

## Transcript: Justin

**Mills-6241018036928512-6219499646795776**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hi, Justin. Madeline Hengy. Thanks for taking my call. I wasn't sure if you guys work today or if you are back, because you guys are closed tomorrow, right? Uh, correct, and for New Year's Day. Okay, cool. That's what I thought. But, um, I think it's my deadline today to get into this medical insurance through... for Creative Circle, and, um, so I would like to sign up for the premier that they offer, that's the high- the highest version. And, um, Victoria had told me last week or the week before that... to call you guys this week and, uh, set the... have you guys set this up instead of me doing it online. Is that correct? Yeah. That's correct. For Creative Circle, you said? Um-hm. Yeah. Mm-hmm. What's the last four of your social? 9923. And for security purposes, can you verify the home address, including city, state and zip code, Madeline? Yeah. 7538 G. Beralta Street, Unit D, Carlsbad, California 92019. And confirm your date of birth. 22nd of December, 1967. And a good telephone number, I have a 760-815-6970. Perfect. And the email, I have as maddie.hengy@gmail. Perfect. Okay, so the Insure Plus Premier for employee only. Anything else? Um, let me look quickly because I called HR last week, and they said there are three plans. Yeah. And, uh, the premier is the highest, right? Correct. That's the highest tier that's offered. Yes. Okay, cool. And, uh, yeah, I would like to get that one, and that is \$35.73 every week, right? Correct. Mm-hmm. Okay. So just medical. Perfect. Anything else? Um, no, that was... Uh, yeah, I had one more question, but I'm not sure you can even... Oh, yeah, is vision included in that one too? Um, so vision- Vision and dental. Vision and dental are an additional benefit option. However, those come out- Mm-hmm. ... with a bundle, uh, with term life for \$7.90. Okay. Dental term life and vision. Can I add that? Yeah, I can put you down for that. Anything else? Um, and that is also like \$7.90 every month, right... e- every week, right? Correct. And it's a dental PPO? Correct. Okay, cool. Then I'll do that one too. And you wouldn't happen to know... I think that the medical insurance is through American Public Life, right? Correct. Correct. And I would probably have to call them to see if, um, um, Scripps Coastal is covered, right? If they... You wouldn't- Right. ... be able to tell me what's- Yeah, uh- ... just in-network and what is out-of-network, right? Or is there a site where I could actually look up if my doctor is covered? Probably not, huh? Yeah. So if you go to multiplan.us, um, and click find a provider- Oh. Mm-hmm. ... you should be able to go from... you should be able to look up the provider from there. Multiplan.us. Oh, okay. Oh, I can look in there. So if I see my provider in there, then it's covered? Correct. But I only have one option anyway, so if it's not covered, then it's not like I can go with any other plan, because it's probably the same 403 plans that you offer, right? Um, correct. Well, the Insure Plus plans, those cover your hospitals, doctors and medications. Now, honestly, we don't know who is in network because we don't have that information on hand. Um, but if you- Mm-hmm. ... go to

that website that I provided you and then search for the provider, and that's in your location, they may or may not pull up on that website. I see. Okay, cool. I'll do that. All right. Okay, so the Insure Plus Premier, the dental term life, vision bundle, anything else? Um, no, that's it. Is there anything else I need to do online? Because I did log in, but then I was afraid to click any buttons. Um, not that I'm aware of. Okay. Okay, so doing those elections- And then w-... Mm-hmm, go ahead. So doing those four elections would make your total deductions \$43.63 a week. The authorized Creative Circle make the deduction for you. Mm-hmm. Okay, so I'm gonna go ahead and save that. And who do you want to put down as your beneficiary for the term life? Um, my sister. Save. Okay, and your sister's first and last name? L-U-I-S-E. Hengy is H-E... yeah, same last... Yeah. No, it's actually Wucher. W-U-C-H-E-R, Wucher. Siblings. Okay, so I do wanna let you know that this pending enrollment will take one to two weeks to get through. Then whenever you'll notice- Mm-hmm. ... your full deduction of the \$43.63 come off your paycheck. Coverage begins the Monday. Mm-hmm. That deduction from Creative Circle. 7-10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that- Mm-hmm. ... is there anything I can help you out with today? No, that was it. Thank you so much for doing it. And then, um, Justin, once you have me set up w- once everything's in the system, I probably would be able to look it up when I log in online, right? Correct. You'll see that you have future coverage. Okay. Yes, ma'am. Awesome. Thank you so much for all the help. You're welcome. You have a great day, okay? 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 on a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi, Justin. Madeline Hengy. Thanks for taking my call. I wasn't sure if you guys work today or if you are back, because you guys are closed tomorrow, right?

Speaker speaker\_1: Uh, correct, and for New Year's Day.

Speaker speaker\_2: Okay, cool. That's what I thought. But, um, I think it's my deadline today to get into this medical insurance through... for Creative Circle, and, um, so I would like to sign up for the premier that they offer, that's the high- the highest version. And, um, Victoria had told me last week or the week before that... to call you guys this week and, uh, set the... have you guys set this up instead of me doing it online. Is that correct?

Speaker speaker\_1: Yeah. That's correct. For Creative Circle, you said?

Speaker speaker\_2: Um-hm. Yeah. Mm-hmm.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 9923.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Madeline?

Speaker speaker\_2: Yeah. 7538 G. Beralta Street, Unit D, Carlsbad, California 92019.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: 22nd of December, 1967.

Speaker speaker\_1: And a good telephone number, I have a 760-815-6970.

Speaker speaker\_2: Perfect.

Speaker speaker\_1: And the email, I have as maddie.hengy@gmail.

Speaker speaker\_2: Perfect.

Speaker speaker\_1: Okay, so the Insure Plus Premier for employee only. Anything else?

Speaker speaker\_2: Um, let me look quickly because I called HR last week, and they said there are three plans. Yeah. And, uh, the premier is the highest, right?

Speaker speaker\_1: Correct. That's the highest tier that's offered. Yes.

Speaker speaker\_2: Okay, cool. And, uh, yeah, I would like to get that one, and that is \$35.73 every week, right?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay. So just medical.

Speaker speaker\_2: Perfect.

Speaker speaker\_1: Anything else?

Speaker speaker\_2: Um, no, that was... Uh, yeah, I had one more question, but I'm not sure you can even... Oh, yeah, is vision included in that one too?

Speaker speaker\_1: Um, so vision-

Speaker speaker\_2: Vision and dental.

Speaker speaker\_1: Vision and dental are an additional benefit option. However, those come out-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... with a bundle, uh, with term life for \$7.90.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Dental term life and vision.

Speaker speaker\_2: Can I add that?

Speaker speaker\_1: Yeah, I can put you down for that. Anything else?

Speaker speaker\_2: Um, and that is also like \$7.90 every month, right... e- every week, right?

Speaker speaker\_1: Correct.

Speaker speaker\_2: And it's a dental PPO?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay, cool. Then I'll do that one too. And you wouldn't happen to know... I think that the medical insurance is through American Public Life, right?

Speaker speaker\_1: Correct. Correct.

Speaker speaker\_2: And I would probably have to call them to see if, um, um, Scripps Coastal is covered, right? If they... You wouldn't-

Speaker speaker\_1: Right.

Speaker speaker\_2: ... be able to tell me what's-

Speaker speaker\_1: Yeah, uh-

Speaker speaker\_2: ... just in-network and what is out-of-network, right? Or is there a site where I could actually look up if my doctor is covered? Probably not, huh?

Speaker speaker\_1: Yeah. So if you go to multiplan.us, um, and click find a provider-

Speaker speaker\_2: Oh. Mm-hmm.

Speaker speaker\_1: ... you should be able to go from... you should be able to look up the provider from there.

Speaker speaker\_2: Multiplan.us. Oh, okay. Oh, I can look in there. So if I see my provider in there, then it's covered?

Speaker speaker\_1: Correct.

Speaker speaker\_2: But I only have one option anyway, so if it's not covered, then it's not like I can go with any other plan, because it's probably the same 403 plans that you offer, right?

Speaker speaker\_1: Um, correct. Well, the Insure Plus plans, those cover your hospitals, doctors and medications. Now, honestly, we don't know who is in network because we don't have that information on hand. Um, but if you-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... go to that website that I provided you and then search for the provider, and that's in your location, they may or may not pull up on that website.

Speaker speaker\_2: I see. Okay, cool. I'll do that. All right.

Speaker speaker\_1: Okay, so the Insure Plus Premier, the dental term life, vision bundle, anything else?

Speaker speaker\_2: Um, no, that's it. Is there anything else I need to do online? Because I did log in, but then I was afraid to click any buttons.

Speaker speaker\_1: Um, not that I'm aware of.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay, so doing those elections-

Speaker speaker\_2: And then w-... Mm-hmm, go ahead.

Speaker speaker\_1: So doing those four elections would make your total deductions \$43.63 a week. The authorized Creative Circle make the deduction for you.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay, so I'm gonna go ahead and save that. And who do you want to put down as your beneficiary for the term life?

Speaker speaker\_2: Um, my sister.

Speaker speaker\_1: Save. Okay, and your sister's first and last name?

Speaker speaker\_2: L-U-I-S-E. Hengy is H-E... yeah, same last... Yeah. No, it's actually Wucher. W-U-C-H-E-R, Wucher.

Speaker speaker\_1: Siblings. Okay, so I do wanna let you know that this pending enrollment will take one to two weeks to get through. Then whenever you'll notice-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... your full deduction of the \$43.63 come off your paycheck. Coverage begins the Monday. Mm-hmm. That deduction from Creative Circle. 7-10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is there anything I can help you out with today?

Speaker speaker\_2: No, that was it. Thank you so much for doing it. And then, um, Justin, once you have me set up w- once everything's in the system, I probably would be able to look it up when I log in online, right?

Speaker speaker\_1: Correct. You'll see that you have future coverage.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Awesome. Thank you so much for all the help.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_2: You too. Bye.