

Transcript: Pearl

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Full Transcript

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl, and 000 you're speaking with. Hi, Pearl. My name's Mary Patricia Giovanni. And how can I assist you? Um, so last night I tried different ways to get onto the site to sign up for benefits, to enroll in benefits for the first time, and I wasn't able to. So I wrote Creative Circle this morning and they gave me this number to call, and they were saying that I may be able to enroll through you. Yes, ma'am. Um, you can enroll over the phone with an enrollment form with them or on the Benefits in a Card website. Yeah, that's what I had trouble with. Like, it kept saying it was gonna give me, um, some sort of verification number, letter combination, but, uh, every time I pressed it, I wasn't getting the confirmation that I could get onto the site, so I wasn't able to. I wasn't able to get on it. Can I just enroll through you, please? Of course. Yes. What... Um, you said you're with Creative Circle? You're fine. Yeah. I'm with the Creative Circle, yes. I am- All righty. And the last four digits of your Social? Um, uh, 6666. All righty. Give me one moment. Thank you. All righty. Bear with me and let's see your account here. Repeat your name for me. It's Mary Patricia. M-A-R-Y-P-A-T-r-i-c-a-a, and my middle initial is M or Mildred, I'm not sure if they even have that in there. And my last name's Giovanni. And how long have you been working with Creative Circle? Ooh. Excuse me, what'd you say? I'm sorry. How long have you been working with Creative Circle? Um, well, on and off for years, but for this, um, particular one, I've been with them since '23. Hm. 'Cause I'm not seeing a... Oh, sorry. Give me one second. Here you go. I've had j- Oh, there you are. I'm looking for... I, I work for w-well, it's under National Association of Realtors, but I was working a part-time job before that. Okay. No worries. I got you here. Can you verify your address and date of birth? Um, address is 902 East Windemere Avenue, Royal Oak, Michigan 48073. And my birthday is, uh, December 27th, 1972. All righty. And I have your phone number as 248-219-3651? Yes. And I have your email address as marypatricia.giovanni@gmail.com? Yes. All right. And do you know what you're wanting to enroll in today? So, I just wanted to... Not really. Um, I just want to be able to have insurance 'cause I get migraines and I need to go to urgent care sometimes and get medication. I just... And I really would love to, uh, do, like, my yearly pap smear, do my yearly breast exam, you know, things... And I'm over 50 at this point, so I should probably do a colonoscopy. So I just didn't... There was so much information on the PDF that I was, um, a little overwhelmed. Um, would you be able to help me with that? Like how... Is there a plan for the basics of, you know, the woman care or just care in general? Yeah. So the MEC 000 plan, that is a preventive health plan, so it covers your annual physicals, pap smear screenings, breast screenings, diabetes, blood pressure, those kinds of things. Um, it doesn't cover going to doctor ER. It just covers preventative services. And that plan for just yourself is \$15.63 a week. \$15? Yes. How... And then is there another one above that, that covers more? Um, there are three other plans that cover medical coverage, but they don't include that

preventive health service. You have to get both. Oh, okay. How much is the one that... The next one up and would it c-... What... And what's the basics that it covers? Like if I go to the hospital- So let's say- I guess let's say if I get... Break my arm or need to go to the ER for some cr-... I don't really... I go to urgent care opposed to the ER before that, um, unless I'm, like, dying, I won't go to the ER. So I guess a- uh, urgent care would be, you know, like if you're sick and you can't get to your doctor, some sort of plan that has that. So all three of the medical plans have virtual urgent care, but they don't have actual, like, in-person urgent care coverage. Okay. Um, the next one after the MEC plan is called Insure Plus Basics or Insure Plus, and it's \$17.21 a week. So it'd be 17 plus the 15? Yes. And then do you have a dental plan or vision plan? Um, Creative Circle does offer both. The dental plan is \$3.64 a week, and the vision is \$2.15 a week. And does... Do you know if the vision, um... Is there specific, um, companies that are in the vision? Um, once you receive the vision card, they have a number where it'll tell you the providers in your area that accept insurance. Okay. Do you happen to know them by any chance by my state? I... We don't. We, we, um, work with 000 all over the United States. Okay. Um, all right. Yes. Uh, okay. So I would like all four. And can I enroll, and can I enroll... So it'd be 35, like, \$41 total a week? So the dental and vision is a bundle with life insurance. Um, so all five plans would be \$40.74 a week. Ooh, I was close. Um- Mm-hmm. Yeah, that's... Actually that's a really... Yeah. I'd like to enroll in, in that please. Okay. It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your vision and dental cards in the mail, and your medical will go to your email. Okay. And your preventative health care will go to your mail as well. Um, the preventative health ca-... The preventative health plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change that plan. For a year or... So what if I... So the... I guess my question is what if I got hired by the place I'm working for now and then I get insurance through them, how does cancellation for that work? So essentially because there is no pay sub for... paycheck for them to take a deduction from, it cancels itself out technically. Um, you can opt to keep the coverage, um, after four weeks of not receiving a deduction. Week five they'll reach out to you so if you wanna keep the coverage. Okay. All right. Sweet. Um, and also, what happens if I move to another state? Uh, you keep your coverage as... Um, as long as you're still working for the staffing agency, you'll keep that coverage. Um, it just depends as, as to what agency you're working for. So, um, I'm in Michigan now, and I am thinking about moving to North Carolina because my lease is up at the end of the month and I don't want to pay the extra money they want me to pay. So I was thinking about moving to North Carolina. Okay. So your coverage would stop because you're gonna actually change agencies. If the agency you start working with in North Carolina works with us, um, you can reinstate your... You, you have the opportunity to reinstate your coverage or if it's a different staffing agency and they still work with us, um, you... What you- I'll... I'd stay with the same... I would stay with Creative Circle. Like, I would just physically move 'cause my... I work from home, so I can move wherever I want to move, but I just wanted to make sure the insurance moved with me. Yes. So as long as you're w- you're receiving a paycheck from Creative Circle, you'll keep your coverage. Okay. That's what I was asking. Sorry if I said it wrong. Um. Yeah. Because I work from home, I don't have to go to the office, so I was like... I thought about just moving and I just wanted to be sure it follows me for some reason. Yes, ma'am. All right. Sweet. This sounds great. Sign me up. . Thank you for

your time too. All right. No problem. I got everything in the system. If you have no other questions, you have a great day. All right. Thanks. You too. Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl, and 000 you're speaking with.

Speaker speaker_1: Hi, Pearl. My name's Mary Patricia Giovanni.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Um, so last night I tried different ways to get onto the site to sign up for benefits, to enroll in benefits for the first time, and I wasn't able to. So I wrote Creative Circle this morning and they gave me this number to call, and they were saying that I may be able to enroll through you.

Speaker speaker_0: Yes, ma'am. Um, you can enroll over the phone with an enrollment form with them or on the Benefits in a Card website.

Speaker speaker_1: Yeah, that's what I had trouble with. Like, it kept saying it was gonna give me, um, some sort of verification number, letter combination, but, uh, every time I pressed it, I wasn't getting the confirmation that I could get onto the site, so I wasn't able to- n- wasn't able to get on it. Can I just enroll through you, please?

Speaker speaker_0: Of course.

Speaker speaker_1: Yes.

Speaker speaker_0: What... Um, you said you're with Creative Circle? You're fine.

Speaker speaker_1: Yeah. I'm with the Creative Circle, yes. I am-

Speaker speaker_0: All righty. And the last four digits of your Social?

Speaker speaker_1: Um, uh, 6666.

Speaker speaker_0: All righty. Give me one moment.

Speaker speaker_1: Thank you.

Speaker speaker_0: All righty. Bear with me and let's see your account here. Repeat your name for me.

Speaker speaker_1: It's Mary Patricia. M-A-R-Y-P-A-T-r-i-c-a-a, and my middle initial is M or Mildred, I'm not sure if they even have that in there. And my last name's Giovanni.

Speaker speaker_0: And how long have you been working with Creative Circle?

Speaker speaker_1: Ooh. Excuse me, what'd you say? I'm sorry.

Speaker speaker_0: How long have you been working with Creative Circle?

Speaker speaker_1: Um, well, on and off for years, but for this, um, particular one, I've been with them since '23.

Speaker speaker_0: Hm. 'Cause I'm not seeing a... Oh, sorry. Give me one second. Here you go. I've had j- Oh, there you are.

Speaker speaker_1: I'm looking for... I, I work for w- well, it's under National Association of Realtors, but I was working a part-time job before that.

Speaker speaker_0: Okay. No worries. I got you here. Can you verify your address and date of birth?

Speaker speaker_1: Um, address is 902 East Windemere Avenue, Royal Oak, Michigan 48073. And my birthday is, uh, December 27th, 1972.

Speaker speaker_0: All righty. And I have your phone number as 248-219-3651?

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email address as marypatricia.giovanni@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And do you know what you're wanting to enroll in today?

Speaker speaker_1: So, I just wanted to... Not really. Um, I just want to be able to have insurance 'cause I get migraines and I need to go to urgent care sometimes and get medication. I just... And I really would love to, uh, do, like, my yearly pap smear, do my yearly breast exam, you know, things... And I'm over 50 at this point, so I should probably do a colonoscopy. So I just didn't... There was so much information on the PDF that I was, um, a little overwhelmed. Um, would you be able to help me with that? Like how... Is there a plan for the basics of, you know, the woman care or just care in general?

Speaker speaker_0: Yeah. So the MEC 000 plan, that is a preventive health plan, so it covers your annual physicals, pap smear screenings, breast screenings, diabetes, blood pressure, those kinds of things. Um, it doesn't cover going to doctor ER. It just covers preventative services. And that plan for just yourself is \$15.63 a week.

Speaker speaker_1: \$15?

Speaker speaker_0: Yes.

Speaker speaker_1: How... And then is there another one above that, that covers more?

Speaker speaker_0: Um, there are three other plans that cover medical coverage, but they don't include that preventive health service. You have to get both.

Speaker speaker_1: Oh, okay. How much is the one that... The next one up and would it c-... What... And what's the basics that it covers? Like if I go to the hospital-

Speaker speaker_0: So let's say-

Speaker speaker_1: I guess let's say if I get... Break my arm or need to go to the ER for some cr-... I don't really... I go to urgent care opposed to the ER before that, um, unless I'm, like, dying, I won't go to the ER. So I guess a- uh, urgent care would be, you know, like if you're sick and you can't get to your doctor, some sort of plan that has that.

Speaker speaker_0: So all three of the medical plans have virtual urgent care, but they don't have actual, like, in-person urgent care coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the next one after the MEC plan is called Insure Plus Basics or Insure Plus, and it's \$17.21 a week.

Speaker speaker_1: So it'd be 17 plus the 15?

Speaker speaker_0: Yes.

Speaker speaker_1: And then do you have a dental plan or vision plan?

Speaker speaker_0: Um, Creative Circle does offer both. The dental plan is \$3.64 a week, and the vision is \$2.15 a week.

Speaker speaker_1: And does... Do you know if the vision, um... Is there specific, um, companies that are in the vision?

Speaker speaker_0: Um, once you receive the vision card, they have a number where it'll tell you the providers in your area that accept insurance.

Speaker speaker_1: Okay. Do you happen to know them by any chance by my state?

Speaker speaker_0: I... We don't. We, we, um, work with 000 all over the United States.

Speaker speaker_1: Okay. Um, all right. Yes. Uh, okay. So I would like all four. And can I enroll, and can I enroll... So it'd be 35, like, \$41 total a week?

Speaker speaker_0: So the dental and vision is a bundle with life insurance. Um, so all five plans would be \$40.74 a week.

Speaker speaker_1: Ooh, I was close. Um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yeah, that's... Actually that's a really... Yeah. I'd like to enroll in, in that please.

Speaker speaker_0: Okay. It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your vision and dental cards in the mail, and your medical will go to your email.

Speaker speaker_1: Okay.

Speaker speaker_0: And your preventative health care will go to your mail as well. Um, the preventative health ca-... The preventative health plan is under an IRS regulation called

Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change that plan.

Speaker speaker_1: For a year or... So what if I... So the... I guess my question is what if I got hired by the place I'm working for now and then I get insurance through them, how does cancellation for that work?

Speaker speaker_0: So essentially because there is no pay sub for... paycheck for them to take a deduction from, it cancels itself out technically. Um, you can opt to keep the coverage, um, after four weeks of not receiving a deduction. Week five they'll reach out to you so if you wanna keep the coverage.

Speaker speaker_1: Okay. All right. Sweet. Um, and also, what happens if I move to another state?

Speaker speaker_0: Uh, you keep your coverage as... Um, as long as you're still working for the staffing agency, you'll keep that coverage. Um, it just depends as, as to what agency you're working for.

Speaker speaker_1: So, um, I'm in Michigan now, and I am thinking about moving to North Carolina because my lease is up at the end of the month and I don't want to pay the extra money they want me to pay. So I was thinking about moving to North Carolina.

Speaker speaker_0: Okay. So your coverage would stop because you're gonna actually change agencies. If the agency you start working with in North Carolina works with us, um, you can reinstate your... You, you have the opportunity to reinstate your coverage or if it's a different staffing agency and they still work with us, um, you... What you-

Speaker speaker_1: I'll... I'd stay with the same... I would stay with Creative Circle. Like, I would just physically move 'cause my... I work from home, so I can move wherever I want to move, but I just wanted to make sure the insurance moved with me.

Speaker speaker_0: Yes. So as long as you're w- you're receiving a paycheck from Creative Circle, you'll keep your coverage.

Speaker speaker_1: Okay. That's what I was asking. Sorry if I said it wrong. Um.

Speaker speaker_0: Yeah.

Speaker speaker_1: Because I work from home, I don't have to go to the office, so I was like... I thought about just moving and I just wanted to be sure it follows me for some reason.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: All right. Sweet. This sounds great. Sign me up.

Speaker speaker_0: .

Speaker speaker_1: Thank you for your time too.

Speaker speaker_0: All right. No problem. I got everything in the system. If you have no other questions, you have a great day.

Speaker speaker_1: All right. Thanks. You too. Bye.

Speaker speaker_0: Bye-bye.