

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, Stephanie. This is Shannon. I wanted to enroll into some medical insurance, and I tried doing it online, but , um, I was having issues. It was saying, um, I don't... I've never enrolled yet and it's saying that I have an account, but when I do the forgot password, it says I don't exist. So- Okay, yeah. ... I think that's an issue. Yeah, I can help you do a phone enrollment. Um, which staffing agency are you with? I'm with Creative Circle. Okay. And then what are the last four of your Social? Um, 1310. And your first and last name? Shannon, S-H-A-N-N-O-N, and then last name is Morse, M-O-R-S-E. Okay. For security purposes, could you verify your address and your date of birth? Yeah. My address is 65488 Kentucky Road, Bend, Oregon 97703. And then date of birth is 08/21/1992. Thank you. Okay. And then I have a phone number as 916-536-0465. Um, it should be 916-539-0465. Okay, thank you. And then I have your first name, Kayla Morse, at gmail.com. Is that correct? Uh, say it again? I have Shannon, K, and then L-A-M-O-R-S-E at gmail.com. Um, it should be Shannonkaylamorse- Okay. ... @gmail.com. Okay, thank you. All right. I have updated that. And then by any chance, do you know which you wanna enroll into already? Um, I have a good understanding, but I did have a question, um, about the Stay Healthy MEC TelRx. Mm-hmm. So is that for only, like, preventative checkups? Yes, correct. It's not gonna cover your doctor visits if you were to go to the doctor because you get sick. This is only for your preventative services, and it does require you to stay within the network. Okay. Um, so I'm... I don't know. I, I usually only do preventative. Like, I don't go to the doctor very often. Mm-hmm. Um, if I do En- the Insure Plus Basic, does that include preventative? No. So the... That's the thing with the, with these plans. Um, it looks like Creative Circle doesn't offer a plan that offers both your preventative and your hospital indemnity. So if you- Okay. ... choose the Insure plans, being the Insure Plus, the Insure Plus Enhanced, or the Insure Premier, those three will only cover doctor visits if you actually were to get sick, the urgent care, emergency room, some surgeries, um, hospital visits. But it doesn't cover your preventative services. If you did want to receive coverage for your preventative and your hospital indemnity, you would have to get the Stay Healthy and then one of the Insure plans. And that is, um, two separate deductions per week. Okay. Yeah, I feel like that's really expensive to do both. Um... Yeah. Yeah. No. Um- And then, if I'm honest, the Insure plans are, like, very similar and the main difference is in four areas. So in daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical, that's where the differences come in. Um, everything other than that stays the exact same. So for daily hospital confinement, the Insure Plus Basic covers \$50 per day, while the Insure Plus Enhanced will cover \$100 per day and the Insure Plus Premier will cover \$200 per day. In intensive care, the Insure Plus covers \$200 per day, Insure Plus Enhanced will cover \$400 per day, and the Insure Plus Premier will cover \$1,000 per day. For annual first occurrence at

hospital, the Insure Plus covers \$500, while the Insure Plus Enhanced covers \$1,500, and the Insure Plus Premier will cover \$2,500. And then the last difference is for surgical. Uh, the Insure Plus up to \$1,000 based on surgical schedule, Insure Plus Enhanced up to \$2,000 based on surgical schedule, and the Insure Plus Premier up to \$4,000 based on surgical schedule. Everything after that, such as, like- Mm-hmm. ... benefit, outpatient sickness, diagnostic testing, wellness exams, hospital emergency room, physician offices, dental work, hospital admission, hospital confinement, intensive care, ground or air ambulance, medical imaging, all of that stays the same. Okay. Um, so what I normally use my insurance for is, like, uh, like, I wanna be able to go to, like, the acupuncturist or, like, chiropractor, and possibly go see a naturopathic doctor. Would that be, those services be covered under Insure Plus Basic? 'Cause- So prior... So on the guide, it doesn't specifically tell me if that would be covered or not. So I would have to direct you to two lines, and then they would be able to answer that question prior for you enrolling. Uh, because on my end, I wouldn't be able to tell you that, 'cause it's not telling me- Okay. ... in the guide specifically. But I could provide you two contact numbers and then they would be able to, like, let you know if that's something that the Insure plans cover or not. Okay. Um, can I do that before... Enrolling? Yeah. Oh, yeah. Before... Just 'cause if, if it doesn't get covered- Mm-hmm. ... then it doesn't really make sense for me to sign up for the Insurplus plan? Mm-hmm. Yeah. Okay. And yeah, and I was also gonna tell you that, um, the only plan that's under a IRS regulation is the MEC Tele-RS. So if you do- Okay. ... decide to enroll into that preventative plan- Mm-hmm. ... and let's say you enroll, and then later on, you want to cancel or add a dependent, you would have to do that- Mm-hmm. ... within company open enrollment period, um, to make any- Okay. ... of those changes to either cancel or add a dependent. At- if you're outside company open enrollment, which the last day to do so would be tomorrow, um- Mm-hmm. ... they're gonna tell you that you have to wait till the month of December to either cancel that plan or add that dependent. 'Cause you're only- Mm-hmm. ... allowed to make those changes with that particular plan, um, within company open enrollment, since it's under that IRS regulation- Okay. ... that allows you to pay it with pre-tax dollars. Mm-hmm. But regarding your question, I would contact those two numbers before enrolling, just to make sure, um, that you're not paying for something that you're not really gonna need. Um, and also, with the other plans, you can cancel at any time. The only one that you wouldn't- Mm-hmm. ... be able to cancel just at any time is the MEC, which is that preventative plan. Oh. Okay. That's good to know. Like if- Mm-hmm. ... like I use it for three months and realize, for the Insurplus Basic, I realize I don't really need it, then I can cancel it? You can call and cancel it. Mm-hmm. Okay. The only one that you wouldn't be able to do that is with the MEC Tele-RS. Okay. That one, you would have to wait till the next company open enrollment to make the changes or to cancel the plan in general. Okay. Yeah, um, I can get the numbers as whenever you're ready. Okay. That's gonna be... The first number is 601-936-3290. Again, 601-936-3290. Okay. Her name is gonna be Delicia. That's D-E-L-I-C-I-A. And then the second number starts the same, it just ends in 3287. So it's 601-936-3287. Okay. Okay. And her name is Sondra. And then these two ladies- Okay. ... you would have to call, um, if you have spec- specific questions like that prior to enrolling. Okay. Does it matter which one I call, or do they both- No. Will they both... Yeah. Okay. Cool. Yeah, they both will, um, answer. And then it is Eastern time. So I believe- Okay. ... they're open from like 8:00 to 5:00, um, Eastern time. Okay. Right now, it's 1:08. I'm not sure what time it is- Okay. ... in Oregon. Yeah. We're on West Coast time, so it's only 10:00 here. So I'll give-

Mm-hmm. ... them a call right now. And then I'll call you- Okay. ... um, after that. All right. Yeah. Thank you so much. Just keep in mind that if you do want to enroll, the last day to, to do it would be tomorrow. Okay? Okay. Thank you. And we're open from 8:00 AM up until 8:00 PM Eastern time. Okay. Awesome. Thank you. You're welcome. Have a nice day. You too. Bye.

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, Stephanie. This is Shannon. I wanted to enroll into some medical insurance, and I tried doing it online, but , um, I was having issues. It was saying, um, I don't... I've never enrolled yet and it's saying that I have an account, but when I do the forgot password, it says I don't exist. So-

Speaker speaker_0: Okay, yeah.

Speaker speaker_1: ... I think that's an issue.

Speaker speaker_0: Yeah, I can help you do a phone enrollment. Um, 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: Um, 1310.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Shannon, S-H-A-N-N-O-N, and then last name is Morse, M-O-R-S-E.

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

Speaker speaker_1: Yeah. My address is 65488 Kentucky Road, Bend, Oregon 97703. And then date of birth is 08/21/1992.

Speaker speaker_0: Thank you. Okay. And then I have a phone number as 916-536-0465.

Speaker speaker_1: Um, it should be 916-539-0465.

Speaker speaker_0: Okay, thank you. And then I have your first name, Kayla Morse, at gmail.com. Is that correct?

Speaker speaker_1: Uh, say it again?

Speaker speaker_0: I have Shannon, K, and then L-A-M-O-R-S-E at gmail.com.

Speaker speaker_1: Um, it should be Shannonkaylamorse-

Speaker speaker_0: Okay.

Speaker speaker_1: ... @gmail.com.

Speaker speaker_0: Okay, thank you. All right. I have updated that. And then by any chance, do you know which you wanna enroll into already?

Speaker speaker_1: Um, I have a good understanding, but I did have a question, um, about the Stay Healthy MEC TelRx.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So is that for only, like, preventative checkups?

Speaker speaker_0: Yes, correct. It's not gonna cover your doctor visits if you were to go to the doctor because you get sick. This is only for your preventative services, and it does require you to stay within the network.

Speaker speaker_1: Okay. Um, so I'm... I don't know. I, I usually only do preventative. Like, I don't go to the doctor very often.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, if I do En- the Insure Plus Basic, does that include preventative?

Speaker speaker_0: No. So the... That's the thing with the, with these plans. Um, it looks like Creative Circle doesn't offer a plan that offers both your preventative and your hospital indemnity. So if you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... choose the Insure plans, being the Insure Plus, the Insure Plus Enhanced, or the Insure Premier, those three will only cover doctor visits if you actually were to get sick, the urgent care, emergency room, some surgeries, um, hospital visits. But it doesn't cover your preventative services. If you did want to receive coverage for your preventative and your hospital indemnity, you would have to get the Stay Healthy and then one of the Insure plans. And that is, um, two separate deductions per week.

Speaker speaker_1: Okay. Yeah, I feel like that's really expensive to do both. Um...

Speaker speaker_0: Yeah. Yeah. No.

Speaker speaker_1: Um-

Speaker speaker_0: And then, if I'm honest, the Insure plans are, like, very similar and the main difference is in four areas. So in daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical, that's where the differences come in. Um, everything other than that stays the exact same. So for daily hospital confinement, the Insure Plus Basic covers \$50 per day, while the Insure Plus Enhanced will cover \$100 per day and the Insure Plus Premier will cover \$200 per day. In intensive care, the Insure Plus covers \$200 per day, Insure Plus Enhanced will cover \$400 per day, and the Insure Plus Premier will cover \$1,000 per day. For annual first occurrence at hospital, the Insure Plus covers \$500, while the Insure

Plus Enhanced covers \$1,500, and the Insure Plus Premier will cover \$2,500. And then the last difference is for surgical. Uh, the Insure Plus up to \$1,000 based on surgical schedule, Insure Plus Enhanced up to \$2,000 based on surgical schedule, and the Insure Plus Premier up to \$4,000 based on surgical schedule. Everything after that, such as, like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... benefit, outpatient sickness, diagnostic testing, wellness exams, hospital emergency room, physician offices, dental work, hospital admission, hospital confinement, intensive care, ground or air ambulance, medical imaging, all of that stays the same.

Speaker speaker_1: Okay. Um, so what I normally use my insurance for is, like, uh, like, I wanna be able to go to, like, the acupuncturist or, like, chiropractor, and possibly go see a naturopathic doctor. Would that be, those services be c- covered under Insure Plus Basic? 'Cause-

Speaker speaker_0: So prior... So on the guide, it doesn't specifically tell me if that would be covered or not. So I would have to direct you to two lines, and then they would be able to answer that question prior for you enrolling. Uh, because on my end, I wouldn't be able to tell you that, 'cause it's not telling me-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in the guide specifically. But I could provide you two contact numbers and then they would be able to, like, let you know if that's something that the Insure plans cover or not.

Speaker speaker_1: Okay. Um, can I do that before...

Speaker speaker_0: Enrolling? Yeah.

Speaker speaker_1: Oh, yeah. Before... Just 'cause if, if it doesn't get covered-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... then it doesn't really make sense for me to sign up for the Insurplus plan?

Speaker speaker_0: Mm-hmm. Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: And yeah, and I was also gonna tell you that, um, the only plan that's under a IRS regulation is the MEC Tele-RS. So if you do-

Speaker speaker_1: Okay.

Speaker speaker_0: ... decide to enroll into that preventative plan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and let's say you enroll, and then later on, you want to cancel or add a dependent, you would have to do that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... within company open enrollment period, um, to make any-

Speaker speaker_1: Okay.

Speaker speaker_0: ... of those changes to either cancel or add a dependent. At- if you're outside company open enrollment, which the last day to do so would be tomorrow, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... they're gonna tell you that you have to wait till the month of December to either cancel that plan or add that dependent. 'Cause you're only-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... allowed to make those changes with that particular plan, um, within company open enrollment, since it's under that IRS regulation-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that allows you to pay it with pre-tax dollars.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But regarding your question, I would contact those two numbers before enrolling, just to make sure, um, that you're not paying for something that you're not really gonna need. Um, and also, with the other plans, you can cancel at any time. The only one that you wouldn't-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... be able to cancel just at any time is the MEC, which is that preventative plan.

Speaker speaker_1: Oh. Okay. That's good to know. Like if-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... like I use it for three months and realize, for the Insurplus Basic, I realize I don't really need it, then I can cancel it?

Speaker speaker_0: You can call and cancel it. Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: The only one that you wouldn't be able to do that is with the MEC Tele-RS.

Speaker speaker_1: Okay.

Speaker speaker_0: That one, you would have to wait till the next company open enrollment to make the changes or to cancel the plan in general.

Speaker speaker_1: Okay. Yeah, um, I can get the numbers as whenever you're ready.

Speaker speaker_0: Okay. That's gonna be... The first number is 601-936-3290. Again, 601-936-3290.

Speaker speaker_1: Okay.

Speaker speaker_0: Her name is gonna be Delicia. That's D-E-L-I-C-I-A. And then the second number starts the same, it just ends in 3287. So it's 601-936-3287.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: And her name is Sondra. And then these two ladies-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you would have to call, um, if you have spec- specific questions like that prior to enrolling.

Speaker speaker_1: Okay. Does it matter which one I call, or do they both-

Speaker speaker_0: No.

Speaker speaker_1: Will they both... Yeah. Okay. Cool.

Speaker speaker_0: Yeah, they both will, um, answer. And then it is Eastern time. So I believe-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they're open from like 8:00 to 5:00, um, Eastern time.

Speaker speaker_1: Okay.

Speaker speaker_0: Right now, it's 1:08. I'm not sure what time it is-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in Oregon.

Speaker speaker_1: Yeah. We're on West Coast time, so it's only 10:00 here. So I'll give-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... them a call right now. And then I'll call you-

Speaker speaker_0: Okay.

Speaker speaker_1: ... um, after that.

Speaker speaker_0: All right. Yeah.

Speaker speaker_1: Thank you so much.

Speaker speaker_0: Just keep in mind that if you do want to enroll, the last day to, to do it would be tomorrow. Okay?

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: And we're open from 8:00 AM up until 8:00 PM Eastern time.

Speaker speaker_1: Okay. Awesome. Thank you.

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

Speaker speaker_1: You too. Bye.