

Transcript: Pamela

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Full Transcript

Thank you for calling for Benefits and Card. This is Pamela speaking. How may I help you? Yes, I'd like to know if I am eligible for the health insurance. Who do you work for, sir? I work for Creative Circle. Let me pull up your file. May I have the last four digits of the Social? 8051. Your first name last name? Excuse me. First name is Michael, last name is Moline. Excuse me. Give me one second. Sure. Sir, uh, may I ask for security reasons to make sure we are in the correct file, can you please verify your complete address and date of birth? Yes. 16616 Hebron Road, B2166. And where is this address located, sir? I need to make sure that the state and zip code is correct. Har- Har- Harvard, Illinois. 60033 is your ZIP Code? That is correct. All right. So we have a telephone number on file, 815-701-7225, and your email is m, your last name, @gmail.com? That is correct. All right. Okay, so yes, you are, uh, open enrollment end on Friday. You could- Mm-hmm. ... you are eligible to enroll. Have you seen the benefit guide? Um, I don't... See, I don't know how that works with Creative Circle that, um, if I'm eligible for a certain amount of hours that I can... I'm, I'm eligible for a certain plan. Mm-hmm. So like, plus... But- But they do have a plan. Let me see. Give me one second. Um- 'Cause I can go to the, the PDF of the, um, the Benefits document. Mm-hmm. But I don't know if I'm eligible for certain, uh, plans here. Okay, so yes, you... Um, the one that, uh, let's see. Payroll for short-term disability. So the one that if they require you to work 20 or more hours, they do not offer it. Mm-hmm. It's just short-term disability. So you are eligible to enroll with any of these plans that they offer. So I, I need the standards for the amount of hours I worked so I can apply for any of these, um, benefits? Any of these packages? Is that correct? No. No, as long- No? The, the only issue is that, let's say you have to make sure that the amount of h- uh, hours that you make, you're going to be able to, um, pay for the insurance because it's going to be deducted directly from your payroll. Gotcha. Okay. Um, and then out of the plans that you see on the Plan Benefit Summary, the Stay Healthy- Yeah, what is the... Is that the first page? Uh, it says the Health area. Um- Yeah, Stay Healthy? Yeah. Oh, I'm... Yes, Plan Benefit Summary. There you see- Yeah. ... the Stay Healthy Insure+, InsurePlus Enhance, and InsurePlus Premier. Correct. Yeah, I see three of those. Yes. Basic, Enhanced, and Premier. Okay, so now the Stay Healthy, you could enroll... Um, you could combine it with any of the InsurePlus. Now, the amount that you see under each InsurePlus plan, that's the amount that the insurance going to cover for the procedures that you see on the left hand side that is listed there. Okay. If you see that the Stay Healthy said it's not included, not included, not included. Um, I don't see that page. I only have a two-page document and it's in- Oh. ... a green box. Okay, so what I could do, since you still have until Friday to enroll, I could send you the complete benefit guide to your email. If you look under- That would be great. Okay, so remember, we here from 8:00 AM to 8:00 PM Eastern Time. So if you want to- Okay. ... give us a call back today, that's fine. We're gonna be here- Okay. ... until 8:00. And if not, you still

have until Friday, 8:00, to give us a call. Right. Okay. And within that email, can you, um, specify which ones I'm eligible for? You are eligible for all of them, as long as you meet- Okay, as long as I need to- Yeah. ... meet the hours that are requested. Gotcha. Well, I mean, let's say, if you know you're not gonna make, let's say, for the insurance... And give me one second, let me go back to the benefit guide. 'Cause the previous employee... My previous employer that I've been almost two years with, over two years-And we've... Um, within my contract, I am the minimal is 30 hours to work. So, they have to make sure that I'm at 30 hours, but it's been 30 hours plus, so. Okay. Well, some... For the other company that we represent, their plans, they are say, yes, you have to work some amount of hours. Mm-hmm. But with Creative Circle, this plan that they offer, you don't have to meet that. Now, then again, like I said, uh, this is a short form. It costs \$17.21 for paycheck. Gotcha. And then you're going to add, if you want dental, vision, you're gonna add that, whatever it costs- Gotcha. ... to those \$17. So you just got to make sure- Okay. ... that if, let's say, your total comes up to \$40 per se- Right. Right. ... you make enough to pay those \$40. Gotcha. Gotcha. Okay. Okay. Okay? So other thing, um, I was going to say is that this is pretty much like a weekly basic insurance. Weekday you pay, weekday you're going to be covered. If you know you miss a week of work- Mm-hmm. ... and you don't want to have that gap just in case you use the benefits, and to make sure you're covered, you have to give us a call and make that direct payment yourself. Gotcha. We don't have access to your payroll or any of that. Okay. Yeah, I thought I read somewhere that, um, that you can pay directly for at least four pay periods. Otherwise, you'll have to get, cancel the, the, uh, insurance, right? Is that, something like that I read? That you can, uh, you can personally pay if you're not working, but you got, you have the money to pay for it, you're not working through Creative Circle- Mm-hmm. ... you could still have an option to pay that, your weekly or whatever that may, monthly or whatever it may be. I know there's an eligibility for that, so. Gotcha. Okay. Okay. So, um, the email's coming in from info@benefitsinacar. Check your spam and junk mail. It might go there. And if you have any other questions or concerns, just give us a call back. We'll be more than happy to assist you. Yeah, I'm going to double-check my email. Info. Yep, info benefits guide. Okay, very good. All right. Anything else I could do for you, sir? Nope, I think that's it. Uh, I'll probably be calling back la- You're on East Coast time or West Coast time? Uh, East Coast. Oh, East Coast. Okay, and you're there till eight o'clock this evening, so that's seven o'clock my time. Is that correct? Yes. Okay. Very good. Well, thank you very much and we'll be in contact. All right. Thank you, sir, for giving us a call. Have a great rest of the day. Thank you. You do the same. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling for Benefits and Card. This is Pamela speaking. How may I help you?

Speaker speaker_1: Yes, I'd like to know if I am eligible for the health insurance.

Speaker speaker_0: Who do you work for, sir?

Speaker speaker_1: I work for Creative Circle.

Speaker speaker_0: Let me pull up your file. May I have the last four digits of the Social?

Speaker speaker_1: 8051.

Speaker speaker_0: Your first name last name?

Speaker speaker_1: Excuse me. First name is Michael, last name is Moline. Excuse me.

Speaker speaker_0: Give me one second.

Speaker speaker_1: Sure.

Speaker speaker_0: Sir, uh, may I ask for security reasons to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_1: Yes. 16616 Hebron Road, B2166.

Speaker speaker_0: And where is this address located, sir? I need to make sure that the state and zip code is correct.

Speaker speaker_1: Har- Har- Harvard, Illinois.

Speaker speaker_0: 60033 is your ZIP Code?

Speaker speaker_1: That is correct.

Speaker speaker_0: All right. So we have a telephone number on file, 815-701-7225, and your email is m, your last name, @gmail.com?

Speaker speaker_1: That is correct.

Speaker speaker_0: All right. Okay, so yes, you are, uh, open enrollment end on Friday. You could-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you are eligible to enroll. Have you seen the benefit guide?

Speaker speaker_1: Um, I don't... See, I don't know how that works with Creative Circle that, um, if I'm eligible for a certain amount of hours that I can... I'm, I'm eligible for a certain plan.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So like, plus... But-

Speaker speaker_0: But they do have a plan. Let me see. Give me one second. Um-

Speaker speaker_1: 'Cause I can go to the, the PDF of the, um, the Benefits document.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But I don't know if I'm eligible for certain, uh, plans here.

Speaker speaker_0: Okay, so yes, you... Um, the one that, uh, let's see. Payroll for short-term disability. So the one that if they require you to work 20 or more hours, they do not offer it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It's just short-term disability. So you are eligible to enroll with any of these plans that they offer.

Speaker speaker_1: So I, I need the standards for the amount of hours I worked so I can apply for any of these, um, benefits? Any of these packages? Is that correct?

Speaker speaker_0: No. No, as long-

Speaker speaker_1: No?

Speaker speaker_0: The, the only issue is that, let's say you have to make sure that the amount of h- uh, hours that you make, you're going to be able to, um, pay for the insurance because it's going to be deducted directly from your payroll.

Speaker speaker_1: Gotcha. Okay.

Speaker speaker_0: Um, and then out of the plans that you see on the Plan Benefit Summary, the Stay Healthy-

Speaker speaker_1: Yeah, what is the... Is that the first page? Uh, it says the Health area.

Speaker speaker_0: Um-

Speaker speaker_1: Yeah, Stay Healthy? Yeah.

Speaker speaker_0: Oh, I'm... Yes, Plan Benefit Summary. There you see-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... the Stay Healthy Insure+, InsurePlus Enhance, and InsurePlus Premier.

Speaker speaker_1: Correct. Yeah, I see three of those. Yes. Basic, Enhanced, and Premier.

Speaker speaker_0: Okay, so now the Stay Healthy, you could enroll... Um, you could combine it with any of the InsurePlus. Now, the amount that you see under each InsurePlus plan, that's the amount that the insurance going to cover for the procedures that you see on the left hand side that is listed there.

Speaker speaker_1: Okay.

Speaker speaker_0: If you see that the Stay Healthy said it's not included, not included, not included.

Speaker speaker_1: Um, I don't see that page. I only have a two-page document and it's in-

Speaker speaker_0: Oh.

Speaker speaker_1: ... a green box.

Speaker speaker_0: Okay, so what I could do, since you still have until Friday to enroll, I could send you the complete benefit guide to your email. If you look under-

Speaker speaker_1: That would be great.

Speaker speaker_0: Okay, so remember, we here from 8:00 AM to 8:00 PM Eastern Time. So if you want to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give us a call back today, that's fine. We're gonna be here-

Speaker speaker_1: Okay.

Speaker speaker_0: ... until 8:00. And if not, you still have until Friday, 8:00, to give us a call.

Speaker speaker_1: Right. Okay. And within that email, can you, um, specify which ones I'm eligible for?

Speaker speaker_0: You are eligible for all of them, as long as you meet-

Speaker speaker_1: Okay, as long as I need to-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... meet the hours that are requested. Gotcha.

Speaker speaker_0: Well, I mean, let's say, if you know you're not gonna make, let's say, for the insurance... And give me one second, let me go back to the benefit guide.

Speaker speaker_1: 'Cause the previous employee... My previous employer that I've been almost two years with, over two years-And we've... Um, within my contract, I am the minimal is 30 hours to work. So, they have to make sure that I'm at 30 hours, but it's been 30 hours plus, so.

Speaker speaker_0: Okay. Well, some... For the other company that we represent, their plans, they are say, yes, you have to work some amount of hours.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But with Creative Circle, this plan that they offer, you don't have to meet that. Now, then again, like I said, uh, this is a short form. It costs \$17.21 for paycheck.

Speaker speaker_1: Gotcha.

Speaker speaker_0: And then you're going to add, if you want dental, vision, you're gonna add that, whatever it costs-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... to those \$17. So you just got to make sure-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that if, let's say, your total comes up to \$40 per se-

Speaker speaker_1: Right. Right.

Speaker speaker_0: ... you make enough to pay those \$40.

Speaker speaker_1: Gotcha. Gotcha. Okay. Okay.

Speaker speaker_0: Okay? So other thing, um, I was going to say is that this is pretty much like a weekly basic insurance. Weekday you pay, weekday you're going to be covered. If you know you miss a week of work-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and you don't want to have that gap just in case you use the benefits, and to make sure you're covered, you have to give us a call and make that direct payment yourself.

Speaker speaker_1: Gotcha.

Speaker speaker_0: We don't have access to your payroll or any of that.

Speaker speaker_1: Okay. Yeah, I thought I read somewhere that, um, that you can pay directly for at least four pay periods. Otherwise, you'll have to get, cancel the, the, uh, insurance, right? Is that, something like that I read? That you can, uh, you can personally pay if you're not working, but you got, you have the money to pay for it, you're not working through Creative Circle-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... you could still have an option to pay that, your weekly or whatever that may, monthly or whatever it may be. I know there's an eligibility for that, so. Gotcha. Okay.

Speaker speaker_0: Okay. So, um, the email's coming in from info@benefitsinacar. Check your spam and junk mail. It might go there. And if you have any other questions or concerns, just give us a call back. We'll be more than happy to assist you.

Speaker speaker_1: Yeah, I'm going to double-check my email. Info. Yep, info benefits guide. Okay, very good.

Speaker speaker_0: All right. Anything else I could do for you, sir?

Speaker speaker_1: Nope, I think that's it. Uh, I'll probably be calling back la- You're on East Coast time or West Coast time?

Speaker speaker_0: Uh, East Coast.

Speaker speaker_1: Oh, East Coast. Okay, and you're there till eight o'clock this evening, so that's seven o'clock my time. Is that correct?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Very good. Well, thank you very much and we'll be in contact.

Speaker speaker_0: All right. Thank you, sir, for giving us a call. Have a great rest of the day.

Speaker speaker_1: Thank you. You do the same. Bye-bye.