

## Transcript: Justin

**Mills-4662485248425984-4505913155174400**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. Uh, good morning. Um, so I am within my 30 days, um, as a freelancer with Creative Circle, and so I wanted to call and enroll in, um, benefits. Okay, so Creative Circle. What's the last four of your Social? 4313. 313? Okay. And what was your first and last name again? I'm sorry. Yeah. First name is Catherine, last name Patterson. Okay. And for security purposes, can you verify your home address, including city, state and zip code, Catherine? Yeah. 7201 Ranch Road, 2222, Apartment 1108, Austin, Texas 78730. And your date of birth? 7/26/76. And a good telephone number I have is 281-352-3851? Yes. And the email I have is k.patterson5099@gmail? Yes. Okay. Now, were you given a benefit guide through Creative Circle by any chance or no? Y-yes. Okay. Did you have any questions regarding it or did you already know what you wanted to be enrolled into? I think I already know what I want. Okay. Uh, what were your elections? What do you, what do you mean? Like, what did you want to be enrolled into? What were your elections? Oh, yeah. So, I just wanted to do the preventative medical plan for employee only. Okay. And the dental, vision and term life bundle for employee only. Okay, so the MEC TelRx and the dental term life vision bundle. Anything else? Um, what was the first one that you said? The MEC TelRx, that's the preventative healthcare service plan. Oh, yeah. Okay. You said TelRx. That... I didn't underst- It's, it's not listed as that. It says Stay Healthy MEC. Okay, my apologies. Um, so yeah, Stay Healthy MEC is the preventative healthcare service plan. Yes, ma'am. Okay. Uh, yeah, and the dental, vision and term life. They're both only- Okay. Yeah, both employee only. Um, I was looking at the Plus Basic, but I didn't understand... Like, if I don't have, like, reoccurring health issues, I don't think there's any point in me getting it when I just only need preventative. Um, yeah, so the Ensure Plus plans, those are the plans that cover your hospital visits, doctor visits or medication coverage. Um, so it's totally up to you what you need. Um, but if you needed it, we can add it to the coverage as well. Mm-hmm. So the, the preventative doesn't... The Stay Healthy MEC doesn't cover hosp-, uh, doesn't cover doctor visits? I thought it, uh... So, the Stay Healthy MEC just covers preventative healthcare services only, so like your physical exams, diabetes screenings, vaccinations, so pretty much things that generally make you stay healthy. While the Ensure Plus plans, those would actually cover your hospital visits, or if you had a doctor visit where the doctor needed to prescribe you something- Uh-huh. ... or if you needed medication coverage. Um, those would cover those three things under those Ensure Plus plans. Okay. For... From, from a woman, a woman's perspective, does the MEC cover like, you know, well-woman exams, stuff like that? Or do I have to get- Yes, ma'am. So- ... one of the other women? Yes, ma'am. So, it'll cover your yearly exams, your Pap smears, mammograms, birth control. Okay. Pretty much stuff like that as well. Okay. Okay. Yeah, so that's all I need right now, is those two.

Okay. So, doing those, uh, the MEC TelRx plus the dental term life vision bundle for employee only would make your total deductions \$23.48 a week, be authorize Creative Circle to make the deduction for you. Yeah. Okay. And who do you want to put down as your beneficiary for the term life? Uh, my daughter. Her first name? Illeana. I-L-L-E-A-N-A. Same last name? And the la- No, last name is L-E-V-Y. Okay. Child... So, I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first pay roll deduction, that will be \$23.48 come off your paycheck. Coverage begins the Monday we receive that deduction from Creative Circle. Seven to 10 business days later, you will receive all of your policy and ID card information in the mail. However, I do see that Creative Circle is a Section 125 client. So, what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay on these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Catherine, is there anything else I can help you out with today? Uh, no, that's all. And, and I'll receive a notification, like, email when it... everything, um, starts, correct? Correct. Yes, ma'am. Okay. All right, that's all I need. Thank you so much. You're welcome. Well, you have a wonderful weekend, okay? You too. Happy holidays. Bye-bye. Happy holidays to you too. 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 Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi, Justin. Uh, good morning. Um, so I am within my 30 days, um, as a freelancer with Creative Circle, and so I wanted to call and enroll in, um, benefits.

Speaker speaker\_1: Okay, so Creative Circle. What's the last four of your Social?

Speaker speaker\_2: 4313.

Speaker speaker\_1: 313? Okay. And what was your first and last name again? I'm sorry.

Speaker speaker\_2: Yeah. First name is Catherine, last name Patterson.

Speaker speaker\_1: Okay. And for security purposes, can you verify your home address, including city, state and zip code, Catherine?

Speaker speaker\_2: Yeah. 7201 Ranch Road, 2222, Apartment 1108, Austin, Texas 78730.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: 7/26/76.

Speaker speaker\_1: And a good telephone number I have is 281-352-3851?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the email I have is k.patterson5099@gmail?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Now, were you given a benefit guide through Creative Circle by any chance or no?

Speaker speaker\_2: Y- yes.

Speaker speaker\_1: Okay. Did you have any questions regarding it or did you already know what you wanted to be enrolled into?

Speaker speaker\_2: I think I already know what I want.

Speaker speaker\_1: Okay. Uh, what were your elections?

Speaker speaker\_2: What do you, what do you mean?

Speaker speaker\_1: Like, what did you want to be enrolled into? What were your elections?

Speaker speaker\_2: Oh, yeah. So, I just wanted to do the preventative medical plan for employee only.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And the dental, vision and term life bundle for employee only.

Speaker speaker\_1: Okay, so the MEC TelRx and the dental term life vision bundle. Anything else?

Speaker speaker\_2: Um, what was the first one that you said?

Speaker speaker\_1: The MEC TelRx, that's the preventative healthcare service plan.

Speaker speaker\_2: Oh, yeah. Okay. You said TelRx. That... I didn't underst- It's, it's not listed as that. It says Stay Healthy MEC.

Speaker speaker\_1: Okay, my apologies. Um, so yeah, Stay Healthy MEC is the preventative healthcare service plan. Yes, ma'am.

Speaker speaker\_2: Okay. Uh, yeah, and the dental, vision and term life. They're both only-

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah, both employee only. Um, I was looking at the Plus Basic, but I didn't understand... Like, if I don't have, like, reoccurring health issues, I don't think there's any point in me getting it when I just only need preventative.

Speaker speaker\_1: Um, yeah, so the Ensure Plus plans, those are the plans that cover your hospital visits, doctor visits or medication coverage. Um, so it's totally up to you what you need. Um, but if you needed it, we can add it to the coverage as well.

Speaker speaker\_2: Mm-hmm. So the, the preventative doesn't... The Stay Healthy MEC doesn't cover hosp-, uh, doesn't cover doctor visits? I thought it, uh...

Speaker speaker\_1: So, the Stay Healthy MEC just covers preventative healthcare services only, so like your physical exams, diabetes screenings, vaccinations, so pretty much things that generally make you stay healthy. While the Ensure Plus plans, those would actually cover your hospital visits, or if you had a doctor visit where the doctor needed to prescribe you something-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... or if you needed medication coverage. Um, those would cover those three things under those Ensure Plus plans.

Speaker speaker\_2: Okay. For... From, from a woman, a woman's perspective, does the MEC cover like, you know, well-woman exams, stuff like that? Or do I have to get-

Speaker speaker\_1: Yes, ma'am. So-

Speaker speaker\_2: ... one of the other women?

Speaker speaker\_1: Yes, ma'am. So, it'll cover your yearly exams, your Pap smears, mammograms, birth control.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Pretty much stuff like that as well.

Speaker speaker\_2: Okay. Okay. Yeah, so that's all I need right now, is those two.

Speaker speaker\_1: Okay. So, doing those, uh, the MEC TelRx plus the dental term life vision bundle for employee only would make your total deductions \$23.48 a week, be authorize Creative Circle to make the deduction for you.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. And who do you want to put down as your beneficiary for the term life?

Speaker speaker\_2: Uh, my daughter.

Speaker speaker\_1: Her first name?

Speaker speaker\_2: Illeana. I-L-L-E-A-N-A.

Speaker speaker\_1: Same last name?

Speaker speaker\_2: And the la- No, last name is L-E-V-Y.

Speaker speaker\_1: Okay. Child... So, I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first pay roll deduction, that will be \$23.48 come off your paycheck. Coverage begins the Monday we receive that deduction from Creative Circle. Seven to 10 business days later, you will receive all of your policy and ID card information in the mail. However, I do see that Creative Circle is a Section 125 client. So, what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay on these elections

until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Catherine, is there anything else I can help you out with today?

Speaker speaker\_2: Uh, no, that's all. And, and I'll receive a notification, like, email when it... everything, um, starts, correct?

Speaker speaker\_1: Correct. Yes, ma'am.

Speaker speaker\_2: Okay. All right, that's all I need. Thank you so much.

Speaker speaker\_1: You're welcome. Well, you have a wonderful weekend, okay?

Speaker speaker\_2: You too. Happy holidays. Bye-bye.

Speaker speaker\_1: Happy holidays to you too. Bye-bye.