

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 the Car. My name is Francesca. How can I assist you today? Hi, there. I'm just trying to understand what my, uh, benefit options are to enroll. What staffing company do you work with? Uh, Creative Circle. What are the last four of your Social? 6029. And your last name? Zzinkhan, with a Z. First name Anthony? Yes. And lastly, can you verify your mailing address and your date of birth for me? 2797. Address, 204 8th Street West, uh, Cincinnati, Ohio 45202. And that's apartment letter A as in apple? Yes. That's correct. I have a best phone number to reach you down as 937-543-8773? Yes. And I have your email down as logan.lastname@gmail.com? Yes. So your staffing company offers medical for your ex-membership, dental, term life, which is their life insurance, vision, critical illness group, accident, and behavior health, which is an identity... I mean, not identity, sorry. Um, a therapy for virtual service only and won't cover a face-to-face visit with a therapist. So those are all the plans that they offer. The way that their enrollment works is depending on which plans you would like to be enrolled into, as well as whether or not you're going to be putting a dependent will depend on how much your policy will come out to be. Yep. And general members are eligible to enroll into any of those plans. If there's a specific plan that you would like more information on or are interested on, just let me know so I can go ahead and provide that information to you. Mm-hmm. I'll say I'm looking... Uh, I've been going between the, uh, plan benefits summaries and then the actual, um, I guess, like the, where I would select what coverage I want. And I'm just still a little confused because it looks like when I look at the plan benefits summary document, there's an option for Stay Healthy M.E.C. TeleRx, but I'm not seeing that as an option to select, um, at the actual, like, coverage selection page. And when I click on these information icons, they pull up a different company. So if you're enrolling on their website, unfortunately I cannot provide any feedback in regards to that. I can only process the enrollment in my system. Oh, okay. So, I guess how would I enroll into the option that's not on here? So, once again, sir, I don't have access to the website itself. The only thing that we can assist with website assistance is resetting your password. The only thing that I can assist with your specific issue is processing the enrollment on my system. I cannot help you on your side. Okay. And I'm sorry, did you say that, like, you could enroll me for me or no? I'm sorry? Did you say that you could enroll me for me? Mm-hmm. Yeah, so I can't help you on your side, just 'cause I don't have access to that website that way. Yeah. But I can process the enrollment in my system. Okay, yeah. Um, I guess that would work then as well. Um, because it, I do think I want to enroll into that Stay Healthy M.E.C. TeleRx, um, option. Okay. So keep in mind that it is going to be for preventative services only, um, as well as the fact that you are going to have a network restriction for that specific plan. Oh, okay. And then it looks like the, none of the other options would have preventative care. No, so that's the only

plan that covers preventative services. If you're trying to get hospital, indemnity, and preventative coverage, then you have to enroll into one of the Insure Plus plans, as well as the Stay Healthy plan. Oh, okay. And what... This is a silly question, and now I'm trying to quickly scroll here. What is preventative services, or preventative care? Excuse me. So that's basically all those services that we get done to make sure that we're up to health. For instance, your annual physical, your screenings for your blood pressure, iron deficiency, the counseling for a healthy diet, avoiding UV exposures from the sun or stopping smoking, the preventative immunizations like influenza, tetanus, varicella-zostera, um, along with the preventative generic prescriptions like statins and vitamins. However, specifically speaking, that Stay Healthy plan, on top of only covering those generic prescriptions, it does come with a free REx membership for the medications as well, and an urgent care plan too. That's virtual only. Oh. Um, and then... Mm-hmm. And then I was just going to say, the other portion of those benefits that I mentioned, hospital indemnity, what that will be in comparison to preventative services, hospital indemnity is going to be basically your hospital services, your doctor's visits, emergency room, urgent care.... your surgeries and specific lab work, like if you have any diagnostic testings to be done, that's not considered preventative. Since it is a diagnostic testing, it means that there's something already wrong with you, and they're just trying to diagnose specifically what it is. Oh, okay. I see. So then, I think in that case, I would probably not want to do the Stay Healthy Plan, and that might mean I can actually just do all this on my side then. Um, and I know you just mentioned you cannot be, um, necessarily like what I'm seeing on my screen. Do you know if, um... Do you know if the Insure+ plan, is that also called an Insure+ Basics plan-H1? So they go off by a tier system is what I basically like to call it. Yeah. That's what you're seeing there, some of them saying Insure+ Basic, Insure+ Enhanced, and then Insure+ Premier. The Insure+ Basic will be the lowest tier of that plan, and the Premier will be the highest. The difference between those three, um, to our knowledge, is the amount of coverage that you'll get. As you go up from the Basic to the Premier, you have more of a dollar set amount, and then they also come with a group accident package. So if you were thinking of getting group accident, just keep in mind that it's already going to be included into the Insure+ plans. If you were to select an additional package, you would just be doubling up the group accident coverage, if that makes sense. Oh, okay. Yeah. That does make sense. Um... Sorry, I'm just making sure I didn't couple my questions. And then, also- And the insu- Yeah. Go ahead. I'm sorry. I was just going to ask. Um, the Insurance+ plan does not include, like, any level of, um, like, term life insurance or critical illness? No, so for those, those will be additional plans, options. I'm not sure where it would be on the website you're on. But for example, the critical illness itself separately for \$251 per paycheck for employee only. The life insurance is in a... Yeah, it is. It's in a bundle package with the vision, the dental, and the life insurance for \$7.90 per paycheck. Because I know depending on the website, some of those websites might say the wording of the plan different, but usually the prices are always the same. Oh, okay. That makes sense. And then what I was going to say is all three of the Insure+ plans also do come with our virtual urgent care package. Okay. Yeah. And sorry, how did you say I would bundle... Um, or also did you say, uh, that I could bundle, uh, like vision and dental and I think there was something else? Um, yes. The vision, the dental, and the life insurance comes in a bundle. So what, what I mean by that is in order to have vision, you have to be enrolled into dental and life insurance. You won't have a way to separate them since they only offer the three together. Oh, okay. I

see. Because I think on my end, they are separated out into three different expenses. Let me see what that total would be. Like if I selected each of these, um, individually, it looks like that would be... So when you click on one, it doesn't shadow the other ones out and select it automatically? Oh, that's a good question. Um... Oh, I see. It does. It looks like it does select them automatically. Okay. All right. This is great. This is very helpful. Thank you. Of course. Were you able to submit the enrollment or is it at least letting you move forward this time? Um, it does look like it's letting me move forward, um, so I think I'll just go ahead and fill this out on my side. Thank you so much. Of course. If you run into any other issue, we are going to be open till 8:00 PM Eastern Time. Oh, that's good to know. Thank you. Of course. I do hope you have a wonderful rest of your day. Thank you for your time today. Thanks. 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 the Car. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi, there. I'm just trying to understand what my, uh, benefit options are to enroll.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Uh, Creative Circle.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: 6029.

Speaker speaker_1: And your last name?

Speaker speaker_2: Zzinkhan, with a Z.

Speaker speaker_1: First name Anthony?

Speaker speaker_2: Yes.

Speaker speaker_1: And lastly, can you verify your mailing address and your date of birth for me?

Speaker speaker_2: 2797. Address, 204 8th Street West, uh, Cincinnati, Ohio 45202.

Speaker speaker_1: And that's apartment letter A as in apple?

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: I have a best phone number to reach you down as 937-543-8773?

Speaker speaker_2: Yes.

Speaker speaker_1: And I have your email down as logan.lastname@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: So your staffing company offers medical for your ex-membership, dental, term life, which is their life insurance, vision, critical illness group, accident, and behavior health, which is an identity... I mean, not identity, sorry. Um, a therapy for virtual service only and won't cover a face-to-face visit with a therapist. So those are all the plans that they offer. The way that their enrollment works is depending on which plans you would like to be enrolled into, as well as whether or not you're going to be putting a dependent will depend on how much your policy will come out to be.

Speaker speaker_2: Yep.

Speaker speaker_1: And general members are eligible to enroll into any of those plans. If there's a specific plan that you would like more information on or are interested on, just let me know so I can go ahead and provide that information to you.

Speaker speaker_2: Mm-hmm. I'll say I'm looking... Uh, I've been going between the, uh, plan benefits summaries and then the actual, um, I guess, like the, where I would select what coverage I want. And I'm just still a little confused because it looks like when I look at the plan benefits summary document, there's an option for Stay Healthy M.E.C. TeleRx, but I'm not seeing that as an option to select, um, at the actual, like, coverage selection page. And when I click on these information icons, they pull up a different company.

Speaker speaker_1: So if you're enrolling on their website, unfortunately I cannot provide any feedback in regards to that. I can only process the enrollment in my system.

Speaker speaker_2: Oh, okay. So, I guess how would I enroll into the option that's not on here?

Speaker speaker_1: So, once again, sir, I don't have access to the website itself. The only thing that we can assist with website assistance is resetting your password. The only thing that I can assist with your specific issue is processing the enrollment on my system. I cannot help you on your side.

Speaker speaker_2: Okay. And I'm sorry, did you say that, like, you could enroll me for me or no?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: Did you say that you could enroll me for me?

Speaker speaker_1: Mm-hmm. Yeah, so I can't help you on your side, just 'cause I don't have access to that website that way.

Speaker speaker_2: Yeah.

Speaker speaker_1: But I can process the enrollment in my system.

Speaker speaker_2: Okay, yeah. Um, I guess that would work then as well. Um, because it, I do think I want to enroll into that Stay Healthy M.E.C. TeleRx, um, option.

Speaker speaker_1: Okay. So keep in mind that it is going to be for preventative services only, um, as well as the fact that you are going to have a network restriction for that specific plan.

Speaker speaker_2: Oh, okay. And then it looks like the, none of the other options would have preventative care.

Speaker speaker_1: No, so that's the only plan that covers preventative services. If you're trying to get hospital, indemnity, and preventative coverage, then you have to enroll into one of the Insure Plus plans, as well as the Stay Healthy plan.

Speaker speaker_2: Oh, okay. And what... This is a silly question, and now I'm trying to quickly scroll here. What is preventative services, or preventative care? Excuse me.

Speaker speaker_1: So that's basically all those services that we get done to make sure that we're up to health. For instance, your annual physical, your screenings for your blood pressure, iron deficiency, the counseling for a healthy diet, avoiding UV exposures from the sun or stopping smoking, the preventative immunizations like influenza, tetanus, varicella-zostera, um, along with the preventative generic prescriptions like statins and vitamins. However, specifically speaking, that Stay Healthy plan, on top of only covering those generic prescriptions, it does come with a free REx membership for the medications as well, and an urgent care plan too. That's virtual only.

Speaker speaker_2: Oh.

Speaker speaker_1: Um, and then... Mm-hmm. And then I was just going to say, the other portion of those benefits that I mentioned, hospital indemnity, what that will be in comparison to preventative services, hospital indemnity is going to be basically your hospital services, your doctor's visits, emergency room, urgent care.... your surgeries and specific lab work, like if you have any diagnostic testings to be done, that's not considered preventative. Since it is a diagnostic testing, it means that there's something already wrong with you, and they're just trying to diagnose specifically what it is.

Speaker speaker_2: Oh, okay. I see. So then, I think in that case, I would probably not want to do the Stay Healthy Plan, and that might mean I can actually just do all this on my side then. Um, and I know you just mentioned you cannot be, um, necessarily like what I'm seeing on my screen. Do you know if, um... Do you know if the Insure+ plan, is that also called an Insure+ Basics plan-H1?

Speaker speaker_1: So they go off by a tier system is what I basically like to call it.

Speaker speaker_2: Yeah.

Speaker speaker_1: That's what you're seeing there, some of them saying Insure+ Basic, Insure+ Enhanced, and then Insure+ Premier. The Insure+ Basic will be the lowest tier of that plan, and the Premier will be the highest. The difference between those three, um, to our knowledge, is the amount of coverage that you'll get. As you go up from the Basic to the Premier, you have more of a dollar set amount, and then they also come with a group accident package. So if you were thinking of getting group accident, just keep in mind that it's

already going to be included into the Insure+ plans. If you were to select an additional package, you would just be doubling up the group accident coverage, if that makes sense.

Speaker speaker_2: Oh, okay. Yeah. That does make sense. Um... Sorry, I'm just making sure I didn't couple my questions

Speaker speaker_3: And then, also-

Speaker speaker_2: And the insu- Yeah.

Speaker speaker_3: Go ahead.

Speaker speaker_2: I'm sorry. I was just going to ask. Um, the Insurance+ plan does not include, like, any level of, um, like, term life insurance or critical illness?

Speaker speaker_1: No, so for those, those will be additional plans, options. I'm not sure where it would be on the website you're on. But for example, the critical illness itself separately for \$251 per paycheck for employee only. The life insurance is in a... Yeah, it is. It's in a bundle package with the vision, the dental, and the life insurance for \$7.90 per paycheck. Because I know depending on the website, some of those websites might say the wording of the plan different, but usually the prices are always the same.

Speaker speaker_2: Oh, okay. That makes sense.

Speaker speaker_1: And then what I was going to say is all three of the Insure+ plans also do come with our virtual urgent care package.

Speaker speaker_2: Okay. Yeah. And sorry, how did you say I would bundle... Um, or also did you say, uh, that I could bundle, uh, like vision and dental and I think there was something else?

Speaker speaker_1: Um, yes. The vision, the dental, and the life insurance comes in a bundle. So what, what I mean by that is in order to have vision, you have to be enrolled into dental and life insurance. You won't have a way to separate them since they only offer the three together.

Speaker speaker_2: Oh, okay. I see. Because I think on my end, they are separated out into three different expenses. Let me see what that total would be. Like if I selected each of these, um, individually, it looks like that would be...

Speaker speaker_1: So when you click on one, it doesn't shadow the other ones out and select it automatically?

Speaker speaker_2: Oh, that's a good question. Um... Oh, I see. It does. It looks like it does select them automatically.

Speaker speaker_1: Okay.

Speaker speaker_2: All right. This is great. This is very helpful. Thank you.

Speaker speaker_1: Of course. Were you able to submit the enrollment or is it at least letting you move forward this time?

Speaker speaker_2: Um, it does look like it's letting me move forward, um, so I think I'll just go ahead and fill this out on my side. Thank you so much.

Speaker speaker_1: Of course. If you run into any other issue, we are going to be open till 8:00 PM Eastern Time.

Speaker speaker_2: Oh, that's good to know. Thank you.

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

Speaker speaker_2: Thanks. Bye.

Speaker speaker_1: Bye.