

Transcript: Francesca

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Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi. So I'm calling about the benefits through my employer, Creative Circle, um, and if I'm eligible to participate in the, uh, the plan, the insurance plan. What are the last four of your Social? 0387. The last name? Caliguire, C-A-L-I-G-U-I-R-E. Please verify the mailing address and date of birth to make sure I have the right account in front of me. 347 Lighthouse Drive, Mount Auburn, New Jersey 08050. 08050. Be sure the best we can- 2072. I'm sorry? Okay. I will say we have- I can't, I can't hear you. Yes, sir. I was saying we have the best phone number to contact you down as 917-204-3525. Right, that's my cell number. We have your email down as first initial last name @hotmail.com. Um, yeah, sure. I guess maybe I can change that to my other email, but yes, that's what I have. Okay. Within the last 30 days have you lost insurance with another carrier? No, I'm looking to change it actually and I, I just... I don't know if you know that. Like, well, I had, I had to switch to get covered insurance, um, and I just did my taxes and I was told that like the plan I have is outrageously expensive, um, and to look into my employer, well, technically you are, um, to see what their health plans are and it'll probably be more affordable. Okay. I do want to cl- That make sense? Yes, sir. I do want to clarify right now with Creative Circle, we're a third party that just administer their insurance. Yeah, right. Well- So it would be with Creative Circle. It's, it'll be what? All right. It will be with Creative Circle, not Benefits in a Card. S- I, I don't know. What's the d- what's the difference? So you stated that you will have coverage with us. We don't own any of these benefits or offer them. Oh, oh, yeah. I know that you, you just- We only administer them. ... you're just splitting this. I see. Mm-hmm. You're being very technical about that. I see what you did. Yeah. So- Oh, yes. I was just clarifying it 'cause a lot of the members- Yeah. ... they get confused. Yeah. Oh. And then when they do have a doctor appointment, they say they have coverage with Benefits in a Card instead of the actual carrier. Which is Creative Circle. Depending on the plan. There are two. Like for example, their dental plan is with the carrier American Public Life through Creative Circle, if that makes sense. Uh, sort of. Yeah. I guess where I'm at, like, I don't know y- your... just my s- just to be more specific, like, the, the taxes for some reason are like... In, in regard to my salary, I chose a plan and now I have to pay for that plan through taxes for next year? Sound like I don't understand. So we wouldn't be able to answer that. We do not have any affiliation- I know, I know, but, uh- ... with taxes themselves. Right, but I, I'm, I'm ask... I'm guess I'm asking like, you know, why, why is this plan better than another plan? I'm not sure which plan you're spoken of. Um, but I do have to let you know you're not eligible- I'd like to, like if- ... for enrollment at the moment. Why is that? Because you do not have any open enrollment period or a qualified life event. You can only enroll into the benefits if you have an open enrollment period, whether it's company or personal, or if you have a qualified life event. But you don't have either of them at the moment.

You would have to wait 'til December, that when your company holds their company open enrollment period, to be eligible to enroll. I can only... I, I missed the... I have to wait an entire year? Yes, sir, unfortunately. 'Cause your company holds their open enrollment period company-wise during that month of December. Okay. And where does it say that, uh, on here? Like... So with all health insurance, you have to be eligible to enroll. Each company has their different rules for eligibility, your staffing company specifically. There's only two windows where a member is eligible, either with an open enrollment period, whether it is your personal or your company's, and if you have a qualified life event. Unfortunately, at this moment, you do not meet either of those qualities, so you're not eligible for enrollment. Okay. So this is just... I missed my window, is that it? Yes, sir. You missed the window when your company was having that open enrollment period to be able to enroll at the moment. Are there any exceptions to that? That was like a month ago, you know? I mean... Unfortunately, no, sir. Is there any other options that I can get insurance through you? Now, uh, I mean, you, you're kind of punishing me for... I've worked for you over a y- the company for over a year and a half and now I'm being told like, "Too bad. You're too late." I don't understand it. So I do apologize that I make you feel that way, sir. I'm not saying, "Too bad you're too late." I'm just stating those facts that- Well, you are, but okay. Okay. But where is this listed in here? "You must enroll within 30 days of receiving your first paycheck." That will be the personal enrollment period that you're reading in regards to. Right. And where does it say you have to do this in the month of December? Or, uh, you have to wait an entire year? Where does it say that on yours? Can you hear- It's not gonna tell you- Go ahead. ... you have to do it on the month of December. It will say if you have a copy of their benefit guard, guide. They're in the page listed as number one under General Information that advises you that you can only enroll into coverage when you are eligible during an open enrollment period. If you miss this period, you will wait until the next open enrollment period unless you experience a qualified life event. You do not meet either or. What is that? What are you talking about, a qualified life event? What does that mean? Define that for me. A qualified life event will be an event in life that you are unable to prevent that will cause you to lose coverage. Let's say you're married, your policy is through your spouse, you guys get divorced, therefore you would no longer have coverage. That would be a qualified life event. Okay. And how do I give evidence of that? You don't have one at the moment, sir. You already have coverage with another carrier and you're looking to cancel that policy. Right. Are you canceling it is not a qualified life event if you're deciding to no longer be with that carrier. Right, because it... I can't afford it. That's why. I understand. Unfortunately, I wish that would qualify but being unable to afford the coverage with your current carrier is not a qualified life event. Uh-huh. And where, w- can I speak to someone at Creative Circle about, like, the deadlines? You're more than welcome- Can I speak with Yeah. ... to each... Of course, you're more than welcome to reach your staffing company but they don't handle the insurance we do. That's why they have ourselves an account administrator and unfortunately, the rules set by your staffing companies are this. We're unable at this moment to make any way or any event that can enroll you into it because you do not have either of the two qualifications to enroll into coverage. I can be more than happy- All right. ... to send you a copy of their benefit guide so you can see the page that I'm reading you these rules from. But as of right now, even speaking with a supervisor won't make you eligible. Unfortunately, the only thing that you can do is wait for December to enroll into coverage. Is this true for every company? You have one, 30 days and then if not then fuck you, wait a year

now and suffer? That's great. Please do not use profanity so that I can still be on the call with you and assist you. What's profan- I didn't use profanity. What are you talking about? I, I- Profanity is the word that you just used, F-U-K. Oh, okay. Um, again, like, mm, where's the, uh, opportunity to enroll in this? When do you get that opportunity? If I missed an email or something or what? What do I have to be mindful of next year or at the end of the year? So your staffing company system usually sends either a text message, an email or an automated system call advising you of that open enrollment period. Right. Okay.

Conversation Format

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

Speaker speaker_1: Hi. So I'm calling about the benefits through my employer, Creative Circle, um, and if I'm eligible to participate in the, uh, the plan, the insurance plan.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 0387.

Speaker speaker_0: The last name?

Speaker speaker_1: Caliguire, C-A-L-I-G-U-I-R-E.

Speaker speaker_0: Please verify the mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker_1: 347 Lighthouse Drive, Mount Auburn, New Jersey 08050. 08050.

Speaker speaker_0: Be sure the best we can-

Speaker speaker_1: 2072. I'm sorry?

Speaker speaker_0: Okay. I will say we have-

Speaker speaker_1: I can't, I can't hear you.

Speaker speaker_0: Yes, sir. I was saying we have the best phone number to contact you down as 917-204-3525.

Speaker speaker_1: Right, that's my cell number.

Speaker speaker_0: We have your email down as first initial last name @hotmail.com.

Speaker speaker_1: Um, yeah, sure. I guess maybe I can change that to my other email, but yes, that's what I have.

Speaker speaker_0: Okay. Within the last 30 days have you lost insurance with another carrier?

Speaker speaker_1: No, I'm looking to change it actually and I, I just... I don't know if you know that. Like, well, I had, I had to switch to get covered insurance, um, and I just did my taxes and I was told that like the plan I have is outrageously expensive, um, and to look into my employer, well, technically you are, um, to see what their health plans are and it'll probably be more affordable.

Speaker speaker_0: Okay. I do want to cl-

Speaker speaker_1: That make sense?

Speaker speaker_0: Yes, sir. I do want to clarify right now with Creative Circle, we're a third party that just administer their insurance.

Speaker speaker_1: Yeah, right. Well-

Speaker speaker_0: So it would be with Creative Circle.

Speaker speaker_1: It's, it'll be what? All right.

Speaker speaker_0: It will be with Creative Circle, not Benefits in a Card.

Speaker speaker_1: S- I, I don't know. What's the d- what's the difference?

Speaker speaker_0: So you stated that you will have coverage with us. We don't own any of these benefits or offer them.

Speaker speaker_1: Oh, oh, yeah. I know that you, you just-

Speaker speaker_0: We only administer them.

Speaker speaker_1: ... you're just splitting this. I see.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: You're being very technical about that. I see what you did. Yeah. So-

Speaker speaker_0: Oh, yes. I was just clarifying it 'cause a lot of the members-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... they get confused.

Speaker speaker_1: Yeah. Oh.

Speaker speaker_0: And then when they do have a doctor appointment, they say they have coverage with Benefits in a Card instead of the actual carrier.

Speaker speaker_1: Which is Creative Circle.

Speaker speaker_0: Depending on the plan.

Speaker speaker_1: There are two.

Speaker speaker_0: Like for example, their dental plan is with the carrier American Public Life through Creative Circle, if that makes sense.

Speaker speaker_1: Uh, sort of. Yeah. I guess where I'm at, like, I don't know y- your... just my s- just to be more specific, like, the, the taxes for some reason are like... In, in regard to my salary, I chose a plan and now I have to pay for that plan through taxes for next year? Sound like I don't understand.

Speaker speaker_0: So we wouldn't be able to answer that. We do not have any affiliation-

Speaker speaker_1: I know, I know, but, uh-

Speaker speaker_0: ... with taxes themselves.

Speaker speaker_1: Right, but I, I'm, I'm ask... I'm guess I'm asking like, you know, why, why is this plan better than another plan?

Speaker speaker_0: I'm not sure which plan you're spoken of. Um, but I do have to let you know you're not eligible-

Speaker speaker_1: I'd like to, like if-

Speaker speaker_0: ... for enrollment at the moment.

Speaker speaker_1: Why is that?

Speaker speaker_0: Because you do not have any open enrollment period or a qualified life event. You can only enroll into the benefits if you have an open enrollment period, whether it's company or personal, or if you have a qualified life event. But you don't have either of them at the moment. You would have to wait 'til December, that when your company holds their company open enrollment period, to be eligible to enroll.

Speaker speaker_1: I can only... I, I missed the... I have to wait an entire year?

Speaker speaker_0: Yes, sir, unfortunately. 'Cause your company holds their open enrollment period company-wise during that month of December.

Speaker speaker_1: Okay. And where does it say that, uh, on here? Like...

Speaker speaker_0: So with all health insurance, you have to be eligible to enroll. Each company has their different rules for eligibility, your staffing company specifically. There's only two windows where a member is eligible, either with an open enrollment period, whether it is your personal or your company's, and if you have a qualified life event. Unfortunately, at this moment, you do not meet either of those qualities, so you're not eligible for enrollment.

Speaker speaker_1: Okay. So this is just... I missed my window, is that it?

Speaker speaker_0: Yes, sir. You missed the window when your company was having that open enrollment period to be able to enroll at the moment.

Speaker speaker_1: Are there any exceptions to that? That was like a month ago, you know? I mean...

Speaker speaker_0: Unfortunately, no, sir.

Speaker speaker_1: Is there any other options that I can get insurance through you? Now, uh, I mean, you, you're kind of punishing me for... I've worked for you over a y- the company for over a year and a half and now I'm being told like, "Too bad. You're too late." I don't understand it.

Speaker speaker_0: So I do apologize that I make you feel that way, sir. I'm not saying, "Too bad you're too late." I'm just stating those facts that-

Speaker speaker_1: Well, you are, but okay.

Speaker speaker_0: Okay.

Speaker speaker_1: But where is this listed in here? "You must enroll within 30 days of receiving your first paycheck."

Speaker speaker_0: That will be the personal enrollment period that you're reading in regards to.

Speaker speaker_1: Right. And where does it say you have to do this in the month of December? Or, uh, you have to wait an entire year? Where does it say that on yours? Can you hear-

Speaker speaker_0: It's not gonna tell you-

Speaker speaker_1: Go ahead.

Speaker speaker_0: ... you have to do it on the month of December. It will say if you have a copy of their benefit guard, guide. They're in the page listed as number one under General Information that advises you that you can only enroll into coverage when you are eligible during an open enrollment period. If you miss this period, you will wait until the next open enrollment period unless you experience a qualified life event. You do not meet either or.

Speaker speaker_1: What is that? What are you talking about, a qualified life event? What does that mean? Define that for me.

Speaker speaker_0: A qualified life event will be an event in life that you are unable to prevent that will cause you to lose coverage. Let's say you're married, your policy is through your spouse, you guys get divorced, therefore you would no longer have coverage. That would be a qualified life event.

Speaker speaker_1: Okay. And how do I give evidence of that?

Speaker speaker_0: You don't have one at the moment, sir. You already have coverage with another carrier and you're looking to cancel that policy.

Speaker speaker_1: Right.

Speaker speaker_0: Are you canceling it is not a qualified life event if you're deciding to no longer be with that carrier.

Speaker speaker_1: Right, because it... I can't afford it. That's why.

Speaker speaker_0: I understand. Unfortunately, I wish that would qualify but being unable to afford the coverage with your current carrier is not a qualified life event.

Speaker speaker_1: Uh-huh. And where, w- can I speak to someone at Creative Circle about, like, the deadlines?

Speaker speaker_0: You're more than welcome-

Speaker speaker_1: Can I speak with

Speaker speaker_2: Yeah.

Speaker speaker_0: ... to each... Of course, you're more than welcome to reach your staffing company but they don't handle the insurance we do. That's why they have ourselves an account administrator and unfortunately, the rules set by your staffing companies are this. We're unable at this moment to make any way or any event that can enroll you into it because you do not have either of the two qualifications to enroll into coverage. I can be more than happy-

Speaker speaker_1: All right.

Speaker speaker_0: ... to send you a copy of their benefit guide so you can see the page that I'm reading you these rules from. But as of right now, even speaking with a supervisor won't make you eligible. Unfortunately, the only thing that you can do is wait for December to enroll into coverage.

Speaker speaker_1: Is this true for every company? You have one, 30 days and then if not then fuck you, wait a year now and suffer? That's great.

Speaker speaker_0: Please do not use profanity so that I can still be on the call with you and assist you.

Speaker speaker_1: What's profan- I didn't use profanity. What are you talking about? I, I-

Speaker speaker_0: Profanity is the word that you just used, F-U-K.

Speaker speaker_1: Oh, okay. Um, again, like, mm, where's the, uh, opportunity to enroll in this? When do you get that opportunity? If I missed an email or something or what? What do I have to be mindful of next year or at the end of the year?

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