

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. This is Justin. How can I help you today? Hi. I would like to get more information on, um, the plans that are offered. Um, I'm currently a Creative Circle employee, and, um, I know that the enrollment, um, is currently open so I wanted to get more information because I couldn't understand the, the PDF, so I was wondering if you can help me with that. Yeah. Um, so Creative Circle, what's the last four of your Social? Uh, it's 3012. And your first and last name? Uh, Farahab and Amin. And for security purposes can you verify your home address, including city, state and zip code, Farah? Yes. It's 24 Spin Street in Natick, and the zip code is 01760 in Massachusetts. And your date of birth? August 15, '97. And a good telephone number I have is 617-991-3699. Yes, correct. And the email I have is your first and last name at gmail.com? Yes, correct. Okay, so let's see here. So with Creative Circle I do know that they offer four different medical plans. Um, one of the medical plans is the Stay Healthy MEC-TeleRX. Now that one just covers your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, that's \$15.63 a week. Um... So for this one I have a question. Yeah. Um, I'm required to do a yearly ultrasound. Uh, it's a preventative because a couple years ago I had a mass. Mm-hmm. Uh, so they just do it yearly to make sure that everything is okay. Um, does that... Like, is that gonna be covered, uh, once my primary care puts the order for it, or do I, with this plan, do I, um, pay out of pocket for it? Um, now I do know that as long as you stay in network with the insurance carrier, uh, everything would be covered at 100% preventative-wise. Um, so yeah, I do know you have to stay in network for the insurance carrier to pay that 100% of the preventative services. So if I'm, if I'm getting my ultrasound from, um, an in-network hospital, it should be covered. Uh, uh... Correct. Like I'm not gonna be paying anything for the ultrasound. Okay. Correct. Yes, ma'am. Um... And that... And, um, any, um, like, uh, special doctors that I go to, let's say, uh, a neurologist or anything like that, that would be out of pocket? Or would that be covered with some degree? Now, that doctor would be out of, out of pocket under the MEC-TeleRX 'cause the MEC-TeleRX just covers preventative healthcare services. Now they do offer other medical plans, the Insure Plus plans. Those actually cover your hospital visits, doctor visits and medication coverage. Um, the only major difference from the Basic, Enhanced and the Premier is how much the insurance carrier just pays to cover things. So a prime example, so say for example you have to go, uh, to the hospital for daily hospital confinement. Um, under the Insure Plus Basic, the insurance carrier will pay \$50 a day, while under the Enhanced they pay out \$100 a day, and under the Premier, they pay out \$200 a day. So like I said, the only major difference between those Insure Plus plans is how much the insurance carrier will pay for those services. So, um, what I'm understanding is, is the Insure Plus I would pay \$50, or is that the insurance would

pay \$50? And then I'd cover the rest. The insurance carrier w- The insurance carrier will pay the \$50 and then you're responsible for the remaining balance. Yes, ma'am. Okay. Got it. And, uh, with, uh, the Insure Plus are the specialty doctors covered as long as they're in network, or they're not covered as well? Um, they would be covered as long as you stay in network, because the Insure Plus plans, they do cover your hospital visits, doctor visits and medication coverage. So they will, do have specialty care coverage on there as well. Okay. Got it. Um... And how do I enroll? Um, you just let me know what your elections are and I can get this process started for you over the phone. Um, I, I think I, um, I'm gonna go with the Insure Plus. Um, w- what's the deductible for that? Like, h- how much is the plan per month, uh, for this one? Um, so the Insure Plus Basic would be \$17.21, while the Enhanced would be \$24.38. And the Premier is \$35.73. And these are weekly deductions. Um... I'm sorry. And y- and you said in all of them any preventative care is covered by the insurance? I don't have any, um, anything to pay for it? Um, correct. That's if you elect the MEC-TeleRX as well. Um, 'cause the MEC-TeleRX just covers your preventative healthcare services, while the Insure Plus plans, they would cover your hospital visits, doctor visits and medications. Uh- Oh, so I have to pick two, either two or... Or just the Stay Healthy MEC? Um, no ma'am. So it's tot- So it's totally up to you what you want. Um, I was just telling you that the MEC just covers preventative healthcare services only, so you wouldn't have any coverage for specialty visits or any doctor visits or medication coverage under that MEC plan. But under the Insure Plus plans, those would cover your hospital visits, your doctor visits and medication coverage, just not preventative healthcare services. Now, I do know you can combine the MEC with one of the Insure Plus plans, but you can't combine two Insure Plus plans, if that makes any sense. Yep, yep. Got it. Um... Okay. So, let's go with the MEC for now. Um, do I have the possibility to change it later on if I feel like it's not covering everything, or do I have to stick with it for the rest of the year? Um, now I do know you have until February First to make that final decision, um, because that's when Creative Circle's open enrollment period ends. Um- Mm-hmm. But after that, you would have to stay locked in. Okay, perfect. Then I can, um, start with the MEC, and if I feel like, uh, I need more coverage, I can add something on. Let's see here. So just medical? Anything else? Uh... No, I think that would be everything. Okay, so doing that- Does the medical cover, um, like eye exams? ? Um, no. So, that would be an additional benefit option for the dental term life vision bundle. So, you would have dental term life and vision if you wanted vision coverage. Uh, and how much is that per month? Um, the dental term life vision bundle is \$7.90 a week. Hm. So, doing that with the MEC- Hm. ... would be \$23.53 a week. Um, then for now, just let's do medical. If, again, I, I feel like I need to add it before February, I'll do that. Okay, so just the medical plan only? Is that it? Yes. Yes, please. Okay, so doing the MEC TeleRx would make your total deduction \$15.63 a week, deauthorize Creative Circle to make that deduction for you. Yes. Okay. Um, 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 payroll deduction of the \$15.63 come off your paycheck, coverage begins the Monday we receive that deduction from Creative Circle. Seven to 10 business days later, you'll 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 in 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. But other than that, is there anything else I can help you out with today? No, thank you so much. You're welcome. You have a great day, okay? You too. Thank you. You're welcome. Bye-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 Benefit Center Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi. I would like to get more information on, um, the plans that are offered. Um, I'm currently a Creative Circle employee, and, um, I know that the enrollment, um, is currently open so I wanted to get more information because I couldn't understand the, the PDF, so I was wondering if you can help me with that.

Speaker speaker_1: Yeah. Um, so Creative Circle, what's the last four of your Social?

Speaker speaker_2: Uh, it's 3012.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Uh, Farahab and Amin.

Speaker speaker_1: And for security purposes can you verify your home address, including city, state and zip code, Farah?

Speaker speaker_2: Yes. It's 24 Spin Street in Natick, and the zip code is 01760 in Massachusetts.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: August 15, '97.

Speaker speaker_1: And a good telephone number I have is 617-991-3699.

Speaker speaker_2: Yes, correct.

Speaker speaker_1: And the email I have is your first and last name at gmail.com?

Speaker speaker_2: Yes, correct.

Speaker speaker_1: Okay, so let's see here. So with Creative Circle I do know that they offer four different medical plans. Um, one of the medical plans is the Stay Healthy MEC-TeleRX. Now that one just covers your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, that's \$15.63 a week.

Speaker speaker_2: Um... So for this one I have a question.

Speaker speaker_1: Yeah.

Speaker speaker_2: Um, I'm required to do a yearly ultrasound. Uh, it's a preventative because a couple years ago I had a mass.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, so they just do it yearly to make sure that everything is okay. Um, does that... Like, is that gonna be covered, uh, once my primary care puts the order for it, or do I, with this plan, do I, um, pay out of pocket for it?

Speaker speaker_1: Um, now I do know that as long as you stay in network with the insurance carrier, uh, everything would be covered at 100% preventative-wise. Um, so yeah, I do know you have to stay in network for the insurance carrier to pay that 100% of the preventative services.

Speaker speaker_2: So if I'm, if I'm getting my ultrasound from, um, an in-network hospital, it should be covered. Uh, uh...

Speaker speaker_1: Correct.

Speaker speaker_2: Like I'm not gonna be paying anything for the ultrasound. Okay.

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Um...

Speaker speaker_1: And that...

Speaker speaker_2: And, um, any, um, like, uh, special doctors that I go to, let's say, uh, a neurologist or anything like that, that would be out of pocket? Or would that be covered with some degree?

Speaker speaker_1: Now, that doctor would be out of, out of pocket under the MEC-TeleRX 'cause the MEC-TeleRX just covers preventative healthcare services. Now they do offer other medical plans, the Insure Plus plans. Those actually cover your hospital visits, doctor visits and medication coverage. Um, the only major difference from the Basic, Enhanced and the Premier is how much the insurance carrier just pays to cover things. So a prime example, so say for example you have to go, uh, to the hospital for daily hospital confinement. Um, under the Insure Plus Basic, the insurance carrier will pay \$50 a day, while under the Enhanced they pay out \$100 a day, and under the Premier, they pay out \$200 a day. So like I said, the only major difference between those Insure Plus plans is how much the insurance carrier will pay for those services.

Speaker speaker_2: So, um, what I'm understanding is, is the Insure Plus I would pay \$50, or is that the insurance would pay \$50? And then I'd cover the rest.

Speaker speaker_1: The insurance carrier w- The insurance carrier will pay the \$50 and then you're responsible for the remaining balance. Yes, ma'am.

Speaker speaker_2: Okay. Got it. And, uh, with, uh, the Insure Plus are the specialty doctors covered as long as they're in network, or they're not covered as well?

Speaker speaker_1: Um, they would be covered as long as you stay in network, because the Insure Plus plans, they do cover your hospital visits, doctor visits and medication coverage. So they will, do have specialty care coverage on there as well.

Speaker speaker_2: Okay. Got it. Um... And how do I enroll?

Speaker speaker_1: Um, you just let me know what your elections are and I can get this process started for you over the phone.

Speaker speaker_2: Um, I, I think I, um, I'm gonna go with the Insure Plus. Um, w- what's the deductible for that? Like, h- how much is the plan per month, uh, for this one?

Speaker speaker_1: Um, so the Insure Plus Basic would be \$17.21, while the Enhanced would be \$24.38. And the Premier is \$35.73. And these are weekly deductions.

Speaker speaker_2: Um... I'm sorry. And y- and you said in all of them any preventative care is covered by the insurance? I don't have any, um, anything to pay for it?

Speaker speaker_1: Um, correct. That's if you elect the MEC-TeleRX as well. Um, 'cause the MEC-TeleRX just covers your preventative healthcare services, while the Insure Plus plans, they would cover your hospital visits, doctor visits and medications. Uh-

Speaker speaker_2: Oh, so I have to pick two, either two or... Or just the Stay Healthy MEC?

Speaker speaker_1: Um, no ma'am. So it's tot- So it's totally up to you what you want. Um, I was just telling you that the MEC just covers preventative healthcare services only, so you wouldn't have any coverage for specialty visits or any doctor visits or medication coverage under that MEC plan. But under the Insure Plus plans, those would cover your hospital visits, your doctor visits and medication coverage, just not preventative healthcare services. Now, I do know you can combine the MEC with one of the Insure Plus plans, but you can't combine two Insure Plus plans, if that makes any sense.

Speaker speaker_2: Yep, yep. Got it. Um... Okay. So, let's go with the MEC for now. Um, do I have the possibility to change it later on if I feel like it's not covering everything, or do I have to stick with it for the rest of the year?

Speaker speaker_1: Um, now I do know you have until February First to make that final decision, um, because that's when Creative Circle's open enrollment period ends. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But after that, you would have to stay locked in.

Speaker speaker_2: Okay, perfect. Then I can, um, start with the MEC, and if I feel like, uh, I need more coverage, I can add something on.

Speaker speaker_1: Let's see here. So just medical? Anything else?

Speaker speaker_2: Uh... No, I think that would be everything.

Speaker speaker_1: Okay, so doing that-

Speaker speaker_2: Does the medical cover, um, like eye exams? ?

Speaker speaker_1: Um, no. So, that would be an additional benefit option for the dental term life vision bundle. So, you would have dental term life and vision if you wanted vision coverage.

Speaker speaker_2: Uh, and how much is that per month?

Speaker speaker_1: Um, the dental term life vision bundle is \$7.90 a week.

Speaker speaker_2: Hm.

Speaker speaker_1: So, doing that with the MEC-

Speaker speaker_2: Hm.

Speaker speaker_1: ... would be \$23.53 a week.

Speaker speaker_2: Um, then for now, just let's do medical. If, again, I, I feel like I need to add it before February, I'll do that.

Speaker speaker_1: Okay, so just the medical plan only? Is that it?

Speaker speaker_2: Yes. Yes, please.

Speaker speaker_1: Okay, so doing the MEC TeleRx would make your total deduction \$15.63 a week, deauthorize Creative Circle to make that deduction for you.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, 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 payroll deduction of the \$15.63 come off your paycheck, coverage begins the Monday we receive that deduction from Creative Circle. Seven to 10 business days later, you'll 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 in 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. But other than that, is there anything else I can help you out with today?

Speaker speaker_2: No, thank you so much.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: You too. Thank you.

Speaker speaker_1: You're welcome. Bye-bye.

Speaker speaker_2: Bye.