Transcript: Franchesca Baez-5015969909489664-4960293417959424

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca, how can I assist you today? Hi, I am working on signing up for, uh, my benefits and I have a few questions about the medical section, about the three tiers- What's that from the company you work with? I work at, uh, Creative Circle. Bear with me one moment while I pull up their benefit guide. Thank you. Go ahead. What was the question you had in regards to the medical plan? Um, I'm not seeing... Uh, I don't have any document showing the difference between the three medical plans. Okay, I'm guessing you're looking only at the enrollment form. The difference between the three is that the Stay Healthy is preventative only. The Insure Plus plans are what they call hospital indemnity. So what preventative services are, is those services that you, we get done to make sure we're up to health, like our annual physical, our screening for our blood pressure, our iron deficiency, the preventative immunizations like influenza, tetanus or varicella, along with the preventative counseling of a healthy diet, avoiding any re-exposures or stopping smoking. It will also cover the preventive generic prescriptions like vitamins and statins. Specifically that plan comes with a free Rx membership for the medications and it does have a network requirement. Mm-hmm. Whereas the Insure Plus plans are hospital indemnity. Hospital indemnity is those services that we get them when we do need our health to improve. For example, if you're going to the doctor's office, if you need to go to urgent care or the emergency room, surgeries or diagnostic testing. Those things are hospital indemnity services. Those plans, the Insure Plus plans do not have any network requirement, and all four of those medical plans come with a virtual urgent care package included. Okay. Um, thank you. Could you, uh, could you email me a document so I can, I can read over? Yes, sir. I can send you a copy of your staffing company's benefit guide. Okay, um- Give me one moment. Actually... Hmm? I think, um, on the enrollment, uh, sheet, I, there's a link to the benefits document but it doesn't, or at least I didn't, wasn't able to find, uh, the three tiers of the, of the medical, um, accounts. Like I have the basic, enhanced and premier are the ones I'm looking at and I, I don't see those on the, uh, document. Which page in the PDF file are you on, based on the number that they have at the bottom? Okay, one moment. I am on the page two. Okay. So if you go up to the top where it says "Plan Benefit Summary". Yes. Right underneath that it says Insure Plus, Insure Plus Enhanced, Insure Plus Premier. If you go down the row, those are the benefits that the plan offers. Okay, I think maybe my document is different 'cause when I, when I look at the plan benefit summaries and under that it says, "This is not medical, this is not major medical insurance." And then in the first row it said, "Benefits." I see Stay Healthy and MEC, TeleRx, VIP Standard and VIP Plus. So Creative Circle, sir? Yes. So maybe I'm looking at the wrong document. Let's see- It seems that way 'cause they no longer have the VIP plans, they have Insure Plus plans. Okay. Could you send me your document then? 'Cause I, I don't think

theirs is up-to-date on their website. It could very well be just a link that that form that you're enrolling with hasn't been updated. Mm-hmm. What would be a good email to send a PDF file to? Shannonnutter@gmail.com. N-U-T-T-E-R. And can you spell the whole thing for me to make sure I have it correct? Yeah. S-H-A-N-N-O-N N-U-T-T-E-R @gmail. All right. So I sent that ... and your file attached to the email we discussed. Shannonnutter@gmail.com, spelled out as S-H-A-N-N-O N-N-U-T-T-E-R. Correct. Okay. Now let me know when you get it. It should be coming in from our office email, which is info@benefitsinacar.com. Mm-hmm. And you're sure you're with creative circle.crownservices, correct? Yes, Creative Circle. Okay. The only reason why I was asking is 'cause it sounds to me more than likely either something got crossed off, 'cause I don't remember Creative Circle ever offering the VIPs. Crown Services does, but not Creative Circle Staffing. Nope, I am with Creative Circle, um, but I, I see the document here and it looks like it, it is different. So it looks like I'm all set. Okay. And then if you go down- I think- ... to that, um, number two page, that banner that you were reading off to me from the VIP plans? Mm-hmm. Yes. If you follow down the name of each plan, for example, that very first one, if you look right down what that name is, it's gonna say, "Not included, not included, not included." Mm-hmm. It's basically advising you what each plan will have. Yeah. For those Insure Plus plans, that dollar amount is what the insurance is going to pay for those services and you'll be responsible for the remainder. All right, thank you. Of course. If you run into any other questions while you're processing that enrollment, feel free to give us a call back. Um, we're gonna be open Mondays through Fridays, 8:00 AM to 8:00 PM Eastern Time. And if you have any issues in regards to the enrollment itself, we can always-Okay. ... process it over the phone as well. All right, thank you. Of course. And then are you a new employee with them or you're already working with them? Uh, I'm already working with them. All right, so then just keep in mind the open enrollment period ends at the end of this month, the 31st. All right, thank you. Of course. Was there anything else aside from that that I can assist you with today? No, that's all. I hope you have a wonderful rest of your day. Thank you for your time today. All right, thank you. Bye-bye.

Conversation Format

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

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

Speaker speaker_2: Hi, I am working on signing up for, uh, my benefits and I have a few questions about the medical section, about the three tiers-

Speaker speaker_1: What's that from the company you work with?

Speaker speaker_2: I work at, uh, Creative Circle.

Speaker speaker_1: Bear with me one moment while I pull up their benefit guide.

Speaker speaker 2: Thank you.

Speaker speaker_1: Go ahead. What was the question you had in regards to the medical plan?

Speaker speaker_2: Um, I'm not seeing... Uh, I don't have any document showing the difference between the three medical plans.

Speaker speaker_1: Okay, I'm guessing you're looking only at the enrollment form. The difference between the three is that the Stay Healthy is preventative only. The Insure Plus plans are what they call hospital indemnity. So what preventative services are, is those services that you, we get done to make sure we're up to health, like our annual physical, our screening for our blood pressure, our iron deficiency, the preventative immunizations like influenza, tetanus or varicella, along with the preventative counseling of a healthy diet, avoiding any re-exposures or stopping smoking. It will also cover the preventive generic prescriptions like vitamins and statins. Specifically that plan comes with a free Rx membership for the medications and it does have a network requirement.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Whereas the Insure Plus plans are hospital indemnity. Hospital indemnity is those services that we get them when we do need our health to improve. For example, if you're going to the doctor's office, if you need to go to urgent care or the emergency room, surgeries or diagnostic testing. Those things are hospital indemnity services. Those plans, the Insure Plus plans do not have any network requirement, and all four of those medical plans come with a virtual urgent care package included.

Speaker speaker_2: Okay. Um, thank you. Could you, uh, could you email me a document so I can, I can read over?

Speaker speaker_1: Yes, sir. I can send you a copy of your staffing company's benefit guide.

Speaker speaker_2: Okay, um-

Speaker speaker 1: Give me one moment.

Speaker speaker_2: Actually...

Speaker speaker_1: Hmm?

Speaker speaker_2: I think, um, on the enrollment, uh, sheet, I, there's a link to the benefits document but it doesn't, or at least I didn't, wasn't able to find, uh, the three tiers of the, of the medical, um, accounts. Like I have the basic, enhanced and premier are the ones I'm looking at and I, I don't see those on the, uh, document.

Speaker speaker_1: Which page in the PDF file are you on, based on the number that they have at the bottom?

Speaker speaker_2: Okay, one moment. I am on the page two.

Speaker speaker_1: Okay. So if you go up to the top where it says "Plan Benefit Summary".

Speaker speaker_2: Yes.

Speaker speaker_1: Right underneath that it says Insure Plus, Insure Plus Enhanced, Insure Plus Premier. If you go down the row, those are the benefits that the plan offers.

Speaker speaker_2: Okay, I think maybe my document is different 'cause when I, when I look at the plan benefit summaries and under that it says, "This is not medical, this is not major medical insurance." And then in the first row it said, "Benefits." I see Stay Healthy and MEC, TeleRx, VIP Standard and VIP Plus.

Speaker speaker_1: So Creative Circle, sir?

Speaker speaker_2: Yes. So maybe I'm looking at the wrong document. Let's see-

Speaker speaker_1: It seems that way 'cause they no longer have the VIP plans, they have Insure Plus plans.

Speaker speaker_2: Okay. Could you send me your document then? 'Cause I, I don't think theirs is up-to-date on their website.

Speaker speaker_1: It could very well be just a link that that form that you're enrolling with hasn't been updated.

Speaker speaker_2: Mm-hmm.

Speaker speaker 1: What would be a good email to send a PDF file to?

Speaker speaker_2: Shannonnutter@gmail.com. N-U-T-T-E-R.

Speaker speaker_1: And can you spell the whole thing for me to make sure I have it correct?

Speaker speaker 2: Yeah. S-H-A-N-N-O-N N-U-T-T-E-R @gmail.

Speaker speaker_1: All right. So I sent that ... and your file attached to the email we discussed. Shannonnutter@gmail.com, spelled out as S-H-A-N-N-O N-N-U-T-T-E-R.

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Now let me know when you get it. It should be coming in from our office email, which is info@benefitsinacar.com.

Speaker speaker_2: Mm-hmm.

Speaker speaker 1: And you're sure you're with creative circle.crownservices, correct?

Speaker speaker_2: Yes, Creative Circle.

Speaker speaker_1: Okay. The only reason why I was asking is 'cause it sounds to me more than likely either something got crossed off, 'cause I don't remember Creative Circle ever offering the VIPs. Crown Services does, but not Creative Circle Staffing.

Speaker speaker_2: Nope, I am with Creative Circle, um, but I, I see the document here and it looks like it, it is different. So it looks like I'm all set.

Speaker speaker_1: Okay. And then if you go down-

Speaker speaker_2: I think-

Speaker speaker_1: ... to that, um, number two page, that banner that you were reading off to me from the VIP plans?

Speaker speaker_2: Mm-hmm. Yes.

Speaker speaker_1: If you follow down the name of each plan, for example, that very first one, if you look right down what that name is, it's gonna say, "Not included, not included, not included."

Speaker speaker 2: Mm-hmm.

Speaker speaker_1: It's basically advising you what each plan will have.

Speaker speaker_2: Yeah.

Speaker speaker_1: For those Insure Plus plans, that dollar amount is what the insurance is going to pay for those services and you'll be responsible for the remainder.

Speaker speaker_2: All right, thank you.

Speaker speaker_1: Of course. If you run into any other questions while you're processing that enrollment, feel free to give us a call back. Um, we're gonna be open Mondays through Fridays, 8:00 AM to 8:00 PM Eastern Time. And if you have any issues in regards to the enrollment itself, we can always-

Speaker speaker 2: Okay.

Speaker speaker_1: ... process it over the phone as well.

Speaker speaker_2: All right, thank you.

Speaker speaker_1: Of course. And then are you a new employee with them or you're already working with them?

Speaker speaker_2: Uh, I'm already working with them.

Speaker speaker_1: All right, so then just keep in mind the open enrollment period ends at the end of this month, the 31st.

Speaker speaker_2: All right, thank you.

Speaker speaker_1: Of course. Was there anything else aside from that that I can assist you with today?

Speaker speaker_2: No, that's all.

Speaker speaker_1: I hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker_2: All right, thank you.

Speaker speaker_1: Bye-bye.