

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. Thank you for calling Benefits in the Card. My name is Pearl Delzogenicich. Hey, Pearl, it's Tracy at APL. How are you today? I'm good, and yourself? Good. I have an insured on the line with Creative Circle. Her name is Elizabeth Morgan, and the last four of her social is 8591. Okay. She has some questions regarding medical coverage, or like trying to complete some, um, get some information because of her d- one of her children that's in college. And she spoke to someone at Beck who then, but she didn't know who it was, um, they told her she would need to talk with APL, but we, that's not, you know, an area that we would assist her with. Yep. No worries. You can go ahead and put her through. Okay, Pearl. Well, thank you so much, and I hope you have a nice afternoon. You as well. Thanks. Okay. Buh-bye. Hello. Liz Morgan? Yeah. Hi, the, Miss Tracy from APL was telling me you're having some issues with your coverage? Well, I'm, I've got questions. Um, so I have this interesting situation where my daughter is a college student, and last semester, we used, w- we paid for insurance through her school. Okay. Um, 'cause I hadn't started this, this job with Creative Circle yet. And, but now, I have the, th- um, you see, um, the Stay Healthy, I'm signed up for that. Uh- Okay. ... but her school, like, we could submit a waiver if I put her on this plan during health, um, during open enrollment, but they have some requirements and I'm, I'm having trouble figuring out whether, if I add the indemnity or whatever it's called, the Insur- Insure Plus- Okay. ... whether that then helps this plan meet those waiver requirements. Um- So I guess- ... let me see. Yeah. I'm, I'm just wondering if I could, can I read you the waiver requirements and see if, if you can answer any of these questions? Um, an- and you read those requirements to the, to Tracy with APL, and she couldn't help you? No. Well, she didn't think that she was the person to answer those questions. She thought it would be you. You, um, read me one of the questions, see if there's, if I can help. Okay. So s- I'll just read you the waiver requirements. It says, "Your plan, your plan provides access to healthcare providers in the Portland, Oregon area for emergency and non-emergency conditions." Um, and- Um, and I would as-... I'm sorry. Let me just confirm real quick. You said the agency's Creative Circle? Yeah. So, let me, let me get open the plans here. So the, the medical plans that are offered, they do offer, um, ER visits and normal physician visits, so I mean... Okay. So that's a yes. Um, then, um, your plan covers inpatient and outpatient mental healthcare within the Port- Portland, Oregon area. Um, they, the medical plans don't offer, um, mental or, uh, mental health. They offer an add-on. You would have to add that onto the plan. Um... Okay. So I don't know if they need a- that to be all in one plan or if it could be separate like that, 'cause the medical is one and then they have behavioral health for a, a separate plan. Yeah, I think the add-on will be... I'm ho- assuming it would be fine. I have to submit, my daughter actually has to submit a waiver, um, and they then review it. So worst case, it should all still happen within the open enrollment

window, and I, if I have to take her off and pay for it through her school, I can. It's just more expensive. Um, and then, let's see, your plan is currently active and you agree to maintain... Yeah, that's fine. Your health insurance plan is ACA compliant. The onl- the, the plan that, the only plan that's ACA compliant is the Stay Healthy plan, which is only preventative health. Okay. Well, if that... So let me ask, if I, okay, so if I were to add... It sounds like maybe I don't need to add on any of the Insure Plus, I just need to add on the... Sorry, I'm trying to look through this whole thing here and I'm getting a little bit confused 'cause there's so much information. Um, I would just need to add on the tele behavioral health? Well, the Stay Healthy plan- So if I- The Stay Healthy plan doesn't offer, um, emergency or non-emergency doctor visits. The Stay Healthy is just for your- Oh, okay. ... mental health, so that's adding your physical and stuff like that. So I would need to add at least the Insure Plus Basic on in order to have that be, um, have emergency or non-emergency? Yes. Okay. So I need to add Insure Plus Basic, and then I would need to add on the tele behavioral health in order to have the mental health stuff, right? Correct. Okay. Okay. All right. And then, um, I guess I, I don't know what the, um, waiver entails because I... It's from her student account, so I can't even, I can't even get to that. Um, so how would I go about, um, like, showing them what this stuff entails? Um, I mean, you can sh- 'Cause um, in the benefit guide, the plans that you are looking at are on page two and three. So I mean- Okay. ... you could probably submit something like that, but I'm not sure if that would be good enough for them. Okay. That's at least... So I've got that PDF. I can actually do that. Um, okay. So then, I guess what I want to do... Am I able to add those things right now with you? Yes. What are the last four digits of your Social? 8591. And if you can confirm your address and date of birth. 709 59th Street, Oakland, California 94609. Date of birth is 9/16/72. Okay, and I have your phone number as 415-341-4295? Correct. And I have your email address as elizmorgan@sbcglobal.net. Correct. Okay, so right now you only are on employee plus spouse, so you're wanting to add on your daughter? Yeah. Um, okay. And just to confirm, how old is your daughter? She's 19. Okay, so let's see. So, it'd be the family coverage plus basics, yeah. So with the, with your staffing agency you guys aren't a- um, able to have separate coverage, so I'm going to have to put her under all the coverage that you have now, dental, vision, term life and your preventive health, and then add on, um, your medical and behavioral health but it'll be for everybody. Right, that's fine. Okay, let me go ahead and make these changes, give me one minute. . Let me see. And then ya- we're gonna add on the behavioral health, correct? Yes, please. And the insure plus basics? Yeah, the insure plus basics. Okay, so that brings your weekly deductions up to \$86.64. Okay. Um, it does take one to two weeks for the staffing agency to adjust your deductions. And then the week after- Okay. ... the Monday after, the Monday after the new deduction, um, your daughter will become active. Okay, great. Okay, and then give me one moment. Your preventative health plan is under a 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. Correct. Okay, and what's your daughter's name? Sadie, S-A-D-I-E. Okay. And her last name? Her last name is Weingarten, W-E-I-N-G-A-R-T-E-N. Okay, full Social? Oh, shoot. Do I know her Social? I may have to call you back with that. Okay. If you put a- Because I'm at work and I don't... Hmm, I'd give it all zeroes for now. Just make sure you give us a call to, to add that on. What is her date of birth? Okay. Her date of birth is July 26th, 2005. July 25th? 26th. 2-6. 26th, 2005, okay. All right, well I went and got her added on. Is it, um, is there anything else I can assist you with today? Um, I

don't think so. I think... I'm just looking at the, the sheet. So, okay, so what we have is the, um, Stay Healthy MEC, plus the Insure Plus Basic, plus the dental, vision and term life, plus the telebehe- behavioral health. Yes. Okay, great. Um, I'm hoping that will do it and, uh, if it doesn't then I may end up calling you and having you take her off and then paying for her through the university. So, um, I'm hoping that they take care of that quickly. No worries. Thank you so much for calling. You have a great day. Thank you. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Good afternoon. Thank you for calling Benefits in the Card. My name is Pearl Delzogenicich.

Speaker speaker_2: Hey, Pearl, it's Tracy at APL. How are you today?

Speaker speaker_1: I'm good, and yourself?

Speaker speaker_2: Good. I have an insured on the line with Creative Circle. Her name is Elizabeth Morgan, and the last four of her social is 8591.

Speaker speaker_1: Okay.

Speaker speaker_2: She has some questions regarding medical coverage, or like trying to complete some, um, get some information because of her d- one of her children that's in college. And she spoke to someone at Beck who then, but she didn't know who it was, um, they told her she would need to talk with APL, but we, that's not, you know, an area that we would assist her with.

Speaker speaker_1: Yep. No worries. You can go ahead and put her through.

Speaker speaker_2: Okay, Pearl. Well, thank you so much, and I hope you have a nice afternoon.

Speaker speaker_1: You as well.

Speaker speaker_2: Thanks. Okay. Buh-bye.

Speaker speaker_1: Hello. Liz Morgan?

Speaker speaker_3: Yeah.

Speaker speaker_1: Hi, the, Miss Tracy from APL was telling me you're having some issues with your coverage?

Speaker speaker_3: Well, I'm, I've got questions. Um, so I have this interesting situation where my daughter is a college student, and last semester, we used, w- we paid for insurance through her school.

Speaker speaker_1: Okay.

Speaker speaker_3: Um, 'cause I hadn't started this, this job with Creative Circle yet. And, but now, I have the, th- um, you see, um, the Stay Healthy, I'm signed up for that. Uh-

Speaker speaker_1: Okay.

Speaker speaker_3: ... but her school, like, we could submit a waiver if I put her on this plan during health, um, during open enrollment, but they have some requirements and I'm, I'm having trouble figuring out whether, if I add the indemnity or whatever it's called, the Insur- Insure Plus-

Speaker speaker_1: Okay.

Speaker speaker_3: ... whether that then helps this plan meet those waiver requirements.

Speaker speaker_1: Um-

Speaker speaker_3: So I guess-

Speaker speaker_1: ... let me see.

Speaker speaker_3: Yeah. I'm, I'm just wondering if I could, can I read you the waiver requirements and see if, if you can answer any of these questions?

Speaker speaker_1: Um, an- and you read those requirements to the, to Tracy with APL, and she couldn't help you?

Speaker speaker_3: No. Well, she didn't think that she was the person to answer those questions. She thought it would be you.

Speaker speaker_1: You, um, read me one of the questions, see if there's, if I can help.

Speaker speaker_3: Okay. So s- I'll just read you the waiver requirements. It says, "Your plan, your plan provides access to healthcare providers in the Portland, Oregon area for emergency and non-emergency conditions."

Speaker speaker_1: Um, and-

Speaker speaker_3: Um, and I would as-... I'm sorry. Let me just confirm real quick. You said the agency's Creative Circle? Yeah.

Speaker speaker_1: So, let me, let me get open the plans here. So the, the medical plans that are offered, they do offer, um, ER visits and normal physician visits, so I mean...

Speaker speaker_3: Okay. So that's a yes. Um, then, um, your plan covers inpatient and outpatient mental healthcare within the Port- Portland, Oregon area.

Speaker speaker_1: Um, they, the medical plans don't offer, um, mental or, uh, mental health. They offer an add-on. You would have to add that onto the plan. Um...

Speaker speaker_3: Okay.

Speaker speaker_1: So I don't know if they need a- that to be all in one plan or if it could be separate like that, 'cause the medical is one and then they have behavioral health for a, a

separate plan.

Speaker speaker_3: Yeah, I think the add-on will be... I'm ho- assuming it would be fine. I have to submit, my daughter actually has to submit a waiver, um, and they then review it. So worst case, it should all still happen within the open enrollment window, and I, if I have to take her off and pay for it through her school, I can. It's just more expensive. Um, and then, let's see, your plan is currently active and you agree to maintain... Yeah, that's fine. Your health insurance plan is ACA compliant.

Speaker speaker_1: The onl- the, the plan that, the only plan that's ACA compliant is the Stay Healthy plan, which is only preventative health.

Speaker speaker_3: Okay. Well, if that... So let me ask, if I, okay, so if I were to add... It sounds like maybe I don't need to add on any of the Insure Plus, I just need to add on the... Sorry, I'm trying to look through this whole thing here and I'm getting a little bit confused 'cause there's so much information. Um, I would just need to add on the tele behavioral health?

Speaker speaker_1: Well, the Stay Healthy plan-

Speaker speaker_3: So if I-

Speaker speaker_1: The Stay Healthy plan doesn't offer, um, emergency or non-emergency doctor visits. The Stay Healthy is just for your-

Speaker speaker_3: Oh, okay.

Speaker speaker_1: ... mental health, so that's adding your physical and stuff like that.

Speaker speaker_3: So I would need to add at least the Insure Plus Basic on in order to have that be, um, have emergency or non-emergency?

Speaker speaker_1: Yes.

Speaker speaker_3: Okay. So I need to add Insure Plus Basic, and then I would need to add on the tele behavioral health in order to have the mental health stuff, right?

Speaker speaker_1: Correct.

Speaker speaker_3: Okay. Okay. All right. And then, um, I guess I, I don't know what the, um, waiver entails because I... It's from her student account, so I can't even, I can't even get to that. Um, so how would I go about, um, like, showing them what this stuff entails?

Speaker speaker_1: Um, I mean, you can sh- 'Cause um, in the benefit guide, the plans that you are looking at are on page two and three. So I mean-

Speaker speaker_3: Okay.

Speaker speaker_1: ... you could probably submit something like that, but I'm not sure if that would be good enough for them.

Speaker speaker_3: Okay. That's at least... So I've got that PDF. I can actually do that. Um, okay. So then, I guess what I want to do... Am I able to add those things right now with you?

Speaker speaker_1: Yes. What are the last four digits of your Social?

Speaker speaker_3: 8591.

Speaker speaker_1: And if you can confirm your address and date of birth.

Speaker speaker_3: 709 59th Street, Oakland, California 94609. Date of birth is 9/16/72.

Speaker speaker_1: Okay, and I have your phone number as 415-341-4295?

Speaker speaker_3: Correct.

Speaker speaker_1: And I have your email address as elizmorgan@sbcglobal.net.

Speaker speaker_3: Correct.

Speaker speaker_1: Okay, so right now you only are on employee plus spouse, so you're wanting to add on your daughter?

Speaker speaker_3: Yeah.

Speaker speaker_1: Um, okay. And just to confirm, how old is your daughter?

Speaker speaker_3: She's 19.

Speaker speaker_1: Okay, so let's see. So, it'd be the family coverage plus basics, yeah. So with the, with your staffing agency you guys aren't a- um, able to have separate coverage, so I'm going to have to put her under all the coverage that you have now, dental, vision, term life and your preventive health, and then add on, um, your medical and behavioral health but it'll be for everybody.

Speaker speaker_3: Right, that's fine.

Speaker speaker_1: Okay, let me go ahead and make these changes, give me one minute. . Let me see. And then ya- we're gonna add on the behavioral health, correct?

Speaker speaker_3: Yes, please.

Speaker speaker_1: And the insure plus basics?

Speaker speaker_3: Yeah, the insure plus basics.

Speaker speaker_1: Okay, so that brings your weekly deductions up to \$86.64.

Speaker speaker_3: Okay.

Speaker speaker_1: Um, it does take one to two weeks for the staffing agency to adjust your deductions. And then the week after-

Speaker speaker_3: Okay.

Speaker speaker_1: ... the Monday after, the Monday after the new deduction, um, your daughter will become active.

Speaker speaker_3: Okay, great.

Speaker speaker_1: Okay, and then give me one moment. Your preventative health plan is under a 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_3: Correct.

Speaker speaker_1: Okay, and what's your daughter's name?

Speaker speaker_3: Sadie, S-A-D-I-E.

Speaker speaker_1: Okay. And her last name?

Speaker speaker_3: Her last name is Weingarten, W-E-I-N-G-A-R-T-E-N.

Speaker speaker_1: Okay, full Social?

Speaker speaker_3: Oh, shoot. Do I know her Social? I may have to call you back with that.

Speaker speaker_1: Okay. If you put a-

Speaker speaker_3: Because I'm at work and I don't...

Speaker speaker_1: Hmm, I'd give it all zeroes for now. Just make sure you give us a call to, to add that on. What is her date of birth?

Speaker speaker_3: Okay. Her date of birth is July 26th, 2005.

Speaker speaker_1: July 25th?

Speaker speaker_3: 26th. 2-6.

Speaker speaker_1: 26th, 2005, okay. All right, well I went and got her added on. Is it, um, is there anything else I can assist you with today?

Speaker speaker_3: Um, I don't think so. I think... I'm just looking at the, the sheet. So, okay, so what we have is the, um, Stay Healthy MEC, plus the Insure Plus Basic, plus the dental, vision and term life, plus the telebehe- behavioral health.

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Speaker speaker_3: Okay, great. Um, I'm hoping that will do it and, uh, if it doesn't then I may end up calling you and having you take her off and then paying for her through the university. So, um, I'm hoping that they take care of that quickly.

Speaker speaker_1: No worries. Thank you so much for calling. You have a great day.

Speaker speaker_3: Thank you. You too. Bye-bye.