

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Francesca, how can I assist you today? Uh, Sanavai, uh, I started a project with Creative Hello? Oh, can you hear me? Hello? Um, can you hear... Can you ... Oh. Yes, ma'am, I can hear you but it's cutting out. Okay. Okay. It connects to itself. Okay. Um, so- This actually sounds better. Okay, perfect. Um, I have a project with Creative Circle, it's a random project, um, uh, it's ongoing but it's not a full-time or a, a fixed-hour, uh, job. I just wondering if it, uh, if I'm qualified for apply for insurance, and I might have another interview for full-time contract next month, um, how that is going to work out with health insurance? Um, so as far as how many hours you work it does not affect whether or not you want to enroll into health insurance, any employer of the staffing companies are legible for enrollment within the 30 days of the first paycheck on the assignment. There is roughly three to four plans that do have an hour requirement, those will be the only ones that will pertain to the specific issue. As far as you possibly getting hired onto another job or to a full-time position with the assignment that you're being offered, once you stop receiving a paycheck issued by your staffing companies after the sixth week, the policy will cancel itself since the coverage is only offer for actively working staffing employees. Okay. So it's better to make sure that I have a, for example, it's going to be a six-month, uh, full-time contract then it's more... It's safe to apply, uh, request for it, um, in health insurance because then I know I'm going to have it at least for six months? Not really ma'am, what I was trying to say is that as long as you're getting a paycheck from your staffing company the policy will be active, it's up to you. There is no risk or re-precautions for being on a insurance with a staffing company even if it's for one or two weeks. It is simply up to you, it's optional but it's being deducted from your pay stub, it takes one to two weeks for it to process into the enrollment if nothing hinders that process, and it takes one to two weeks as well to cancel any policy, unless something hinders the cancellation. Completely up to you whether or not you want to enroll regardless of how long you'll be in an assignment, that will not be a relevant factor into this. Okay. Uh, then it's my personal choice to make sure that how long I'm gonna stay with that project. Uh, so the... My question is then, I started one assignment like a month ago, I didn't apply for health insurance, and I might apply for health insurance a month from now with a new project, is it still, uh, am I still eligible for insurance if I apply a month from now with the new project? That will be something unfortunately we wouldn't be able to advise you on. I can however tell you right now Creative Circle, if you have in your company open enrollment period to end of month 31st January, as far as whether or not you will be still eligible for enrollment next month, that would be something that you will have to call in once you get hired on by that other assignment for us to take a look into the system and we will see your eligibility. Okay. So now I can but next month I need to, uh, get approval and go through a different process, did I get it

correctly? Not so much get approval but to see if you are eligible 'cause you're... There's only two incidents in where a member can enroll into coverage, one of them being an open enrollment period and the other one being a qualified life event. So you will have to call in next month to see if you are eligible for enrollment, I can only guarantee your eligibility to the 31st of January. Okay. So, uh, what are my options if I want to register, uh, apply for insurance, uh, before end of January? As far as what plans they offer, they offer PPO, limited plans with medical, dental, 10 Life which is their life insurance, vision, critical illness, group accident and behavior health which is virtual therapy along with a 3Rx membership for the medications. Their benefits they offer are all separate plans are charged individually. Everything is deducted from your pay stub depending on how many plans as well as whether or not you will be putting a dependent or depend on how much your policy will come up to. If you are thinking of putting a dependent, just keep in mind your staffing company has something that they call a virtual... I mean, sorry, a vertical restriction which means that if you are enrolling a dependent, every single plan in your policy will have to also have that dependent. Okay. I don't have the dependent but where can I learn more about these, uh, options online? Send you a copy of their benefit guide? I would just need an email to send it to you. Okay. Uh, n as in Nancy, a, v as Victor, A-I-E dot N as Nancy @Gmail.com. My last name, N-A-V-A-I-E.n@Gmail.com. Then I can see all the costs and all the benefits, the details, how much you guys cover, right? Yes, ma'am, all that information will be in the benefit guide, that's what we use to assist members since we don't own any of the plans, we only administer them. Okay. I have sent that PDF file with the copy of the benefit guide to the email provided which was n as in Nancy, a as in alpha, b as in Victor, a as in alpha, e as in i... I mean, i as in ice, e as in elephant.nasing@gmail.com. Yes, I got it. Um, it's benefits in a, in a card, right? Yes, ma'am. Yes, I got it. Thank you so much. Of course, was there anything else we can assist you with today? No, thank you. Have a great day. Thank you, you too. Appreciate it. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, my name is Francesca, how can I assist you today?

Speaker speaker_2: Uh, Sanavai, uh, I started a project with Creative

Speaker speaker_1: Hello?

Speaker speaker_2: Oh, can you hear me?

Speaker speaker_1: Hello?

Speaker speaker_2: Um, can you hear... Can you ... Oh.

Speaker speaker_1: Yes, ma'am, I can hear you but it's cutting out.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: It connects to itself.

Speaker speaker_2: Okay. Um, so-

Speaker speaker_1: This actually sounds better.

Speaker speaker_2: Okay, perfect. Um, I have a project with Creative Circle, it's a random project, um, uh, it's ongoing but it's not a full-time or a, a fixed-hour, uh, job. I just wondering if it, uh, if I'm qualified for apply for insurance, and I might have another interview for full-time contract next month, um, how that is going to work out with health insurance?

Speaker speaker_1: Um, so as far as how many hours you work it does not affect whether or not you want to enroll into health insurance, any employer of the staffing companies are legible for enrollment within the 30 days of the first paycheck on the assignment. There is roughly three to four plans that do have an hour requirement, those will be the only ones that will pertain to the specific issue. As far as you possibly getting hired onto another job or to a full-time position with the assignment that you're being offered, once you stop receiving a paycheck issued by your staffing companies after the sixth week, the policy will cancel itself since the coverage is only offer for actively working staffing employees.

Speaker speaker_2: Okay. So it's better to make sure that I have a, for example, it's going to be a six-month, uh, full-time contract then it's more... It's safe to apply, uh, request for it, um, in health insurance because then I know I'm going to have it at least for six months?

Speaker speaker_1: Not really ma'am, what I was trying to say is that as long as you're getting a paycheck from your staffing company the policy will be active, it's up to you. There is no risk or re-precautions for being on a insurance with a staffing company even if it's for one or two weeks. It is simply up to you, it's optional but it's being deducted from your pay stub, it takes one to two weeks for it to process into the enrollment if nothing hinders that process, and it takes one to two weeks as well to cancel any policy, unless something hinders the cancellation. Completely up to you whether or not you want to enroll regardless of how long you'll be in an assignment, that will not be a relevant factor into this.

Speaker speaker_2: Okay. Uh, then it's my personal choice to make sure that how long I'm gonna stay with that project. Uh, so the... My question is then, I started one assignment like a month ago, I didn't apply for health insurance, and I might apply for health insurance a month from now with a new project, is it still, uh, am I still eligible for insurance if I apply a month from now with the new project?

Speaker speaker_1: That will be something unfortunately we wouldn't be able to advise you on. I can however tell you right now Creative Circle, if you have in your company open enrollment period to end of month 31st January, as far as whether or not you will be still eligible for enrollment next month, that would be something that you will have to call in once you get hired on by that other assignment for us to take a look into the system and we will see your eligibility.

Speaker speaker_2: Okay. So now I can but next month I need to, uh, get approval and go through a different process, did I get it correctly?

Speaker speaker_1: Not so much get approval but to see if you are eligible 'cause you're... There's only two incidents in where a member can enroll into coverage, one of them being an

open enrollment period and the other one being a qualified life event. So you will have to call in next month to see if you are eligible for enrollment, I can only guarantee your eligibility to the 31st of January.

Speaker speaker_2: Okay. So, uh, what are my options if I want to register, uh, apply for insurance, uh, before end of January?

Speaker speaker_1: As far as what plans they offer, they offer PPO, limited plans with medical, dental, 10 Life which is their life insurance, vision, critical illness, group accident and behavior health which is virtual therapy along with a 3Rx membership for the medications. Their benefits they offer are all separate plans are charged individually. Everything is deducted from your pay stub depending on how many plans as well as whether or not you will be putting a dependent or depend on how much your policy will come up to. If you are thinking of putting a dependent, just keep in mind your staffing company has something that they call a virtual... I mean, sorry, a vertical restriction which means that if you are enrolling a dependent, every single plan in your policy will have to also have that dependent.

Speaker speaker_2: Okay. I don't have the dependent but where can I learn more about these, uh, options online?

Speaker speaker_1: Send you a copy of their benefit guide? I would just need an email to send it to you.

Speaker speaker_2: Okay. Uh, n as in Nancy, a, v as Victor, A-I-E dot N as Nancy @Gmail.com. My last name, N-A-V-A-I-E.n@Gmail.com. Then I can see all the costs and all the benefits, the details, how much you guys cover, right?

Speaker speaker_1: Yes, ma'am, all that information will be in the benefit guide, that's what we use to assist members since we don't own any of the plans, we only administer them.

Speaker speaker_2: Okay.

Speaker speaker_1: I have sent that PDF file with the copy of the benefit guide to the email provided which was n as in Nancy, a as in alpha, b as in Victor, a as in alpha, e as in i... I mean, i as in ice, e as in elephant.nasing@gmail.com.

Speaker speaker_2: Yes, I got it. Um, it's benefits in a, in a card, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Yes, I got it. Thank you so much.

Speaker speaker_1: Of course, was there anything else we can assist you with today?

Speaker speaker_2: No, thank you. Have a great day.

Speaker speaker_1: Thank you, you too. Appreciate it.

Speaker speaker_2: Bye.