

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Um, yeah. My, um, employer, uh, sent me information to sign up with you guys for, um, insurance. Mm-hmm. Okay. What's the staffing agency you work for? Uh, Creative Circle. And the last four of your Social? 2794. And what was your first and last name? Shannon Victor. Yep. And for security purposes, could you verify your home address, including city, state and zip code, Shannon? Uh, 2506 West Walton, Chicago, Illinois, 60622. Uh, unit two. And confirm your date of birth? Uh, 9-4-75. And a good telephone number have a 773-209-1964? Yes. And the email I have is S-L-O-M-E-I-L-L13 at Gmail? Is that a good email? Yes. Okay, so let's see here. And quick question, when did you start with Creative Circle? Um, June 2023. Okay. Did you start a new assignment here lately or no? Um, I just... My current... My assignment just keeps getting renewed. I've, I've been with the same assignment that whole time. Okay. Um, so let's see here. So I do know that you had 30 days from your initial hire date to be enrolled in the benefits, because that's considered your personal open enrollment period. However, we're outside of that personal open enrollment period, so unfortunately, I wouldn't be able to enroll you right now unless you were in Creative Circle's next open enrollment period or if you experienced a qualified life event. However, I do know that Creative Circle is starting their next company open enrollment period on the 23rd and lasting until January 31st. Oh, okay. And so that would be a time where you could call in to enroll in the benefits, but if you had any questions regarding the benefits, I can answer those now. Oh, okay. Well, yeah, I just got an email today from them with this, so I assumed that meant... And the email was from... Had, like, all your guys's information, so it said, um... I didn't say anything about December 23rd, so I assumed I needed to do it figuring that this was, like, open enrollment time. Um... No worries. Uh, so I can't sign up until December 23rd? Correct. Okay. Um, I, I, I guess my question is, uh, I just want to do the dental and vision bundle, um, because I'm getting health through Creative Circle. Um, so, uh, can you tell me, like, what that costs? Yeah. The dental term life vision bundle would be \$7.90 for employee only. Okay. Um, and so I see, like, on that coverage, like... So that doesn't cover, like, an emergency dental visit? Um, now when it comes to dental, I do know that all of the preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Um, now honestly, I don't know if emergency dental work would be covered. Okay. Um, but I do know that there is another benefit, uh, group accident where you have extra coverage for those things, like emergency dental work, hospital, emergency room, stuff like that. Right, right, right. Mm-hmm. Um, I'll check and see if any of that's covered under my other medical stuff. Um, and... All right. Well,

I think that's my only question. So when I sign up on the 23rd, when would, um, the insurance take effect? Um, so let's see here. So if we got enrolled in... When... If you called back on the 23rd, if you got enrolled, uh, it would be future coverage, so coverage wouldn't begin until January. So pending en- Like January 1st though? Uh, January 6th, I believe, because pending enrollments take one to two weeks to go through. And that one to two weeks from the 23rd to the January 6th is two weeks, I believe. Okay, I'm just trying to figure out... 'Cause like I currently have, you know, dental insurance and I assume that there'd be a lapse, because if I cancel my current dental and, you know, insurance, I'm assuming it would go through till January 1st. I totally understand. So I'd have like five days of no insurance. Like... Totally understand. Um, but yeah, like I said, uh, if you did call the 23rd or 24th, when you did... If you did call us to get enrolled, uh, like I said, pending enrollments do take one to two weeks to go through. So if everything does line up with Creative Circle sending their deductions or payroll, all of their payroll file information on all the employees to us, um, everyone would become active around January 6th. Um, but that just... It's d- it's determined by Creative Circle whenever they make those deductions, if that makes any sense. Right, right, right. Okay. Um, all right. Well, I guess I will call back on the 23rd. Awesome. Well, is there anything else I could help you out with today, Shannon? No, that's it. Okay. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay? You too. All right. Bye-bye. All right. Bye-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 Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Um, yeah. My, um, employer, uh, sent me information to sign up with you guys for, um, insurance.

Speaker speaker_1: Mm-hmm. Okay. What's the staffing agency you work for?

Speaker speaker_2: Uh, Creative Circle.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 2794.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Shannon Victor.

Speaker speaker_1: Yep. And for security purposes, could you verify your home address, including city, state and zip code, Shannon?

Speaker speaker_2: Uh, 2506 West Walton, Chicago, Illinois, 60622. Uh, unit two.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: Uh, 9-4-75.

Speaker speaker_1: And a good telephone number have a 773-209-1964?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email I have is S-L-O-M-E-I-L-L13 at Gmail? Is that a good email?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, so let's see here. And quick question, when did you start with Creative Circle?

Speaker speaker_2: Um, June 2023.

Speaker speaker_1: Okay. Did you start a new assignment here lately or no?

Speaker speaker_2: Um, I just... My current... My assignment just keeps getting renewed. I've, I've been with the same assignment that whole time.

Speaker speaker_1: Okay. Um, so let's see here. So I do know that you had 30 days from your initial hire date to be enrolled in the benefits, because that's considered your personal open enrollment period. However, we're outside of that personal open enrollment period, so unfortunately, I wouldn't be able to enroll you right now unless you were in Creative Circle's next open enrollment period or if you experienced a qualified life event. However, I do know that Creative Circle is starting their next company open enrollment period on the 23rd and lasting until January 31st.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: And so that would be a time where you could call in to enroll in the benefits, but if you had any questions regarding the benefits, I can answer those now.

Speaker speaker_2: Oh, okay. Well, yeah, I just got an email today from them with this, so I assumed that meant... And the email was from... Had, like, all your guys's information, so it said, um... I didn't say anything about December 23rd, so I assumed I needed to do it figuring that this was, like, open enrollment time. Um...

Speaker speaker_1: No worries.

Speaker speaker_2: Uh, so I can't sign up until December 23rd?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Um, I, I, I guess my question is, uh, I just want to do the dental and vision bundle, um, because I'm getting health through Creative Circle. Um, so, uh, can you tell me, like, what that costs?

Speaker speaker_1: Yeah. The dental term life vision bundle would be \$7.90 for employee only.

Speaker speaker_2: Okay. Um, and so I see, like, on that coverage, like... So that doesn't cover, like, an emergency dental visit?

Speaker speaker_1: Um, now when it comes to dental, I do know that all of the preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Um, now honestly, I don't know if emergency dental work would be covered.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but I do know that there is another benefit, uh, group accident where you have extra coverage for those things, like emergency dental work, hospital, emergency room, stuff like that.

Speaker speaker_2: Right, right, right.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, I'll check and see if any of that's covered under my other medical stuff. Um, and... All right. Well, I think that's my only question. So when I sign up on the 23rd, when would, um, the insurance take effect?

Speaker speaker_1: Um, so let's see here. So if we got enrolled in... When... If you called back on the 23rd, if you got enrolled, uh, it would be future coverage, so coverage wouldn't begin until January. So pending en-

Speaker speaker_2: Like January 1st though?

Speaker speaker_1: Uh, January 6th, I believe, because pending enrollments take one to two weeks to go through. And that one to two weeks from the 23rd to the January 6th is two weeks, I believe.

Speaker speaker_2: Okay, I'm just trying to figure out... 'Cause like I currently have, you know, dental insurance and I assume that there'd be a lapse, because if I cancel my current dental and, you know, insurance, I'm assuming it would go through till January 1st.

Speaker speaker_1: I totally understand.

Speaker speaker_2: So I'd have like five days of no insurance. Like...

Speaker speaker_1: Totally understand. Um, but yeah, like I said, uh, if you did call the 23rd or 24th, when you did... If you did call us to get enrolled, uh, like I said, pending enrollments do take one to two weeks to go through. So if everything does line up with Creative Circle sending their deductions or payroll, all of their payroll file information on all the employees to us, um, everyone would become active around January 6th. Um, but that just... It's d- it's determined by Creative Circle whenever they make those deductions, if that makes any sense.

Speaker speaker_2: Right, right, right. Okay. Um, all right. Well, I guess I will call back on the 23rd.

Speaker speaker_1: Awesome. Well, is there anything else I could help you out with today, Shannon?

Speaker speaker_2: No, that's it.

Speaker speaker_1: Okay. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay?

Speaker speaker_2: You too. All right. Bye-bye.

Speaker speaker_1: All right. Bye-bye. Bye-bye.