

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? Hi. I was just calling for more information about this benefit, employee benefits. I recently started a project with, uh, Creative Circle and I saw that they offer some sort of benefit and I was just curious about more info because I currently have my own insurance but I don't know if, if I'm able to somehow or just what the details are specifically, I guess, for this. Understood. Let's see if we have an account for you. Yeah. What are the last four of your Social? Uh, 6-6612. And the last name, please? Ker, A-G-K-E-R. May I please verify your mailing address and date of birth? Sure. Date of birth, June 17- June 17th, 1988. And then mailing address is 113 Pilgrim Pathway, Ocean Grove, New Jersey 07756. We have a different address on file. Maybe it's your old address? Oh, well, yes. I sometimes have, uh, two 'cause I'm traveling a bit and I sometimes have two. So my home-home is 59 Clark Avenue, Ocean Grove, New Jersey, but I get all my mail sent from Pilgrim. All right. Understood. And then currently we don't have any phone number for contact. Is it okay to put the one that Show their ID shows your call done ending in 9279? Sure. And the last thing to verify is the email address that we have on file of your first name at first name last name dot com? Yep, that's correct. Okay. So Creative Circle is currently offering their employees medical plans, dental, short-term disability... Oh, actually I think they stopped selling that one. So it's medical, vision, dental, critical illness- uh, benefit for cancer, group accident 24 hours, behavior health which is electronically only, virtual. Mm-hmm. As well as term life which will be the life insurance and 300X membership. So basically the way that they have their plan set up for coverage is all of them are separate. Um, the only one that comes in a bundle is the dental, the vision, and the term life. Those three plans must be enrolled into together. But besides from that, everything else is separated and is its own plan. Depending on how many plans you're enrolled into as well as whether or not you're going to be putting dependents into your policy will sum up to how much you're going to be paying per paycheck for the insurance. Okay. And how does it work if I'm only on a project for, like, a couple months, if, like, I don't know how long it would last. It could, it could be over by February, uh, perhaps. Would I still, do I just stop the insurance? I don't really know actually how that works. Yes, sir. So basically when you enroll into the benefit, it takes them one to two weeks to start making your deductions. Mm-hmm. Once you're active into the policy, let's say, um, by as you were stating by February you stop working with them. What's going to happen to the policy is that after four consecutive weeks of there being no payment received from an active staffing company issued pay stub, by the fifth week it will cancel itself out and it will be COBRA eligible. And COBRA just gives it a certain amount of time 'til you have to find a new plan, correct? I believe so. Yes, sir. So let's say for example if you were to- That sounds like a- ... enroll into a policy of dental and medical, once it gets canceled and it's

COBRA eligible, they will advise you how much it will cost on their end and I believe it is that way, that they will give you a specific timeframe as to how long you're able to have the insurance with them. Okay. And then if I, uh, enroll in any of this, does it, does it, uh, just come out of your... Is it like a plan that comes out of your paycheck and then if you don't want to enroll in it, it doesn't? Yes, sir. So once you're enrolled into the plan, the pay- the, sorry, the payment is going to be taken out of your paycheck. Um, your staffing company system is the one that has access to it so they'll just take it out and send it to us. Okay. Do you have, is there a way, uh, somewhere for me to see this plan, payment plans or how much... Actually, I might have that right here. Yes, sir. We're able to send you a copy of the benefit guide for your staffing company if you would like. Sure. Yeah, see if that could be emailed, that'd be great. All right. And is it okay for me to use the email I verified with you earlier in the call? Sure. Okay. So I'm going to be sending it over from our office email which is info@benefitsinacard and it will be titled Benefit Guide. If you don't see it right away in the inbox, please check the spam or junk mail. Sometimes it does go there depending on your email settings. Okay. Awesome. Thank you very much. All right. Well, is there anything else that we can assist you with today? I think that's it. All right. You have all the way till the 30th of this month to enroll for benefits. That will be when your personal open enrollment period ends, and we're open 8:00 AM to 8:00 PM Monday through Fridays, Eastern Time. Okay. Awesome. Thank you very much. Thank you. Have a wonderful rest of your day. Thank you for your time today. You too. 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: Hi. I was just calling for more information about this benefit, employee benefits. I recently started a project with, uh, Creative Circle and I saw that they offer some sort of benefit and I was just curious about more info because I currently have my own insurance but I don't know if, if I'm able to somehow or just what the details are specifically, I guess, for this.

Speaker speaker_1: Understood. Let's see if we have an account for you.

Speaker speaker_2: Yeah.

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

Speaker speaker_2: Uh, 6-6612.

Speaker speaker_1: And the last name, please?

Speaker speaker_2: Ker, A-G-K-E-R.

Speaker speaker_1: May I please verify your mailing address and date of birth?

Speaker speaker_2: Sure. Date of birth, June 17- June 17th, 1988. And then mailing address is 113 Pilgrim Pathway, Ocean Grove, New Jersey 07756.

Speaker speaker_1: We have a different address on file. Maybe it's your old address?

Speaker speaker_2: Oh, well, yes. I sometimes have, uh, two 'cause I'm traveling a bit and I sometimes have two. So my home-home is 59 Clark Avenue, Ocean Grove, New Jersey, but I get all my mail sent from Pilgrim.

Speaker speaker_1: All right. Understood. And then currently we don't have any phone number for contact. Is it okay to put the one that Show their ID shows your call done ending in 9279?

Speaker speaker_2: Sure.

Speaker speaker_1: And the last thing to verify is the email address that we have on file of your first name at first name last name dot com?

Speaker speaker_2: Yep, that's correct.

Speaker speaker_1: Okay. So Creative Circle is currently offering their employees medical plans, dental, short-term disability... Oh, actually I think they stopped selling that one. So it's medical, vision, dental, critical illness- uh, benefit for cancer, group accident 24 hours, behavior health which is electronically only, virtual.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: As well as term life which will be the life insurance and 300X membership. So basically the way that they have their plan set up for coverage is all of them are separate. Um, the only one that comes in a bundle is the dental, the vision, and the term life. Those three plans must be enrolled into together. But besides from that, everything else is separated and is its own plan. Depending on how many plans you're enrolled into as well as whether or not you're going to be putting dependents into your policy will sum up to how much you're going to be paying per paycheck for the insurance.

Speaker speaker_2: Okay. And how does it work if I'm only on a project for, like, a couple months, if, like, I don't know how long it would last. It could, it could be over by February, uh, perhaps. Would I still, do I just stop the insurance? I don't really know actually how that works.

Speaker speaker_1: Yes, sir. So basically when you enroll into the benefit, it takes them one to two weeks to start making your deductions.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Once you're active into the policy, let's say, um, by as you were stating by February you stop working with them. What's going to happen to the policy is that after four consecutive weeks of there being no payment received from an active staffing company issued pay stub, by the fifth week it will cancel itself out and it will be COBRA eligible.

Speaker speaker_2: And COBRA just gives it a certain amount of time 'til you have to find a new plan, correct?

Speaker speaker_1: I believe so. Yes, sir. So let's say for example if you were to-

Speaker speaker_2: That sounds like a-

Speaker speaker_1: ... enroll into a policy of dental and medical, once it gets canceled and it's COBRA eligible, they will advise you how much it will cost on their end and I believe it is that way, that they will give you a specific timeframe as to how long you're able to have the insurance with them.

Speaker speaker_2: Okay. And then if I, uh, enroll in any of this, does it, does it, uh, just come out of your... Is it like a plan that comes out of your paycheck and then if you don't want to enroll in it, it doesn't?

Speaker speaker_1: Yes, sir. So once you're enrolled into the plan, the pay- the, sorry, the payment is going to be taken out of your paycheck. Um, your staffing company system is the one that has access to it so they'll just take it out and send it to us.

Speaker speaker_2: Okay. Do you have, is there a way, uh, somewhere for me to see this plan, payment plans or how much... Actually, I might have that right here.

Speaker speaker_1: Yes, sir. We're able to send you a copy of the benefit guide for your staffing company if you would like.

Speaker speaker_2: Sure. Yeah, see if that could be emailed, that'd be great.

Speaker speaker_1: All right. And is it okay for me to use the email I verified with you earlier in the call?

Speaker speaker_2: Sure.

Speaker speaker_1: Okay. So I'm going to be sending it over from our office email which is info@benefitsinacard and it will be titled Benefit Guide. If you don't see it right away in the inbox, please check the spam or junk mail. Sometimes it does go there depending on your email settings.

Speaker speaker_2: Okay. Awesome. Thank you very much.

Speaker speaker_1: All right. Well, is there anything else that we can assist you with today?

Speaker speaker_2: I think that's it.

Speaker speaker_1: All right. You have all the way till the 30th of this month to enroll for benefits. That will be when your personal open enrollment period ends, and we're open 8:00 AM to 8:00 PM Monday through Fridays, Eastern Time.

Speaker speaker_2: Okay. Awesome. Thank you very much.

Speaker speaker_1: Thank you. Have a wonderful rest of your day. Thank you for your time today.

Speaker speaker_2: You too. Bye.