

Transcript: Pamela

Blanc-4751311410610176-5432614825017344

Full Transcript

Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you? Hi. Um, so I had called, um, you guys last week because I wanted to go over the benefits. Um, and I know that you guys don't have specific answers. But I was given a number to someone at American Life, but that person has not called me back and I know today is the deadline. Is that correct? Yes. Uh, what's the st- staffing agency you work for? Creative Circle. Yes. I believe so. Let me double check on that, but I believe it is today. Yeah. Okay. And, um, you would like to look at, uh, the benefits? Yes. Um, yeah. Let me double check on the deadline, but I think it is. Mm-hmm. Yeah, it is today. But we are here until 8:00 Eastern Time if you still need to go over the benefits. Well, that's the thing, I don't wanna... I don't wanna wait till 8:00. Uh, I might end up forgetting and then before you know it, the day is gone and I really need the help in time, so. Yeah. All right. So what's the staff... I mean, I'm sorry. What's the last four digits of your Social Security file? Sure. It's 5216. Your first and last name? S-A-E-S-E. Last name Ofurie, O-F as in frank, U-R-H-I-E. All right. Okay, Ms. Saese. That's how you pronounce it? Ese. Okay. Can we verify the complete address and date of birth for security reasons? Sure. 120 De Crew Place, Apartment 8 years in Edward, Bronx, New York, 10475. Um, October 26th, 1982. Thank you. Mm-hmm. We have a phone number on file, 347-522-7949. And your email- Correct. ... is first name last name@gmail.com. Correct. Okay. And what would you like to enroll to? Um, I guess all the pro- Like that's... Can you go through the list and I can just tell you yes/no? Mm-hmm. So they have four different medical plans. Uh-huh. One of them is just for preventive care. Mm-hmm. Which they call the Stay Healthy. Mm-hmm. Um, that one costs \$15.65. Mm-hmm. And they have the InsurePlus Basic, Plus Enhanced, and Plus Premier. Okay. I think it was the Premier. Basic is \$17. The... The \$35, it's because I'm... It's for single? I'm, I'm getting this health insurance just for single? Yes. And it's \$35.73? Yeah, I believe that's the one. Okay. Then you have the FreeRx, which is for prescription plan. Then you have dental, life, vision, critical illness, accident, group accident. The Stay Healthy plan is the one I mentioned before with... It's for preventive and behavior health. Okay. So, um, I'll take the preventative. Um, I don't need the life insurance. Okay. Um, how much is the dental? Uh, dental is \$3.64. Okay. I'll add the dental. So now, with this Creative Circle, if you take dental, automatically you get enrolled in vision and life insurance, because they have it as a bundle. Oh, boy. And how much is that? That was like \$7 and some change. I- For the bundle? Yeah. So the total so far, um, doing the Premier, the Premier, the bundle for the life, vision and dental, and the Stay Healthy is \$59.26. Okay. All right. Thank you. So is there anything else you want to add to it? Um, what are... What else is left after that? Uh, you got the behavioral health, group accident and critical illness. What's group... Uh, wait. Critical illness is, is, uh, like if anything happens to you, like cancer or stuff like that? Yeah. Okay. Yeah, you can add that one. And the accident is if you get yourself involved in an

accident. It just give you more coverage towards your em- emergency. Um, that's not like a car accident, that's just, like, just an accident in general? Yes, ma'am. Okay. How much is that? That is \$2.01. Okay. Yeah, add that. Okay. So far, all you got left is the behavioral health, which is \$1.50. And- And behavioral health is, um... Like in physical therapy. Okay, okay. You can add that. So you got everything. Okay. And that total is \$65.28. Okay. All right? Mm-hmm. So, your benefits will start the following Monday after we receive the first premium from your employer. Mm-hmm. Then your ID card will be authorized to generate in the system, will- Mm-hmm. ... be mailed out to you within seven to 10 days. Now, the ID card for your medical, the premier one- Mm-hmm. ... that one, they will send you a f- digital card. If you need a physical, you could, um, give us a call and we could request one for you, but the benefits needs to be active- Uh-huh. Uh-huh. Uh-huh. ... before that date. Okay. So, then, um, let's see. The Stay Healthy plan is under Section 125, which is an IRS regulation. Mm-hmm. What it means is the premium for your benefits will be taken before taxes for that specific plan. Now, when it... You have to stay enrolled with that plan until company open enrollment or a qualified live event. Now, the rest of the plans, you could cancel at any time. Just the Stay Healthy plan is the one you can't- Wait, I'm sorry. I'm sorry, can you hold on one second? I'm sorry. One moment. Okay. Hello? Yes. Okay, thank you. All right, no problem. So, uh, like I said, that's the only plan that you won't be able to cancel. Mm-hmm. Unless it's open enrollment or a qualified live event. Then the rest of the plans, you could cancel at any time. Okay. Um, all right? Is there anything else that you need help with? So outside of medical, what other... Is that the only benefits that's covered with Creative Circle? Yes. Okay. So I guess that's it then. All right. Thank you for giving us a call today. Have a great rest of the day. Thank you. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you?

Speaker speaker_1: Hi. Um, so I had called, um, you guys last week because I wanted to go over the benefits. Um, and I know that you guys don't have specific answers. But I was given a number to someone at American Life, but that person has not called me back and I know today is the deadline. Is that correct?

Speaker speaker_0: Yes. Uh, what's the st- staffing agency you work for?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: Yes. I believe so. Let me double check on that, but I believe it is today.

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And, um, you would like to look at, uh, the benefits?

Speaker speaker_1: Yes. Um, yeah.

Speaker speaker_0: Let me double check on the deadline, but I think it is.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Yeah, it is today. But we are here until 8:00 Eastern Time if you still need to go over the benefits.

Speaker speaker_1: Well, that's the thing, I don't wanna... I don't wanna wait till 8:00. Uh, I might end up forgetting and then before you know it, the day is gone and I really need the help in time, so.

Speaker speaker_0: Yeah. All right. So what's the staff... I mean, I'm sorry. What's the last four digits of your Social Security file?

Speaker speaker_1: Sure. It's 5216.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: S-A-E-S-E. Last name Ofurie, O-F as in frank, U-R-H-I-E.

Speaker speaker_0: All right. Okay, Ms. Saese. That's how you pronounce it?

Speaker speaker_1: Ese.

Speaker speaker_0: Okay. Can we verify the complete address and date of birth for security reasons?

Speaker speaker_1: Sure. 120 De Crew Place, Apartment 8 years in Edward, Bronx, New York, 10475. Um, October 26th, 1982.

Speaker speaker_0: Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: We have a phone number on file, 347-522-7949. And your email-

Speaker speaker_1: Correct.

Speaker speaker_0: ... is first name last name@gmail.com.

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. And what would you like to enroll to?

Speaker speaker_1: Um, I guess all the pro- Like that's... Can you go through the list and I can just tell you yes/no?

Speaker speaker_0: Mm-hmm. So they have four different medical plans.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: One of them is just for preventive care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Which they call the Stay Healthy.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, that one costs \$15.65.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And they have the InsurePlus Basic, Plus Enhanced, and Plus Premier.

Speaker speaker_1: Okay. I think it was the Premier.

Speaker speaker_0: Basic is \$17. The...

Speaker speaker_1: The \$35, it's because I'm... It's for single? I'm, I'm getting this health insurance just for single?

Speaker speaker_0: Yes. And it's \$35.73?

Speaker speaker_1: Yeah, I believe that's the one.

Speaker speaker_0: Okay. Then you have the FreeRx, which is for prescription plan. Then you have dental, life, vision, critical illness, accident, group accident. The Stay Healthy plan is the one I mentioned before with... It's for preventive and behavior health.

Speaker speaker_1: Okay. So, um, I'll take the preventative. Um, I don't need the life insurance.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, how much is the dental?

Speaker speaker_0: Uh, dental is \$3.64.

Speaker speaker_1: Okay. I'll add the dental.

Speaker speaker_0: So now, with this Creative Circle, if you take dental, automatically you get enrolled in vision and life insurance, because they have it as a bundle.

Speaker speaker_1: Oh, boy. And how much is that?

Speaker speaker_0: That was like \$7 and some change. I-

Speaker speaker_1: For the bundle?

Speaker speaker_0: Yeah. So the total so far, um, doing the Premier, the Premier, the bundle for the life, vision and dental, and the Stay Healthy is \$59.26.

Speaker speaker_1: Okay.

Speaker speaker_0: All right.

Speaker speaker_1: Thank you.

Speaker speaker_0: So is there anything else you want to add to it?

Speaker speaker_1: Um, what are... What else is left after that?

Speaker speaker_0: Uh, you got the behavioral health, group accident and critical illness.

Speaker speaker_1: What's group... Uh, wait. Critical illness is, is, uh, like if anything happens to you, like cancer or stuff like that?

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay. Yeah, you can add that one.

Speaker speaker_0: And the accident is if you get yourself involved in an accident. It just give you more coverage towards your em- emergency.

Speaker speaker_1: Um, that's not like a car accident, that's just, like, just an accident in general?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. How much is that?

Speaker speaker_0: That is \$2.01.

Speaker speaker_1: Okay. Yeah, add that.

Speaker speaker_0: Okay. So far, all you got left is the behavioral health, which is \$1.50. And-

Speaker speaker_1: And behavioral health is, um...

Speaker speaker_0: Like in physical therapy.

Speaker speaker_1: Okay, okay. You can add that.

Speaker speaker_0: So you got everything.

Speaker speaker_1: Okay.

Speaker speaker_0: And that total is \$65.28.

Speaker speaker_1: Okay.

Speaker speaker_0: All right?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, your benefits will start the following Monday after we receive the first premium from your employer.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Then your ID card will be authorized to generate in the system, will-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... be mailed out to you within seven to 10 days. Now, the ID card for your medical, the premier one-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that one, they will send you a f- digital card. If you need a physical, you could, um, give us a call and we could request one for you, but the benefits needs to be active-

Speaker speaker_1: Uh-huh. Uh-huh. Uh-huh.

Speaker speaker_0: ... before that date.

Speaker speaker_1: Okay.

Speaker speaker_0: So, then, um, let's see. The Stay Healthy plan is under Section 125, which is an IRS regulation.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: What it means is the premium for your benefits will be taken before taxes for that specific plan. Now, when it... You have to stay enrolled with that plan until company open enrollment or a qualified live event. Now, the rest of the plans, you could cancel at any time. Just the Stay Healthy plan is the one you can't-

Speaker speaker_1: Wait, I'm sorry. I'm sorry, can you hold on one second? I'm sorry. One moment. Okay. Hello?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: All right, no problem. So, uh, like I said, that's the only plan that you won't be able to cancel.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Unless it's open enrollment or a qualified live event. Then the rest of the plans, you could cancel at any time.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, all right? Is there anything else that you need help with?

Speaker speaker_1: So outside of medical, what other... Is that the only benefits that's covered with Creative Circle?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. So I guess that's it then.

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

Speaker speaker_1: Thank you. You too. Bye-bye.