

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. Um, I'd like to enroll for benefits over the phone. I'm experiencing, like, an error message when I try to do it online. Um... Okay. Which staffing agency are you with? I'm with Creative Circle. Okay. And then what are the last four of your Social? 3118. And your first and last name, please? Brandon Roje, R-O-J-E. For security purposes, could you please verify your address and date of birth? Yeah, it could be a few different addresses. I've moved recently. It might be 97 Barrett Street, Apartment 4C, Brooklyn, New York. Mm-hmm. Sorry? Yes, sir. It's that one. And then what was your date of birth? 1/3/95. Did you need to update your address or is that the one that you want to leave on there? That one's fine for now. Whatever address... Okay. Um, whatever address we have, that's probably where your cards are gonna go to. My cards? Yeah, so if you do enroll into one of the medicals or dental and vision, they do send cards- Mm-hmm. ... out to the members. Um, whatever, uh, address we have on file is where it's getting sent to. Okay. Um, would it be a problem if I gave you my parents' address in Houston and they sent it to me? Yeah. That's fine. We can do that. Um, what was that address? Yeah. It's 38 Compton, C-O-M-P-T-O-N, Manor Drive, Spring, Texas 77379. Thank you. Okay. 38 Compton Manor Drive, Spring, Texas 77379? Yes. Okay. And then is 20... I'm sorry, 281-450-3749 still a good number on file? It is. And I have two different emails. Um, I have one that says Brandon, your la- your middle name, roje at gmail.com. Right, yeah. And then I have another one. Mm-hmm. Yeah, so you have that one and then b@itsthecavalier.com. Yeah. Either one is fine. Okay, I'll keep that one in there. All right, and it looks like your last day to enroll if you did want to enroll would be on Friday. So yeah, the sooner you do it, the better. Um, did you have an idea about what you wanted to be enrolled into? Yeah. So I am having trouble finding the email with the link to all of the options. Okay. I don't know if you can guide me where to look. Yeah. So if you want, I can send it again, and I'll send it to both of those emails right now. Okay, perfect. Yeah, I'll just use that email. And then I'll just go over the plans if you want with you. I'm getting that ready. All right. I went ahead and emailed that to you. It should come from an email that says info@benefitsinacard.com. If you don't see it right away, I also recommend you check your spam and your junk 'cause sometimes it does send it to one of those files. Oh, okay. Oh, I'm sorry. I just realized I sent you the wrong, um, staffing agency. Give me one second. You're Creative Circle. Yes, that's right. One second. Okay, sir, I went ahead and emailed that to you. Um, do you mind verifying that you did receive it? Sure. Uh, yeah, I think, yeah. Okay. Yeah. So let me know when you're ready and I'll start going over them. Okay. Um, so I definitely, like just so you know what's top of mind for me, um, I'd like to be able to go to the doctor for, like, normal checkups. Mm-hmm. Um, same for, like, you know, an annual, like, once or twice a year teeth cleaning. Mm-hmm. Like, vision, that sort of thing. Um, I would like to be able to go to a doctor every

three months for testing, like sexual health- Mm-hmm. ... testing. Mm-hmm. And, um, I am gay so I'm using PrEP. Mm-hmm. Um, which is, like, a specific medication I want to make sure that, um, you know, I'm gonna be able to access. Okay. Um, I have had insurance in the past where I was paying almost \$500 a month and then found out that they didn't offer those things. Cover it? Oh, okay. Okay, yeah. I can help you with that. Um, so it sounds like you're wanting, like, a preventative plan, so they do offer... This is going to be the first plan that I go over, it's called the Stay Healthy MEC-Telara. Okay. Mm-hmm. This is the plan that covers your preventative services which is considered, like, a physical, like your annual check-ups, um, some vaccines, some STD screenings, some cancer screenings. Mm-hmm. And it does require you, however, to stay within the network and only use their doctors and clinics to, um, receive coverage. So they do- Mm-hmm. ... offer something called the MultiPlan Network. That's the number that you would contact to find a list of providers that you can go to. Mm-hmm. Um, so they do give you access to that number and then it's really easy. Once you call, they'll give you access to the list of the clinics that you can go to that take that insurance. Mm-hmm. Um, if... You do get prescription benefits through MedImpact. However, I wouldn't be able to tell you if that's something that they would cover. I could provide you the phone number of that carrier, of that pharmacy. Once you contact them and you give them the name, they should be able to tell you if that's something that they cover or not. Um, since we are limited to the amount of information- ... I wouldn't be able to let you know if that's something that they cover. So I can definitely provide that phone number of, um, that carrier when it comes to the pharmacy for that plan and all you have- Okay. ... is, uh, give them a call and they will let you know. Okay. So- Um, if you want, I can go ahead and give you that. Well, so, I-I do want to figure out something and just solidify it tonight. Mm-hmm. Um, so I don't know if I'm going to have a call with them, but you mentioned that this plan does cover STD screenings? Yes. So it, it covers some, not all, but it does cover some STD screening and some cancer screenings. It'll cover your preventative services, um, but it'll definitely will cover those additional visits. Okay. Okay. And when you say some, not all, are there other plans that cover all or do you know what those some are in particular? So this... So this plan that I just went over called the Stay Healthy MEC is the only preventative plan that they, that they offer. Um, the other three that they offer are just hospital indemnity plans. Oh. Meaning they will only cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, your Insure plans, being the Inure Plus, the Inure Plus Enhanced, and the Inure Premier are just hospital indemnity. They do not cover any, um, preventative visits which are considered like- Mm-hmm. ... your annuals, um, STD screenings- Mm-hmm. ... cancer screenings. So your Inure plans do not cover your preventative services. Um, in the past, I have told c- members if you do want to receive your preventative, um, visits to be covered, you would have to get the Stay Healthy MEC, but if you do want to receive, like, your actual hospital indemnity visits, you would also have to get one of the Inure plans due to the fact that they don't offer a fourth plan that covers both services, both your preventative and your hospital indemnity. Mm-hmm. So you would have to choose both of them and both of them are two separate deductions. Um, but that- Mm-hmm. Okay. So... Mm-hmm? Sorry. So, um, I'm... So it, it sounds like we're definitely going to do the Stay Healthy. Mm-hmm. And then on the hospital plans, um, like, do people normally claim those? Do you have one that's the most popular? Um... It's just... It's really just their, like, honestly, like, their personal choice. Some people don't even... Um, they don't really... They say they don't get sick that much so

they don't even get the plans, but some people do get it. It really just depends because the three of them cover the exact same stuff, the same services. However, the dollar amount that they cover is different. They, the three of them go through the same, um- Mm-hmm. ... pharmacy which is Pharmaville. The three of them don't require you to stay within the network. Um, as long as they take that insurance and the provider accepts it, you can use it out of the network. Uh, the three of them include virtual urgent care which offers medical assistance virtually with medical providers, as well as your Stay Healthy plan does include that. And, um, I was also going to tell you that for your Stay Healthy plan, it does come with a free Rx membership which gives you- Mm-hmm. ... access to top 90% genetic drugs prescribed in the US, um, for free. Some of them you would have to pay for, but some of them are free. Cool. Um, and with that, same thing, with that, I don't have access to the ones that are free. Um, so that would be something that once you, like, enroll, you would have to, like, look up and it'll actually let you know in the membership. Um, but with your Inure plans, the main difference between the three of them is the dollar amount that it covers in four areas. Daily hospital confinement, the Inure Plus Basic only covers \$50 per day. So it'll only cover a flat fee of \$50. So let's say your bill is \$100, the Inure Plus Basic would cover \$50 and you would be responsible for the remaining balance. Then the Inure Plus Enhanced would cover \$100 per day. The Inure Plus Premier would cover \$200 per day. Mm-hmm. For the intensive care, the Inure Plus Basic covers \$200 per day while your Inure Plus Enhanced would cover \$400 per day, and your Inure Plus Premier would cover \$1,000 per day. Mm-hmm. For annual first occurrence in hospital, the Inure Plus Basic covers 500 while your Inure Plus Enhanced covers 1,500- Mm-hmm. ... and your Inure Plus Premier covers 2,500. And then the last difference is for surgical, the Inure Plus Basic covers up to 1,000 based on surgical schedule, when the Inure Plus Enhanced covers up to 2,000..... and then the Insure Plus Premier covers up to 4,000. Everything after that stays the exact same though, outpatient sickness, the three of them is the same amount, \$75. Mm-hmm. Mm-hmm. Diagnostic testing, the three of them. So, really, like, depending on the dollar amount of the flat fee that you want them to cover, it depends. Four main areas, daily hospital confinement, intensive care, and first occurrence in hospital, and surgical is where you're- you would really be paying for the difference. Um, so if you do select the- in- between the three Insure plans, the Insure Plus Basic would be a weekly deduction of \$17.21. The Insure Plus Enhanced would be 24.38 a week, and then the Insure Plus Premier is \$35.73 a week. Oh, so these are weekly amounts? Yes. So, all of these deductions that you're seeing for these plans are all weekly deductions from your paycheck. So, every week, they're gonna be deducting it. Depending on how many plans you select, which ones they are, it depends on how much the weekly deduction comes out to be. Um, I was gonna tell you, you mentioned vision or dental, if I'm not mistaken. Mm-hmm. Um, with the staffing agency that you work, if you get dental, they make you get it in a bundle with term life and vision. And same thing, if you just want term life and s- Right. ... they still make you get it in a bundle with dental and vision. Mm-hmm. Or if you want vision, or if you want just vision, they make you get dental and term life. So, if you do get any of those, being dental, term life and vision, that just- that comes in a- in a bundle, which sums up to be \$7.90 weekly. Okay. So, I definitely wanna do the bundle, I definitely wanna do the StayHealthy plan. Um, is there... Oh, I mean, can I call back before Friday and add the VIP? Mm-hmm. So- Like, one of the insurance or... Yeah, so you can call whenever you want, as long as it's done, like, either Thursday or Friday. And we are Eastern time, okay? We're open

from 8:00 AM up until 8:00 PM. As long as you do it either Thursday or Friday, you're fine. If you call back on Monday, which is the 10th, they're gonna tell you that unfortunately, since Friday was technically your last day to enroll, that you would have to wait til the month of December when they're back within company open enrollment. So yeah, um, you can go ahead and enroll into these, 'cause either way you have to allow one or two weeks for your staffing agency to start making the deduction once you enroll. It could be one week or it could be two. Since we don't have access to their, like, pay stubs, we wouldn't be able to tell you, but it typically takes one or two weeks once you enroll. And once we see that very first- Mm-hmm. ... deduction of whatever amount it is, the following Monday of that first deduction is when your plans become active. And by that first week of your activation week, either Thursday or Friday, you should be receiving whatever cards for whatever plan you s-selected. Um, if you enroll into dental, vision and your preventatives, as well as... Okay, yeah, if you enroll into your preventative, which is the StayHealthy NEC, vision, dental, you would be getting those card first. And if you enroll into one of the Insure plans, normally for the Insure plans, they don't send that card out. I'm not sure for what reason. So, if you do want a physical card, once you become active, you're welcome to call us at this number and we can request- Mm-hmm. ... the card to be sent out to you. But for sure, once you do become active, the very first three cards that you're gonna get is dental, vision and your preventatives, which is the ones for, like- Mm-hmm. Okay. ... the screenings and stuff. Okay. Yeah. Um, well, that's all great. I think tonight, let's go ahead and move forward with the StayHealthy and the bundle. Mm-hmm. Okay. And, um, I might call back and add on one of these, um, Insure plans. I'm just gonna talk to my, my family about it first. Okay, that's fine. And then did you wanna do em- employee only or did you wanna add a dependent? I was gonna let you know that Creative Circle, there is a virtual restriction, which means if you enroll by yourself, you have to do all the plans by yourself. If you enroll with a dependent, you have to enroll all the plans with the dependent. Got it. Yep. Yeah, no, it's just me. Um, do y'all have... I mean, is there anything for pets? No, it's only for your- um, for the members. Yeah. That's okay. And, um, also the NEC Tell IRS, which is your preventative plan, it's under section 125. So, what section 125 is, it allows you to pay this preventative plan with pretax dollars, which means you don't have- Oh, nice. ... to pay tax on it. Um, however, they do put a restriction to it. So, this is the only plan that's under that IRS regulation. So, which means if you do enroll into this plan, um, you would have to... If you decide to cancel the plan once you're enrolled into it or make changes to the plan, like add dependents, the only period that you're allowed to do so is within your first 30 days of receiving your first check. So, in other words, for you, nothing passing Friday or within company open enrollment, which is held in December. So, to either cancel the NEC Tell IRS or to make changes like adding a dependent, you would have to be within your first 30 days, meaning Thursday or Friday or be within company open enrollment, which is in the month of December. Mm-hmm. So, like, at their... Okay. And as a contractor, I'm only on a three-month contract right now. So- Mm-hmm. ... would that plan extend beyond my contract, or is it just while I'm employed? So, if you, let's say, if you're still working with Creative Circle, um- Right. ... you're still gonna have the benefits 'cause you're still with that staffing agency. But let's say you leave Creative Circle and you don't- Right. ... work with them, since these are weekly deductions from your paycheck, you would- You can, um, have four consecutive weeks, um, without deductions being taken outta your paycheck. But by the fifth week that they don't get a deduction specifically outta your check, the plan gets canceled because you

would have to keep working with them and they would have to have a way to keep deducting- Yeah, of course. Yeah. ... money specifically outta your check to get, keep the plan active. But you are allowed to make up to four direct payments and have, um, active coverage for those four weeks but either way by the fifth week that they don't specifically get that deduction added your paycheck the plan gets canceled. Got it. Got it. Okay. That sounds fine. And then you go in for something called COBRA and then if let's say- Right. ... you still maybe wanna keep that insurance, that's like a whole dep- different department. Right. You would have to call us and we would transfer you and then they will let you know from there if you would be allowed to keep whatever plan is under COBRA because not all of them. I believe for Creative Circle, um, the ones under COBRA enrollment are, let's see, are, is the StayHealthy plan, the Insure plans, dental and vision. So, the only one that wouldn't be under COBRA would be your Term Life. Got it. Okay, okay. That's good to know. Um, are there, is there anything else that you need from me aside from, like, the, the StayHealthy and the bundle right now? Um, no. I just need verbal permission from you to actually make these elections. Yeah. Yeah. I was gonna tell you that if you do the NEC Telluride Vision Term Life Dental, um, that's a weekly deduction from your paycheck of \$23.53 weekly. Um- Do you allow me to make selections? Sorry. So, so with everything we're doing here- Mm-hmm. ... what is the total weekly? Uh, 23.53. Okay. So, that would be 24... Okay. Yeah, that's, that's fine. Okay. All righty. And then like I to- said earlier please allow one or two weeks for your staffing agency to start making this very first deduction. Once you see the first deduction of the \$23.53 come out of your paycheck, the following Monday of that very first deduction is when your coverage becomes active and by that Thursday or Friday you should be receiving three cards, being dental, vision, and then your preventative card. Um, and if you have a dentist appointment, vision appointment, or you have, like, a physical or a checkup, something like that, you're welcome to give us a call if you still don't have your cards and we can email them to you so you can have it, um, via email- Oh, great. ... while you wait on them. Um, and like I said, is, i- if you do wanna add one of the Insure plans it is important that you call us either tomorrow or Friday between 8:00 AM or 8:00 PM Eastern Time, okay? Sure. So that you're eligible to enroll into one of those 'cause after that they you wouldn't, they're gonna tell you that you have to wait until December. Um... Right. And then d'you, d'you want me to go ahead and give you that pharmacy's phone number for the StayHealthy as well as the Insure plans? 'Cause they could also- Sure, sure. ... let you know, 'cause it's two different carriers with the pharmacy. With the StayHealthy it's with MedImpact and with the Insure, three Insure plans it's, um, Pharmanville. Okay. Um, one second. Let me just get something to write this down. Okay. And then they would answer that question that you had earlier about is, um, that certain medication covered or not they would let you know. Um, okay. Okay. I'm ready when you are. Okay. So, for your StayHealthy plan you're covered through MedImpact. That's M-E-D-I-M-P-A-C-T and their phone number is gonna be 800-771-4648. So, 800-771-4648. That's for your preventative plan. Then for your Insure plans it's through the same carrier, um, which is Pharmaville, that one's gonna be P as in Peter, H as in Hector, A as in alpha, R as in Romeo, M as in Mary, A as in alpha, V as in Victor, A as in alpha, I as in ice cream, L as in loud. Um, and that phone number is 800-933-3734. And that would be for your Insure plans. Um, and then they would be able to answer if that's something that they cover or don't cover. Um, and I was gonna- Okay. ... also tell you since you selected Term Life I do need a beneficiary from you. So, if something was to happen who do you wanna put down as a

beneficiary? Um, you can put down my m- my mom. Okay. What's her name? Beth Roye. B-E-T-H R-O-Y-E. I'm sorry, you were cutting up a little bit. Can you repeat that? I wanna make sure I got her name right. Yeah. So it's Beth Roye. B-E-T-H R-O-Y-E. Okay, thank you. And you just want to put your mom? Um, yeah. I mean, that's, that's fine. Okay. Yes, sir. All right. I have your mom down. Um, did you have any questions for me? Um, no, that's it. Okay. Well, just keep in mind that if you do wanna add the Insure, Insure plans, any of the three, you're welcome to do it and then you have till the 7th which is Friday. Um, as long as you call while we're still open you'll be able to add it with no problem. Okay. Well, I really appreciate you walking me through everything. I know it's a lot, um, so thanks for taking the time. You're welcome. I hope you have a great day. We're open from Monday to Friday, 8:00 AM up until 8:00 PM Eastern Time if you have any questions. Okay. Thanks so much. You're welcome. Have a nice day. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. Um, I'd like to enroll for benefits over the phone. I'm experiencing, like, an error message when I try to do it online. Um...

Speaker speaker_0: Okay. Which staffing agency are you with?

Speaker speaker_1: I'm with Creative Circle.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: 3118.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Brandon Roje, R-O-J-E.

Speaker speaker_0: For security purposes, could you please verify your address and date of birth?

Speaker speaker_1: Yeah, it could be a few different addresses. I've moved recently. It might be 97 Barrett Street, Apartment 4C, Brooklyn, New York.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Sorry?

Speaker speaker_0: Yes, sir. It's that one. And then what was your date of birth?

Speaker speaker_1: 1/3/95.

Speaker speaker_0: Did you need to update your address or is that the one that you want to leave on there?

Speaker speaker_1: That one's fine for now.

Speaker speaker_0: Whatever address... Okay. Um, whatever address we have, that's probably where your cards are gonna go to.

Speaker speaker_1: My cards?

Speaker speaker_0: Yeah, so if you do enroll into one of the medicals or dental and vision, they do send cards-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... out to the members. Um, whatever, uh, address we have on file is where it's getting sent to.

Speaker speaker_1: Okay. Um, would it be a problem if I gave you my parents' address in Houston and they sent it to me?

Speaker speaker_0: Yeah. That's fine. We can do that. Um, what was that address?

Speaker speaker_1: Yeah. It's 38 Compton, C-O-M-P-T-O-N, Manor Drive, Spring, Texas 77379.

Speaker speaker_0: Thank you. Okay. 38 Compton Manor Drive, Spring, Texas 77379?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then is 20... I'm sorry, 281-450-3749 still a good number on file?

Speaker speaker_1: It is.

Speaker speaker_0: And I have two different emails. Um, I have one that says Brandon, your la- your middle name, roje at gmail.com.

Speaker speaker_1: Right, yeah.

Speaker speaker_0: And then I have another one. Mm-hmm.

Speaker speaker_1: Yeah, so you have that one and then b@itsthecavalier.com.

Speaker speaker_0: Yeah.

Speaker speaker_1: Either one is fine.

Speaker speaker_0: Okay, I'll keep that one in there. All right, and it looks like your last day to enroll if you did want to enroll would be on Friday. So yeah, the sooner you do it, the better. Um, did you have an idea about what you wanted to be enrolled into?

Speaker speaker_1: Yeah. So I am having trouble finding the email with the link to all of the options.

Speaker speaker_0: Okay.

Speaker speaker_1: I don't know if you can guide me where to look.

Speaker speaker_0: Yeah. So if you want, I can send it again, and I'll send it to both of those emails right now.

Speaker speaker_1: Okay, perfect. Yeah, I'll just use that email.

Speaker speaker_0: And then I'll just go over the plans if you want with you. I'm getting that ready. All right. I went ahead and emailed that to you. It should come from an email that says info@benefitsinacard.com. If you don't see it right away, I also recommend you check your spam and your junk 'cause sometimes it does send it to one of those files.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Oh, I'm sorry. I just realized I sent you the wrong, um, staffing agency. Give me one second. You're Creative Circle.

Speaker speaker_1: Yes, that's right.

Speaker speaker_0: One second. Okay, sir, I went ahead and emailed that to you. Um, do you mind verifying that you did receive it?

Speaker speaker_1: Sure. Uh, yeah, I think, yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: So let me know when you're ready and I'll start going over them.

Speaker speaker_1: Okay. Um, so I definitely, like just so you know what's top of mind for me, um, I'd like to be able to go to the doctor for, like, normal checkups.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, same for, like, you know, an annual, like, once or twice a year teeth cleaning.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Like, vision, that sort of thing. Um, I would like to be able to go to a doctor every three months for testing, like sexual health-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... testing.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, I am gay so I'm using PrEP.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, which is, like, a specific medication I want to make sure that, um, you know, I'm gonna be able to access.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, I have had insurance in the past where I was paying almost \$500 a month and then found out that they didn't offer those things.

Speaker speaker_0: Cover it? Oh, okay. Okay, yeah. I can help you with that. Um, so it sounds like you're wanting, like, a preventative plan, so they do offer... This is going to be the first plan that I go over, it's called the Stay Healthy MEC-Telara.

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_0: This is the plan that covers your preventative services which is considered, like, a physical, like your annual check-ups, um, some vaccines, some STD screenings, some cancer screenings.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And it does require you, however, to stay within the network and only use their doctors and clinics to, um, receive coverage. So they do-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... offer something called the MultiPlan Network. That's the number that you would contact to find a list of providers that you can go to.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so they do give you access to that number and then it's really easy. Once you call, they'll give you access to the list of the clinics that you can go to that take that insurance.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, if... You do get prescription benefits through MedImpact. However, I wouldn't be able to tell you if that's something that they would cover. I could provide you the phone number of that carrier, of that pharmacy. Once you contact them and you give them the name, they should be able to tell you if that's something that they cover or not. Um, since we are limited to the amount of information- ... I wouldn't be able to let you know if that's something that they cover. So I can definitely provide that phone number of, um, that carrier when it comes to the pharmacy for that plan and all you have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is, uh, give them a call and they will let you know.

Speaker speaker_1: Okay. So-

Speaker speaker_0: Um, if you want, I can go ahead and give you that.

Speaker speaker_1: Well, so, I-I do want to figure out something and just solidify it tonight.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, so I don't know if I'm going to have a call with them, but you mentioned that this plan does cover STD screenings?

Speaker speaker_0: Yes. So it, it covers some, not all, but it does cover some STD screening and some cancer screenings. It'll cover your preventative services, um, but it'll definitely will cover those additional visits.

Speaker speaker_1: Okay. Okay. And when you say some, not all, are there other plans that cover all or do you know what those some are in particular?

Speaker speaker_0: So this... So this plan that I just went over called the Stay Healthy MEC is the only preventative plan that they, that they offer. Um, the other three that they offer are just hospital indemnity plans.

Speaker speaker_1: Oh.

Speaker speaker_0: Meaning they will only cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, your Insure plans, being the Insure Plus, the Insure Plus Enhanced, and the Insure Premier are just hospital indemnity. They do not cover any, um, preventative visits which are considered like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... your annuals, um, STD screenings-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... cancer screenings. So your Insure plans do not cover your preventative services. Um, in the past, I have told c- members if you do want to receive your preventative, um, visits to be covered, you would have to get the Stay Healthy MEC, but if you do want to receive, like, your actual hospital indemnity visits, you would also have to get one of the Insure plans due to the fact that they don't offer a fourth plan that covers both services, both your preventative and your hospital indemnity.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So you would have to choose both of them and both of them are two separate deductions. Um, but that-

Speaker speaker_1: Mm-hmm. Okay. So...

Speaker speaker_0: Mm-hmm?

Speaker speaker_1: Sorry. So, um, I'm... So it, it sounds like we're definitely going to do the Stay Healthy.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then on the hospital plans, um, like, do people normally claim those? Do you have one that's the most popular? Um...

Speaker speaker_0: It's just... It's really just their, like, honestly, like, their personal choice. Some people don't even... Um, they don't really... They say they don't get sick that much so they don't even get the plans, but some people do get it. It really just depends because the three of them cover the exact same stuff, the same services. However, the dollar amount that they cover is different. They, the three of them go through the same, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... pharmacy which is Pharmaville. The three of them don't require you to stay within the network. Um, as long as they take that insurance and the provider accepts it, you can use it out of the network. Uh, the three of them include virtual urgent care which offers medical assistance virtually with medical providers, as well as your Stay Healthy plan does include that. And, um, I was also going to tell you that for your Stay Healthy plan, it does come with a free Rx membership which gives you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... access to top 90% genetic drugs prescribed in the US, um, for free. Some of them you would have to pay for, but some of them are free.

Speaker speaker_1: Cool.

Speaker speaker_0: Um, and with that, same thing, with that, I don't have access to the ones that are free. Um, so that would be something that once you, like, enroll, you would have to, like, look up and it'll actually let you know in the membership. Um, but with your Inure plans, the main difference between the three of them is the dollar amount that it covers in four areas. Daily hospital confinement, the Inure Plus Basic only covers \$50 per day. So it'll only cover a flat fee of \$50. So let's say your bill is \$100, the Inure Plus Basic would cover \$50 and you would be responsible for the remaining balance. Then the Inure Plus Enhanced would cover \$100 per day. The Inure Plus Premier would cover \$200 per day.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: For the intensive care, the Inure Plus Basic covers \$200 per day while your Inure Plus Enhanced would cover \$400 per day, and your Inure Plus Premier would cover \$1,000 per day.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: For annual first occurrence in hospital, the Inure Plus Basic covers 500 while your Inure Plus Enhanced covers 1,500-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and your Inure Plus Premier covers 2,500. And then the last difference is for surgical, the Inure Plus Basic covers up to 1,000 based on surgical schedule, when the Inure Plus Enhanced covers up to 2,000..... and then the Insure Plus Premier covers up to 4,000. Everything after that stays the exact same though, outpatient sickness, the three of them is the same amount, \$75.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_0: Diagnostic testing, the three of them. So, really, like, depending on the dollar amount of the flat fee that you want them to cover, it depends. Four main areas, daily hospital confinement, intensive care, and first occurrence in hospital, and surgical is where you're- you would really be paying for the difference. Um, so if you do select the- in- between the three Insure plans, the Insure Plus Basic would be a weekly deduction of \$17.21. The Insure Plus Enhanced would be 24.38 a week, and then the Insure Plus Premier is \$35.73 a week.

Speaker speaker_1: Oh, so these are weekly amounts?

Speaker speaker_0: Yes. So, all of these deductions that you're seeing for these plans are all weekly deductions from your paycheck. So, every week, they're gonna be deducting it. Depending on how many plans you select, which ones they are, it depends on how much the weekly deduction comes out to be. Um, I was gonna tell you, you mentioned vision or dental, if I'm not mistaken.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, with the staffing agency that you work, if you get dental, they make you get it in a bundle with term life and vision. And same thing, if you just want term life and s-

Speaker speaker_1: Right.

Speaker speaker_0: ... they still make you get it in a bundle with dental and vision.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Or if you want vision, or if you want just vision, they make you get dental and term life. So, if you do get any of those, being dental, term life and vision, that just- that comes in a- in a bundle, which sums up to be \$7.90 weekly.

Speaker speaker_1: Okay. So, I definitely wanna do the bundle, I definitely wanna do the StayHealthy plan. Um, is there... Oh, I mean, can I call back before Friday and add the VIP?

Speaker speaker_0: Mm-hmm. So-

Speaker speaker_1: Like, one of the insurance or...

Speaker speaker_0: Yeah, so you can call whenever you want, as long as it's done, like, either Thursday or Friday. And we are Eastern time, okay? We're open from 8:00 AM up until 8:00 PM. As long as you do it either Thursday or Friday, you're fine. If you call back on Monday, which is the 10th, they're gonna tell you that unfortunately, since Friday was technically your last day to enroll, that you would have to wait til the month of December when they're back within company open enrollment. So yeah, um, you can go ahead and enroll into these, 'cause either way you have to allow one or two weeks for your staffing agency to start making the deduction once you enroll. It could be one week or it could be two. Since we don't have access to their, like, pay stubs, we wouldn't be able to tell you, but it typically takes one or two weeks once you enroll. And once we see that very first-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... deduction of whatever amount it is, the following Monday of that first deduction is when your plans become active. And by that first week of your activation week, either Thursday or Friday, you should be receiving whatever cards for whatever plan you s-selected. Um, if you enroll into dental, vision and your preventatives, as well as... Okay, yeah, if you enroll into your preventative, which is the StayHealthy NEC, vision, dental, you would be getting those card first. And if you enroll into one of the Insure plans, normally for the Insure plans, they don't send that card out. I'm not sure for what reason. So, if you do want a physical card, once you become active, you're welcome to call us at this number and we can request-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the card to be sent out to you. But for sure, once you do become active, the very first three cards that you're gonna get is dental, vision and your preventatives, which is the ones for, like-

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: ... the screenings and stuff.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: Um, well, that's all great. I think tonight, let's go ahead and move forward with the StayHealthy and the bundle.

Speaker speaker_0: Mm-hmm. Okay.

Speaker speaker_1: And, um, I might call back and add on one of these, um, Insure plans. I'm just gonna talk to my, my family about it first.

Speaker speaker_0: Okay, that's fine. And then did you wanna do em- employee only or did you wanna add a dependent? I was gonna let you know that Creative Circle, there is a virtual restriction, which means if you enroll by yourself, you have to do all the plans by yourself. If you enroll with a dependent, you have to enroll all the plans with the dependent.

Speaker speaker_1: Got it. Yep. Yeah, no, it's just me. Um, do y'all have... I mean, is there anything for pets?

Speaker speaker_0: No, it's only for your- um, for the members.

Speaker speaker_1: Yeah. That's okay.

Speaker speaker_0: And, um, also the NEC Tell IRS, which is your preventative plan, it's under section 125. So, what section 125 is, it allows you to pay this preventative plan with pretax dollars, which means you don't have-

Speaker speaker_1: Oh, nice.

Speaker speaker_0: ... to pay tax on it. Um, however, they do put a restriction to it. So, this is the only plan that's under that IRS regulation. So, which means if you do enroll into this plan, um, you would have to... If you decide to cancel the plan once you're enrolled into it or make

changes to the plan, like add dependents, the only period that you're allowed to do so is within your first 30 days of receiving your first check. So, in other words, for you, nothing passing Friday or within company open enrollment, which is held in December. So, to either cancel the NEC Tell IRS or to make changes like adding a dependent, you would have to be within your first 30 days, meaning Thursday or Friday or be within company open enrollment, which is in the month of December.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, like, at their...

Speaker speaker_1: Okay. And as a contractor, I'm only on a three-month contract right now. So-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... would that plan extend beyond my contract, or is it just while I'm employed?

Speaker speaker_0: So, if you, let's say, if you're still working with Creative Circle, um-

Speaker speaker_1: Right.

Speaker speaker_0: ... you're still gonna have the benefits 'cause you're still with that staffing agency. But let's say you leave Creative Circle and you don't-

Speaker speaker_1: Right.

Speaker speaker_0: ... work with them, since these are weekly deductions from your paycheck, you would-You can, um, have four consecutive weeks, um, without deductions being taken outta your paycheck. But by the fifth week that they don't get a deduction specifically outta your check, the plan gets canceled because you would have to keep working with them and they would have to have a way to keep deducting-

Speaker speaker_2: Yeah, of course. Yeah.

Speaker speaker_0: ... money specifically outta your check to get, keep the plan active. But you are allowed to make up to four direct payments and have, um, active coverage for those four weeks but either way by the fifth week that they don't specifically get that deduction added your paycheck the plan gets canceled.

Speaker speaker_2: Got it. Got it. Okay. That sounds fine.

Speaker speaker_0: And then you go in for something called COBRA and then if let's say-

Speaker speaker_2: Right.

Speaker speaker_0: ... you still maybe wanna keep that insurance, that's like a whole different department.

Speaker speaker_2: Right.

Speaker speaker_0: You would have to call us and we would transfer you and then they will let you know from there if you would be allowed to keep whatever plan is under COBRA because not all of them. I believe for Creative Circle, um, the ones under COBRA enrollment are, let's see, are, is the StayHealthy plan, the Insure plans, dental and vision. So, the only one that wouldn't be under COBRA would be your Term Life.

Speaker speaker_2: Got it. Okay, okay. That's good to know. Um, are there, is there anything else that you need from me aside from, like, the, the StayHealthy and the bundle right now?

Speaker speaker_0: Um, no. I just need verbal permission from you to actually make these elections.

Speaker speaker_2: Yeah. Yeah.

Speaker speaker_0: I was gonna tell you that if you do the NEC Telluride Vision Term Life Dental, um, that's a weekly deduction from your paycheck of \$23.53 weekly.

Speaker speaker_2: Um-

Speaker speaker_0: Do you allow me to make selections?

Speaker speaker_2: Sorry. So, so with everything we're doing here-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... what is the total weekly?

Speaker speaker_0: Uh, 23.53.

Speaker speaker_2: Okay. So, that would be 24... Okay. Yeah, that's, that's fine.

Speaker speaker_0: Okay. All righty. And then like I to- said earlier please allow one or two weeks for your staffing agency to start making this very first deduction. Once you see the first deduction of the \$23.53 come out of your paycheck, the following Monday of that very first deduction is when your coverage becomes active and by that Thursday or Friday you should be receiving three cards, being dental, vision, and then your preventative card. Um, and if you have a dentist appointment, vision appointment, or you have, like, a physical or a checkup, something like that, you're welcome to give us a call if you still don't have your cards and we can email them to you so you can have it, um, via email-

Speaker speaker_2: Oh, great.

Speaker speaker_0: ... while you wait on them. Um, and like I said, is, i- if you do wanna add one of the Insure plans it is important that you call us either tomorrow or Friday between 8:00 AM or 8:00 PM Eastern Time, okay?

Speaker speaker_2: Sure.

Speaker speaker_0: So that you're eligible to enroll into one of those 'cause after that they you wouldn't, they're gonna tell you that you have to wait until December. Um...

Speaker speaker_2: Right.

Speaker speaker_0: And then d'you, d'you want me to go ahead and give you that pharmacy's phone number for the StayHealthy as well as the Insure plans? 'Cause they could also-

Speaker speaker_2: Sure, sure.

Speaker speaker_0: ... let you know, 'cause it's two different carriers with the pharmacy. With the StayHealthy it's with MedImpact and with the Insure, three Insure plans it's, um, Pharmanville.

Speaker speaker_2: Okay. Um, one second. Let me just get something to write this down.

Speaker speaker_0: Okay. And then they would answer that question that you had earlier about is, um, that certain medication covered or not they would let you know.

Speaker speaker_2: Um, okay. Okay. I'm ready when you are.

Speaker speaker_0: Okay. So, for your StayHealthy plan you're covered through MedImpact. That's M-E-D-I-M-P-A-C-T and their phone number is gonna be 800-771-4648. So, 800-771-4648. That's for your preventative plan. Then for your Insure plans it's through the same carrier, um, which is Pharmaville, that one's gonna be P as in Peter, H as in Hector, A as in alpha, R as in Romeo, M as in Mary, A as in alpha, V as in Victor, A as in alpha, I as in ice cream, L as in loud. Um, and that phone number is 800-933-3734. And that would be for your Insure plans. Um, and then they would be able to answer if that's something that they cover or don't cover. Um, and I was gonna-

Speaker speaker_2: Okay.

Speaker speaker_0: ... also tell you since you selected Term Life I do need a beneficiary from you. So, if something was to happen who do you wanna put down as a beneficiary?

Speaker speaker_2: Um, you can put down my m- my mom.

Speaker speaker_0: Okay. What's her name?

Speaker speaker_2: Beth Royce. B-E-T-H R-O-Y-E.

Speaker speaker_0: I'm sorry, you were cutting up a little bit. Can you repeat that? I wanna make sure I got her name right.

Speaker speaker_2: Yeah. So it's Beth Royce. B-E-T-H R-O-Y-E.

Speaker speaker_0: Okay, thank you. And you just want to put your mom?

Speaker speaker_2: Um, yeah. I mean, that's, that's fine.

Speaker speaker_0: Okay. Yes, sir. All right. I have your mom down. Um, did you have any questions for me?

Speaker speaker_2: Um, no, that's it.

Speaker speaker_0: Okay. Well, just keep in mind that if you do wanna add the Insure, Insure plans, any of the three, you're welcome to do it and then you have till the 7th which is Friday. Um, as long as you call while we're still open you'll be able to add it with no problem.

Speaker speaker_2: Okay. Well, I really appreciate you walking me through everything. I know it's a lot, um, so thanks for taking the time.

Speaker speaker_0: You're welcome. I hope you have a great day. We're open from Monday to Friday, 8:00 AM up until 8:00 PM Eastern Time if you have any questions.

Speaker speaker_2: Okay. Thanks so much.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_2: You too.