have a \$10 copay for any eye exams, a \$25 copay for any lenses and frames, and then a \$130 frames allowance. Okay, cool. That's, um, pretty basic. Thanks. Mm-hmm. And then the final plan out of that bundle, the term life policy, that is a \$20,000 policy, um, also through American Public Life. What does that mean? Um, the term life policy is, um- Uh-huh. ... if... in, in the event that you were to unfortunately pass away, whoever, whoever you name as your

beneficiary would receive that benefit amount. Oh, so term of life policy is part of the bundle, so pretty much it's included even if you don't want it. Correct. It's... unfortunately there's no way to separate the plans out of that bundle. Okay, cool. Okay, awesome. So, um, yeah, that gives me good insight. So I might call American Public Life next and figure out a little bit more stuff. And, um, are you guys around on Monday? No, no, you're not around on Monday. When, when- Uh, yeah, we'll be- Uh, I think... Okay, so I can figure this out all today and then call you guys on Monday and lock it in? Uh, yes, ma'am. So, uh, we're here, we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Uh, we'll be closed, uh, Tuesday and Wednesday of next week for New Year's. Mm-hmm. But we'll be here Monday- Okay. ... Thursday, and Friday. Okay, cool. And I have to, um, pretty much lock this in with you guys because if I wait too long, it won't start until I think I saw it, like mid-January or end of January, right? So how these, how these benefits work, how the enrollment process itself works- Mm-hmm. ... once you've, once you've submitted your enrollment request, um, through, either through, like through us or I believe if Creative Circle has any forms, like paper forms- Mm-hmm. ... you may want to fill out or anything like that, however- Mm-hmm. ... um, once you've submitted your enrollment request, it then takes one to two weeks for that enrollment to actually process. Mm-hmm. Once the processing through our systems is complete, we send information over to Creative Circle letting them know, "Hey, um, this, uh, this employee has enrolled in these policies. Please start the process to take this amount in deductions out of their paycheck." Um- Mm-hmm. ... once, once that happens, uh, you would start seeing the deductions for your plan coming out of your paychecks. Mm-hmm. Once you see- Mm-hmm. ... the first deduction happen, your policy is effective- Mm-hmm. ... the following Monday, um, which when that- Mm-hmm. ... deduction happens, because it's handled through payroll, it's completely up to Creative Circle when that happens. But once it happens- Mm-hmm. ... your policy is effective the following Monday, and with, uh, policy generation and transit time, it will typically take one to two weeks after the effective date for any ID cards to arrive. Mm-hmm. Okay. Okay, cool. Then, um, uh, one more que- that's awesome information, Chris. Thanks so much. So Creative Circle also sent me like employee benefits, benefits in a card, open enrollment. That's you guys, right? Correct. That's you guys. Okay, cool. So it seems like would I be able to also set all of this up online or maybe not? Uh, let me double check for you to make sure that their online portal allows, uh, that, that- Okay. ... well, first that they have an online portal that allows the, uh, that allows enrollment. One moment. Mm-hmm. Because, uh, Creative Circle told me they also have another plan for me, so I want to make sure I don't confuse the two. Right. Okay. Yes, so there is an online portal that will allow- Mm-hmm. ... that will allow you to enroll online if you wish to do that as well. So if you get your answer and then you want to do it over the weekend, you can do it there as well. Um, let me know when you're ready and I can give you that, that website. Is... Chris, is the website mybiac.com/creative-circle? Yes, ma'am. That's it. Oh, excellent. Okay. So if I go onto this one, I might be able to explore a little bit more and maybe get a little bit more clarity, right? Yes. Um, because I do know that the, um, the benefits guide should be located on that, um, and then the online portal, there's a redirect to the online portal to actually set up your enrollment. Now, I will provide you with one piece of advice just because this- Mm-hmm. ... this is a little bit confusing, and I understand it is confusing. There are- Mm-hmm. There is going to be a button that says member login. That's not going to be for you. That's actually for vendors. Um, the button that you will click when you go to that website to- Mm-hmm. ... to set

up any sort of enrollment will be the Enroll/Decline Coverage button. Oh, okay, that's great advice. I'm going to write this down right now. I'm, I clicked on it and I can see it. So I'll do Enroll/Decline Coverage. That's the button I should be... Okay, cool. Y- yep. So you'll click on Enroll/Decline Coverage. If you have never been on this website before, then you just follow the directions to register and create an account on it, and then you should- Mm-hmm. ... be able to just go ahead and set up your enrollment on that portal. It will be the exact same process and everything, um, as if it, as if you had called us to set it up, okay? Oh, really? That's fantastic. Okay, cool. That's amazing advice. I love that. I wrote everything down. I'm all set. I'm gonna look at it over the next couple of days, and if I c- get completely lost, then I'll just make my note to call you guys on Monday and have you guys do it for me over the phone. Thanks so much. All right, ma'am. You're welcome. Was there anything else I can help you with? No, but, uh, this has been so valuable and, uh, I really appreciate your help with that. No problem. If that's everything, thank you again for calling and you have a wonderful day. Thanks. You too.

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 Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. 9-9- Hanky. Uh, thanks for taking my call. I was told by Creative Circle to call you guys and set up my medical insurance. Um, I'm still a little bit new to it and, um, yeah, I was told to enroll today and, uh, here I am.

Speaker speaker_1: Okay. Uh, what's the last four of your Social so I can locate your file?

Speaker speaker_2: 9923.

Speaker speaker_1: Thank you. 9-9-Hanky, could you verify your address and your date of birth for me please?

Speaker speaker_2: Yeah. Date of birth is 22nd of December 1967. And then, uh, address is, um, 7538 Gibraltar Street, Unit G, Carlsbad, California 92009.

Speaker speaker_1: Thank you, ma'am. We've got a phone number on file that's 815-6970. Is that correct?

Speaker speaker_2: Perfect.

Speaker speaker_1: Okay. And yes, it does look like Creative Circle is currently in open enrollment at this time, going from the 23rd through January 31st. Um, so you are currently eligible to enroll with any benefits if you wish to do so. Did you have an idea of what kind of insurance you wanted?

Speaker speaker_2: I'm still a little bit... I'm a little confused and I don't even have enough information on this, that's why I'm calling you guys. Um, basically, overall, I don't use Western

medicine very much. I mainly use like, you know, um, um, what- what's it called? Um... other stuff, but, um, so I just need a... I- I usually just see a dermatologist couple of times a year, but that's pretty much it. So I guess I and you just need the basic medical insurance and, um, yeah.

Speaker speaker_1: Okay. So you've got four options for medical coverage. You have the Stay Healthy Preventative Care Plan, which covers things like physicals, vaccines, cancer screenings, any sorts of services like that, but that's kind of the only thing that that plan will cover. It will cover only-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... those preventative care services. It does not cover any sort of doctor's visits, hospital visits, or anything like that if you're sick or injured or anything like that. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: The other p- the other plans available, uh, those are the Ensure Plus plans, Basic, Enhanced and Premier. Um, those plans will cover more along the lines of those doctor's visits, hospital visits, and the like with the higher level you select. Um, Basic being the low level, Enhanced being the mid-level, and Premier being the- the high level. Uh, the higher the level you select, the more coverage you get specifically for things like hospitalizations, surgeries, and ICU. Other than that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... all other benefits such as any sorts of doctor's visits or- or anything else are exactly the same.

Speaker speaker_2: Okay, cool. I'm basically looking for something, you know, like, I mean, I just have, like, I see a n- a dermatologist once in a while, but that's pretty much it. But, um, I would like to get an insurance where if anything drastic happens, you know, like, I don't know, like, like drastic stuff, you know, run over by a truck or whatever, that, uh, covers you in these emergency situations. So I want to be covered. So which one would I take?

Speaker speaker_1: I cannot provide any sort of recommendations for you. I'm not allowed to do that as we're... Yeah, it's just not something we're allowed to do.

Speaker speaker_2: Yeah, I understand. But just tell me about the four. So Stay Healthy Preventative Care is obviously not an option, that's number one that you had told me about. Number two, you told me about Ensure Plus plans, but you didn't go into the depths of it. So you just, um, tell me about number two, number three, and number four, and I will choose, and you put it in for me.

Speaker speaker_1: Right. So number two, three, and four are the three levels of the Ensure Plus plan, the plan that I ex- explained that ***** into-

Speaker speaker_2: Yeah. Yeah. Just... No, no, no, you didn't explain. Just tell them more in depth to me, because, um, you know, I was supposed to call you guys and I heard from Creative Circle that you're gonna give me options and you're gonna explain it in depth to me,

so this is why I'm calling. This is what I want. If you're telling me you cannot explain it to me in a way that I'm gonna understand, then you better tell me right now. But that was I was... That's what I was told. And you tell me, are you capable of doing that?

Speaker speaker_1: Okay. So we can provide very high level overview information, but anything as far as like specific procedures or specific-

Speaker speaker_2: Tell me about each one-

Speaker speaker_1: ... cert-

Speaker speaker_2: ... of those plans. Okay? Stay Healthy Preventative Care, I'm obviously not interested in because it seems to be the lowest care you give. So tell me about the other three, I'll take notes, and I will make the decision because I understand that you cannot make the decisions for me. Does that make sense?

Speaker speaker_1: Yes, ma'am, and I was attempting to explain that while we can provide-

Speaker speaker_2: I- I'm just- I'm just-

Speaker speaker_1: ... high level-

Speaker speaker_2: ... straight the way you- the- the way you- the way you kind of, like, approached this was not what Creative Circle told me that y- uh, th- this is the way you would approach it. So I'm a little bit tipped off right now. So let's just regroup here and tell me what you can tell me, what you cannot. Because maybe Creative Circus, Surface, uh, Cr- Creative Circle, whatever, maybe they misguided me, and maybe what they said that you can do for me is not really accurate. So you tell me what can you do for me, what you can you not.

Speaker speaker_1: Yes, ma'am. So we can provide high level overview information of the medical plans-... such as examples of them covering things like outpatient sickness visits, daily hospital confinement-

Speaker speaker_2: Yeah, so go ahead.

Speaker speaker_1: ... certain services like that.

Speaker speaker_2: Go ahead and tell me-

Speaker speaker_1: But-

Speaker speaker_2: ... tell me about your high level.

Speaker speaker_1: But-

Speaker speaker_2: High level means that you're going to be telling me in-depth, right?

Speaker speaker_1: Y- so, so no. Very basic level stuff. Anything in-depth, because we are only the enrollment administrator for Creative Circle, we do not have access to specific procedure type benefits, so if you, uh, we do not have the information to answer those. Wh- now, while we do not have the information to answer anything related to specific coverage questions, we can provide you with phone numbers to the actual insurance company, the

representatives over there that can answer those kinds of questions prior to you being enrolled.

Speaker speaker_2: Okay. So, Chris, why don't you tell me what you know and I'll write it down, and then we'll take it from there.

Speaker speaker_1: Okay. So as an example, all three InsurePlus plans work more or less the exact same way. Um, they all cover s- like, for example, things like daily hospital confinement, intensive care services, prescription benefits, outpatient sickness, and every single one of them all carry an- a- a group accident rider for things like emergency room visits, hospital admission visits, um, ambulance usage, things like that. All three of those have that kind of benefit. And for the most part, there's zero difference between the three levels of the InsurePlus plan. The only major differences between the three levels of the InsurePlus plan are specifically hospital confinement, intensive care, annual first occurrence hospital, and surgery. Those are the only four benefits that we have the information for that there's any sort of difference between the three tiers of the InsurePlus plan, with InsurePlus Basic being the lowest level, Enhanced being the middle level, and Premier being the top level for those three plans. Otherwise, outpatient sickness, the exact same benefit. Um, emergency room visit, the exact same benefit. Ambulance, exact same benefit across all three. Uh, prescription benefits, exact same benefit across all three.

Speaker speaker_2: Yeah. Cool. Start talking about it. What's the Basic? What's the Enhanced? What's the Premier? Te- tell me about the Basic, you know, tell me about it.

Speaker speaker_1: So the-

Speaker speaker_2: I'm, I'm writing shit down. So, uh, as far- so far what you have told me, you have two InsurePlus plans, three different ones, and they're very similar. But there's a Basic, there's Enhanced, and there's a Premier. So I would like to know, uh, what's the cost of each one of them and how is it different. And yeah, go on.

Speaker speaker_1: Oh, okay. So how they're different is, again, the differences between the hospital confinement, intensive care, first occurrence hospital, and surgical benefits. The higher-

Speaker speaker_2: Is there a website where I can just look this up? Because you just keep com- com- com- you know, you just keep, like, giving me basic shit that, that, that just sounds very fricking fishy, honestly. I have to tell you. I mean, I'm really new to this, and I feel like I'm just getting, getting some shitty rundown here, okay? I want to know how much are they and if there's a website where I can look this up. Because it just seems like you're not interested in really, really helping me here, and I'm just really disappointed o- o- overall. Seriously. So, so what's the issue here?

Speaker speaker_1: So, so I, I g- I definitely can tell you the weekly deduction cost for each plan. Uh, just wanted to make sure, is- are you- would- are you only covering yourself or are you covering any dependents on these plans?

Speaker speaker_2: No, I'm just covering myself.

Speaker speaker_1: Okay.

Speaker speaker_2: So just tell me the weekly deductions so that I know how much it is, and then maybe we go from there. Honestly, I'm so new to this and I really need some handholding here, and if this is too much to ask for, I completely understand. But then, just, you know, guide me into a different direction.

Speaker speaker_1: Okay. So the InsurePlus Basic Plan is \$17.21 per week. Enhanced is \$24.38.

Speaker speaker_2: Okay. Seven- you said 17, 17, and what was it?

Speaker speaker_1: \$17.21 per week.

Speaker speaker_2: Okay. Cool. Wrote that- wrote that down. Thanks.

Speaker speaker_1: Then the Enhanced is \$24.38 per week.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then the Premier is \$35.73 per week.

Speaker speaker_2: Okay. Awesome. I mean, \$35.73 per week is really affordable. I feel like that's probably going to be like \$120 per month. So I'm wondering, do you- could you- let's just skip Basic and Enhanced and could you tell me a little bit more about Premier, what I can expect?

Speaker speaker_1: So the InsurePlus Premier Plan, how it works... Now, this is not going to be anything like a major medical, like Blue Cross or UnitedHealthcare plan. Um, how this plan works-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... there is, um, there's zero copay, there's zero deductible. The doctor is going to bill you-

Speaker speaker_2: Okay, hold on one second. Plea- plea- please, please, please, please slow down. Slow down. So zero copay... Mm-hmm.

Speaker speaker_1: And zero deductible.

Speaker speaker_2: Okay, cool. So it's not a major plan. So what do I need to be aware of?

Speaker speaker_1: The insurance... So how it works, the doctor will bill the insurance carrier first.... the insurance carrier, which is American Public Life, will pay towards the bill up to a set dollar amount, depending on what the service is, how it is billed to them, and how much the doctor charges for that. Unfortunately, the information that we have does not let us know anything more specific than a very general overview of what kind of-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... services could be covered, um, and a rough estimate of how much the insurance may pay towards this. Um, for example, hospital confinement-

Speaker speaker_2: Very shady. Very shady, I have to tell you. This sounds very shady.

Speaker speaker_1: Well-

Speaker speaker_2: And it sounds like... It almost sounds like you're kind of, like, uh, telling me don't even go for it.

Speaker speaker_1: Well, the- well, the reason that I can't say much in detail is because all we are is the enrollment administrator for Creative Circle. We're not the actual insurance company, so unfortunately our company just doesn't have that information available to us.

Speaker speaker_2: Just the way you said it right now, it just told me it's, it's a shady plan, right? The way you, the way you... everything you said, i- it's just... Like, y- y- your notion, it just sounds like it's a shady plan. Even though it's the best plan I can get, right?

Speaker speaker_1: I can't really speak one way or the other on that.

Speaker speaker_2: I'm just saying that's what you sound like. You sound like, "It's zero copay but it's... " Y- on one side, you say it's zero copay and zero deductible, but at the same time, you say that just depends on wha- what, what you're going in for. So, it might not be a zero copay. It might not be a zero deductible.

Speaker speaker_1: No, we, we do know for a fact that there's zero copay and zero deductible as far as upfront. What... Where it's-

Speaker speaker_2: Okay.

Speaker speaker_1: ... different is that you're, you are billed for your responsibility after the fact. Um, you're, you are billed after the insurance company has made their payment.

Speaker speaker_2: Okay, so zero deductible, zero copay upfront, but that does not mean that there is no copay and no deductible. I see.

Speaker speaker_1: Well, deductible in this case is how much you have to pay before the insurance will touch anything. Um, that's just-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... what a deductible is with insurance. That, that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is correct. There isn't anything like that. You have no financial responsibility before the insurance will start taking... will start doing anything, but that doesn't mean that you have-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... no financial responsibility at all. You'll... It's just that what you're responsible for for any medical services is, is billed to you after the fact. You don't have an upfront copay or an upfront deductible. Anything that you're responsible for would be billed to you after the insurance has made their payments.

Speaker speaker_2: Okay. Basically, I pay 35.73 per week, and if I ever, um, care to see a doctor, um, it just depends on what I need to see them for, what I'm gonna pay for.

Speaker speaker_1: Correct. It's, it's dependent-

Speaker speaker_2: Let's just break it down. fumble. It's like-

Speaker speaker_1: Yeah, it's dependent on what... Yeah, so it's, it's... It is dependent on what services you're getting done, and it is dependent on how it's billed to them. That's why I was... That's why I was offering the phone numbers to the representatives at the insurance carrier themselves.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If you have, like, anything specific that you need more information on, like, ex-... like, specifically, like, your dermatologist visit or anything like that, while we can't... While, while we at Benefits in a Card can't... we don't have the information to answer that question, the representatives over at American Public Life, the actual insurance carrier for this policy, they would be able to answer that question.

Speaker speaker_2: Okay, cool. Do you want to give me their number and, uh, also, what do I tell them what kind of plan I have?

Speaker speaker_1: Uh, so the- these representatives are able to actually answer questions regarding the insurance before you get enrolled. So, you're not required to be enrolled to be able to a- ask them these questions. The only thing that you'll need to provide them is the group number for APC. Or sorry, not APC, Creative Circle. I was looking at the wrong, uh, information for just a moment there. Um, you would have to just give them the, uh, the group number for Creative Circle, which I can provide to you, and they'll be able-

Speaker speaker_2: Yeah. Ready to write it down.

Speaker speaker_1: ... to use that to locate-

Speaker speaker_2: Ready to write it down.

Speaker speaker_1: Okay. So the... There are two representatives you can speak with. The first one, her name is Delicia. That is D as in dog, E as in echo.

Speaker speaker_2: Yeah, whatever. Delicia, and she has a phone number. Okay. I, I, I know how to write down Delicia. If it's not correct, it doesn't fucking matter because I'm just gonna call her phone number anyway, right? What's the phone number?

Speaker speaker_1: The phone... Her direct line is 601-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 936-3290.

Speaker speaker_2: 3290?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. If I can't reach her, do you know... Is she working this year, or is she starting in the new year, or do I just need to call all three of the ones that you given m- me the phone number to?

Speaker speaker_1: So, uh, you can give... I believe they do have voicemail set up. So, if they're not available when you call, you can always give them a v-... uh, you can always give them the... or leave them a message, and they'd be able to get in contact with you.

Speaker speaker_2: Yeah, yeah, I understand. I understand. So... I understand. So, Chris, you're gonna give me phone numbers for three freaking people, and then I just gonna roll the dice and see if I can reach somebody? Is that it? I don't understand. That is just... The whole thing is just so dicey.

Speaker speaker_1: I mean, th- these are the only representatives over at American Public Life that are able to answer those kinds of questions-

Speaker speaker_2: Okay.

Speaker speaker_1: ... prior to you being enrolled into the policy.

Speaker speaker_2: Okay, cool. So I'll, uh... I'd, I'll... I'll either call Delicia. If I don't reach Delicia, who else do I call?

Speaker speaker_1: The second representative's name is Sandra.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Her direct line is 601-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 936-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 3287.

Speaker speaker_2: Mm-hmm. Okay. Third one?

Speaker speaker_1: Uh, no, it's just those two.

Speaker speaker_2: Oh, it's just those two. Okay.

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_2: So I just... And, uh, if... I probably have to...

Speaker speaker_1: And then you also-

Speaker speaker_2: ... better reach them before the end of January. I think I have until the end of January, right? To reach them or something?

Speaker speaker_1: Correct. The, uh, the open enrollment ends on January 31st. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... again, you will also need to provide them with the group number for Creative Circle-

Speaker speaker_2: Okay.

Speaker speaker_1: ... so they can locate Creative Circle-specific benefits.

Speaker speaker_2: Cool.

Speaker speaker_1: That is 70030.

Speaker speaker_2: 70030. But you know what, Chris? I mean, um, all... taking in all the information you just gave me, basically the best medical insurance I can get through Creative Circle and BIC is Premier, right? So it probably isn't even-

Speaker speaker_1: That is the highest level of Insure Plus.

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: So, why would I even call them to ask them what if this is the highest I can get? If this is the highest I can go... I just probably have to fucking go for it, you know what I mean? Because why would I call them and ask, "Oh, is this possible?" or "Is that possible?" or whatever. I mean, basically this is the highest medical insurance I can get, you know? So why would I call them and find out if this really is going to work for me? I mean, if this is the freaking highest, that's the highest I can go with, right?

Speaker speaker_1: So that's the highest level of the Insure Plus plan, yes. Um, the reason I was offering this to you is if you had any questions regarding any specific benefits that you may, that you may need to use, any specific services or specific visits that you may need covered by the policy to see exactly what the coverage would look like for that.

Speaker speaker_2: Yeah, but it's the highest I can get, so that's the, the highest I can go for. I mean... Oh, okay. So how do I sign up for the highest one?

Speaker speaker_1: We can get that-

Speaker speaker_2: For you?

Speaker speaker_1: ... done on the phone right now. Yes, ma'am. Um, so that's going to be that Insure Plus Premier. Were you looking to add anything else onto the policy?

Speaker speaker_2: Uh, maybe dental.

Speaker speaker_1: Okay. Dental is bundled with life insurance and vision, so you will get all three. Um, that bundle-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is \$7.90 per week.

Speaker speaker_2: \$7.90 per week. And that is vision and dental and that's probably just one option, right?

Speaker speaker_1: Correct. There's only a single option for dental and vision. It's just part of that bundle of... along with, again, life insurance as well. Um.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Let's see here. Dental is fairly-

Speaker speaker_2: And Chris, is it-

Speaker speaker_1: Sorry, go ahead.

Speaker speaker_2: Is it, is it, uh, PPO or is it...

Speaker speaker_1: Uh, we can-

Speaker speaker_2: It's with life, it's with life insurance.

Speaker speaker_1: Yeah. So, so we can confirm that the dental plan is a PPO plan. Uh, this, this plan is-

Speaker speaker_2: Dental is PPO?

Speaker speaker_1: Yes. This, uh, this plan is also through American Public Life, so they... so, um, those two representatives would also be able to answer any questions regarding the dental as well. Um, but-

Speaker speaker_2: Okay.

Speaker speaker_1: ... we do have some information regarding that. Preventative services such as your routine cleanings are covered at 100% with no deductible requirement.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, basic services, for example, things like, uh, cavity fillings or x-rays or simple extractions are covered at 80% once you have met a \$50 deductible. However, major services, so things like surgeries, crowns, root canals, uh, braces, dentures, those kinds of services are not covered by the dental plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All right. Um, and then vision is fairly straightforward. Um, vision is through a company called MetLife.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: It's a... you have a \$10 copay for any eye exams, a \$25 copay for any lenses and frames, and then a \$130 frames allowance.

Speaker speaker_2: Okay, cool. That's, um, pretty basic. Thanks.

Speaker speaker_1: Mm-hmm. And then the final plan out of that bundle, the term life policy, that is a \$20,000 policy, um, also through American Public Life.

Speaker speaker_2: What does that mean?

Speaker speaker_1: Um, the term life policy is, um-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... if... in, in the event that you were to unfortunately pass away, whoever, whoever you name as your beneficiary would receive that benefit amount.

Speaker speaker_2: Oh, so term of life policy is part of the bundle, so pretty much it's included even if you don't want it.

Speaker speaker_1: Correct. It's... unfortunately there's no way to separate the plans out of that bundle.

Speaker speaker_2: Okay, cool. Okay, awesome. So, um, yeah, that gives me good insight. So I might call American Public Life next and figure out a little bit more stuff. And, um, are you guys around on Monday? No, no, you're not around on Monday. When, when-

Speaker speaker_1: Uh, yeah, we'll be-

Speaker speaker_2: Uh, I think... Okay, so I can figure this out all today and then call you guys on Monday and lock it in?

Speaker speaker_1: Uh, yes, ma'am. So, uh, we're here, we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Uh, we'll be closed, uh, Tuesday and Wednesday of next week for New Year's.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But we'll be here Monday-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Thursday, and Friday.

Speaker speaker_2: Okay, cool. And I have to, um, pretty much lock this in with you guys because if I wait too long, it won't start until I think I saw it, like mid-January or end of January, right?

Speaker speaker_1: So how these, how these benefits work, how the enrollment process itself works-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... once you've, once you've submitted your enrollment request, um, through, either through, like through us or I believe if Creative Circle has any forms, like paper forms-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you may want to fill out or anything like that, however-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, once you've submitted your enrollment request, it then takes one to two weeks for that enrollment to actually process.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Once the processing through our systems is complete, we send information over to Creative Circle letting them know, "Hey, um, this, uh, this employee has enrolled in these policies. Please start the process to take this amount in deductions out of their paycheck." Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... once, once that happens, uh, you would start seeing the deductions for your plan coming out of your paychecks.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Once you see-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the first deduction happen, your policy is effective-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the following Monday, um, which when that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... deduction happens, because it's handled through payroll, it's completely up to Creative Circle when that happens. But once it happens-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... your policy is effective the following Monday, and with, uh, policy generation and transit time, it will typically take one to two weeks after the effective date for any ID cards to arrive.

Speaker speaker_2: Mm-hmm. Okay. Okay, cool. Then, um, uh, one more que- that's awesome information, Chris. Thanks so much. So Creative Circle also sent me like employee benefits, benefits in a card, open enrollment. That's you guys, right?

Speaker speaker_1: Correct.

Speaker speaker_2: That's you guys. Okay, cool. So it seems like would I be able to also set all of this up online or maybe not?

Speaker speaker_1: Uh, let me double check for you to make sure that their online portal allows, uh, that, that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... well, first that they have an online portal that allows the, uh, that allows enrollment. One moment.

Speaker speaker_2: Mm-hmm. Because, uh, Creative Circle told me they also have another plan for me, so I want to make sure I don't confuse the two.

Speaker speaker_1: Right. Okay. Yes, so there is an online portal that will allow-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that will allow you to enroll online if you wish to do that as well. So if you get your answer and then you want to do it over the weekend, you can do it there as well. Um, let me know when you're ready and I can give you that, that website.

Speaker speaker_2: Is... Chris, is the website mybiac.com/creative-circle?

Speaker speaker_1: Yes, ma'am. That's it.

Speaker speaker_2: Oh, excellent. Okay. So if I go onto this one, I might be able to explore a little bit more and maybe get a little bit more clarity, right?

Speaker speaker_1: Yes. Um, because I do know that the, um, the benefits guide should be located on that, um, and then the online portal, there's a redirect to the online portal to actually set up your enrollment. Now, I will provide you with one piece of advice just because this-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... this is a little bit confusing, and I understand it is confusing. There are-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: There is going to be a button that says member login. That's not going to be for you. That's actually for vendors. Um, the button that you will click when you go to that website to-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to set up any sort of enrollment will be the Enroll/Decline Coverage button.

Speaker speaker_2: Oh, okay, that's great advice. I'm going to write this down right now. I'm, I clicked on it and I can see it. So I'll do Enroll/Decline Coverage. That's the button I should be... Okay, cool.

Speaker speaker_1: Y- yep. So you'll click on Enroll/Decline Coverage. If you have never been on this website before, then you just follow the directions to register and create an account on it, and then you should-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... be able to just go ahead and set up your enrollment on that portal. It will be the exact same process and everything, um, as if it, as if you had called us to set it up, okay?

Speaker speaker_2: Oh, really? That's fantastic. Okay, cool. That's amazing advice. I love that. I wrote everything down. I'm all set. I'm gonna look at it over the next couple of days, and if I c- get completely lost, then I'll just make my note to call you guys on Monday and have you guys do it for me over the phone. Thanks so much.

Speaker speaker_1: All right, ma'am. You're welcome. Was there anything else I can help you with?

Speaker speaker_2: No, but, uh, this has been so valuable and, uh, I really appreciate your help with that.

Speaker speaker_1: No problem. If that's everything, thank you again for calling and you have a wonderful day.

Speaker speaker_2: Thanks. You too.