

## Transcript: Pearl

**Rojas-5695759481618432-6402066517901312**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... speaking with. Hi, Pearl. My name is Onisha. How are you today? I'm great. And yourself? I'm doing good. Thank you. Um- Um, That's- ... the reason... Oh, sorry. Go ahead. I was just gonna ask how can I assist you today? I'm sorry? I was just gonna ask how can I assist you today? Um, I... Okay. I work for, uh, Creative Circle, and I got an email that, um, the enrollment for benefits is, like, open from now until, I think, like, January 3rd or something. I have been working with them for about... since March. Um, but I never enrolled in benefits. So, I wanted to take this opportunity to do that. But I have a lot of questions based off the benefits, and if I had to call. I feel like the email made it seem like I had to call in order to enroll. I wanted to double-check. Um, no, you don't, excuse me, you don't have to call. You can, um, enroll online, and then if you have questions, we can answer them over the phone and then you do it online, or we can do it over the phone, um, as well. However you prefer. But there is an online option. Okay, great. I am looking at the online option right now, but I am a little confused, and I think it's, it may be glitching or maybe it's just me, but not everything is being selected, so I'm struggling. Well, what website are you on? Um, mybenefitsinacard.com/enrollment/coverage. Okay. So, initially did you go to mybiac.com/creative circle? I think I just followed the email, to be honest. I can double-check, though. I can, I can see what's happening. So, let's see. So you may enroll, make changes at mybiac, that's what you're talking about? Mm-hmm. Yes. So when you went there, you should have went to, um, enroll, decline- Yeah. ... coverage and register there. Okay. So I logged in, and then it takes me to, like, enro-... So, sorry, let me backtrack. I click my B-A... biac.com, and then it says welcome to Creative Circle. There's a couple options, one of them being enroll/decline coverage. Yes. So that's where you would click, and you would register there and be able to see the options and actually enroll there. Okay, great. So I am here, and all of the options are, um, popping up. The first question I have, if you can help me, is with the medical. Mm-hmm. There is three options. And I tried to read the pamphlet, but f-... please forgive me. I just don't know the differences, um, between, I guess, like, H1, H3, and H5. Okay. So the... Those plans are medical plans. They don't have copays or deductibles, but they only cover up to a set dollar amount. The difference between the three besides, excuse me, besides the price, is the dollar amount that they cover for each service. Okay. That makes sense. And that's kind of, like, the basic thing. Mm-hmm. So, I would pay more based off the cheapest one, essentially, and then less on the more expensive one. Mm-hmm. So you would pay... With the more coverage, you'll pay a higher premium. Okay. But it's like, um, what did you say, like coverage for, like, when I'm in person, like copay-wise, or like- Nope. So there's no copay or deductibles. Um, each plan has a set dollar amount for each service, and that's what the insurance provider would pay. Mm-hmm. And then you

would pay the remainder. Okay. Sounds good. Um, for the free RX, I think I'm just trying to figure out, like, do I need everything? I know I want dental. I know I want medical, um, and vision. Like, for sure, those are the, the main things I'm looking for. Um, then there is that free RX. Do you know what that is? Free RX is prescription coverage. So if your medication you're taking is on their list of covered medications, it's covered at 100%. And if not, at times they offer a discount. Oh, okay. So, that's beneficial, for sure. Um, and then what is the t... Is the MEC, is it tele... I can't... I'm so sorry with words right now. TeleRx, is that just like telehealth type of thing? Um, it does have telehealth included. It... So that plan is preventative health plus telehealth services and your free RX built into one. Hmm. Interesting. So how is that... Um, like how is this different from, I guess, like, going to a doctor? Is it just, like, online? Correct. It's just, uh... So as far as, like, if you were sick or needed to see a doctor, you only have telehealth services. You wouldn't be able to go into a doctor, but you would be able to see one via web. Um, and then, um, it is also your preventative care, so your annual physical, some STD screenings, some cancer screenings, diabetes, blood pressure, those kinds of screenings. Those you would be able to go in to a doctor, but you have to make sure that you see a doctor in the network. Okay. Amazing. And then based off what you just said, so the insurer, um, like the medical coverage, wouldn't cover, I guess, like the physicals, like the yearly exams then. Mm-hmm. Only if I included MEC. Okay. That is very good to know. Um, and then the behavioral health, what, what does that include? Um, so behavioral health is behavioral and mental health. They are through web chat as well, webcam as well. Um, and it's just seeing, you know, your licensed psychiatrist.... do it. Amazing. Incredible. Okay, I love that. Um, and then the accident and critical illness. Uh, this is so helpful, so thank you so much for explaining every single one. No problem. Um, group accident is just additional coverage to your medical. Um, and then your critical illness is just for covered illnesses that keep you away from, from work. Okay. How does that work? Like, so like if I get sick, I could claim sick hours or, or what do you mean? Give me one sec. Let me give you the specifics. So, mm-hmm. Okay. So critical, so the critical illness, uh, helps supplement out-of-pocket expenses associated with covered, covered critical illnesses that are positively diagnosed by your physician. Mm-hmm. Um, the, the policy can help offset both medical and non-medical out-of-pocket expenses. So for example, heart attacks are covered at 100%. Um, so the benefit- Mm-hmm. ... amount is up to \$5,000. Heart attacks are covered up to 100%. Um, coronary artery bypass surgery is covered 25%. Permanent damage to a stroke is covered at 100%. Major organ failure, end stage renal failure, uh, coma due to covered accident, permanent paralysis due to an accidental spinal cord injury all covered- Okay. ... at 100%. Major burns, um, occupational, HIV, hepatitis B, C, or D are covered at 100%. Invasive cancers w- are covered at 100%. Cardiac carcinoma in situ is covered at 25%. Ki- skin cancer is covered up to \$250. Amazing. Okay. So it's like really intense, really intense things that happen to you gets covered? Mm-hmm. Yeah. Yeah. Okay. What you just said. Okay. I think that was really helpful. I think that all made sense. I know what to do. And then changes, do you know when they go into effect? They take one to two weeks to process after enrollment. Okay. After enrollment. And then if I wanted to find providers in my network, would I be able to do that through, like, the website? Um, there is a website on the cards. There's also a phone number once you receive them. Um, as far as medical, you don't have to see a, a doctor in a network. You just have to make sure that they accept the insurance. Mm-hmm. Um, uh, preventive health does require network. Um, and then well all, and all of them have a

find-a-provider number on the card once you do receive them. Okay, great. 'Cause I need, I need contacts, like, ASAP. I was like, "I need to see." Yeah. Here's my number. What's my priority? Okay. Um, I think this all made sense. Perfect. And then I guess I should get a physical card in the mail, like you said, like, one to two weeks from now? Correct. So you, it takes one to two weeks, and then this is your staff agency. After you see the first deduction, the next Monday you're active. And then later- Mm-hmm. ... that week you receive your card, your dental, vision cards in the mail, and your medical will go to your email. Okay. Incredible. Thank you so much. This was really, really helpful. I appreciate your help. No problem. Thank you so much for calling. You have a great day. Thank you. You, too. Bye. Okay.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... speaking with.

Speaker speaker\_2: Hi, Pearl. My name is Onisha. How are you today?

Speaker speaker\_1: I'm great. And yourself?

Speaker speaker\_2: I'm doing good. Thank you. Um-

Speaker speaker\_1: Um,

Speaker speaker\_3: That's-

Speaker speaker\_2: ... the reason... Oh, sorry. Go ahead.

Speaker speaker\_1: I was just gonna ask how can I assist you today?

Speaker speaker\_2: I'm sorry?

Speaker speaker\_1: I was just gonna ask how can I assist you today?

Speaker speaker\_2: Um, I... Okay. I work for, uh, Creative Circle, and I got an email that, um, the enrollment for benefits is, like, open from now until, I think, like, January 3rd or something. I have been working with them for about... since March. Um, but I never enrolled in benefits. So, I wanted to take this opportunity to do that. But I have a lot of questions based off the benefits, and if I had to call. I feel like the email made it seem like I had to call in order to enroll. I wanted to double-check.

Speaker speaker\_1: Um, no, you don't, excuse me, you don't have to call. You can, um, enroll online, and then if you have questions, we can answer them over the phone and then you do it online, or we can do it over the phone, um, as well. However you prefer. But there is an online option.

Speaker speaker\_2: Okay, great. I am looking at the online option right now, but I am a little confused, and I think it's, it may be glitching or maybe it's just me, but not everything is being

selected, so I'm struggling.

Speaker speaker\_1: Well, what website are you on?

Speaker speaker\_2: Um, [mybenefitsinacard.com/enrollment/coverage](http://mybenefitsinacard.com/enrollment/coverage).

Speaker speaker\_1: Okay. So, initially did you go to [mybiac.com/creative circle](http://mybiac.com/creative-circle)?

Speaker speaker\_2: I think I just followed the email, to be honest. I can double-check, though. I can, I can see what's happening. So, let's see. So you may enroll, make changes at mybiac, that's what you're talking about?

Speaker speaker\_1: Mm-hmm. Yes. So when you went there, you should have went to, um, enroll, decline-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... coverage and register there.

Speaker speaker\_2: Okay. So I logged in, and then it takes me to, like, enro-... So, sorry, let me backtrack. I click my B-A... [biac.com](http://biac.com), and then it says welcome to Creative Circle. There's a couple options, one of them being enroll/decline coverage.

Speaker speaker\_1: Yes. So that's where you would click, and you would register there and be able to see the options and actually enroll there.

Speaker speaker\_2: Okay, great. So I am here, and all of the options are, um, popping up. The first question I have, if you can help me, is with the medical.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: There is three options. And I tried to read the pamphlet, but f-... please forgive me. I just don't know the differences, um, between, I guess, like, H1, H3, and H5.

Speaker speaker\_1: Okay. So the... Those plans are medical plans. They don't have copays or deductibles, but they only cover up to a set dollar amount. The difference between the three besides, excuse me, besides the price, is the dollar amount that they cover for each service.

Speaker speaker\_2: Okay. That makes sense. And that's kind of, like, the basic thing.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So, I would pay more based off the cheapest one, essentially, and then less on the more expensive one.

Speaker speaker\_1: Mm-hmm. So you would pay... With the more coverage, you'll pay a higher premium.

Speaker speaker\_2: Okay. But it's like, um, what did you say, like coverage for, like, when I'm in person, like copay-wise, or like-

Speaker speaker\_1: Nope. So there's no copay or deductibles. Um, each plan has a set dollar amount for each service, and that's what the insurance provider would pay.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then you would pay the remainder.

Speaker speaker\_2: Okay. Sounds good. Um, for the free RX, I think I'm just trying to figure out, like, do I need everything? I know I want dental. I know I want medical, um, and vision. Like, for sure, those are the, the main things I'm looking for. Um, then there is that free RX. Do you know what that is?

Speaker speaker\_1: Free RX is prescription coverage. So if your medication you're taking is on their list of covered medications, it's covered at 100%. And if not, at times they offer a discount.

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Speaker speaker\_1: Um, it does have telehealth included. It... So that plan is preventative health plus telehealth services and your free RX built into one.

Speaker speaker\_2: Hmm. Interesting. So how is that... Um, like how is this different from, I guess, like, going to a doctor? Is it just, like, online?

Speaker speaker\_1: Correct. It's just, uh... So as far as, like, if you were sick or needed to see a doctor, you only have telehealth services. You wouldn't be able to go into a doctor, but you would be able to see one via web. Um, and then, um, it is also your preventative care, so your annual physical, some STD screenings, some cancer screenings, diabetes, blood pressure, those kinds of screenings. Those you would be able to go in to a doctor, but you have to make sure that you see a doctor in the network.

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Speaker speaker\_2: Only if I included MEC. Okay. That is very good to know. Um, and then the behavioral health, what, what does that include?

Speaker speaker\_1: Um, so behavioral health is behavioral and mental health. They are through web chat as well, webcam as well. Um, and it's just seeing, you know, your licensed psychiatrist.... do it.

Speaker speaker\_2: Amazing. Incredible. Okay, I love that. Um, and then the accident and critical illness. Uh, this is so helpful, so thank you so much for explaining every single one.

Speaker speaker\_1: No problem. Um, group accident is just additional coverage to your medical. Um, and then your critical illness is just for covered illnesses that keep you away

from, from work.

Speaker speaker\_2: Okay. How does that work? Like, so like if I get sick, I could claim sick hours or, or what do you mean?

Speaker speaker\_1: Give me one sec. Let me give you the specifics. So, mm-hmm. Okay. So critical, so the critical illness, uh, helps supplement out-of-pocket expenses associated with covered, covered critical illnesses that are positively diagnosed by your physician.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, the, the policy can help offset both medical and non-medical out-of-pocket expenses. So for example, heart attacks are covered at 100%. Um, so the benefit-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... amount is up to \$5,000. Heart attacks are covered up to 100%. Um, cor-coronary artery bypass surgery is covered 25%. Permanent damage to a stroke is covered at 100%. Major organ failure, end stage renal failure, uh, coma due to covered accident, permanent paralysis due to an accidental spinal cord injury all covered-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... at 100%. Major burns, um, occupational, HIV, hepatitis B, C, or D are covered at 100%. Invasive cancers w- are covered at 100%. Cardiac carcinoma in situ is covered at 25%. Ki- skin cancer is covered up to \$250.

Speaker speaker\_2: Amazing. Okay. So it's like really intense, really intense things that happen to you gets covered?

Speaker speaker\_1: Mm-hmm. Yeah.

Speaker speaker\_2: Yeah. Okay.

Speaker speaker\_1: What you just said.

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Speaker speaker\_1: Um, uh, preventive health does require network. Um, and then well all, and all of them have a find-a-provider number on the card once you do receive them.

Speaker speaker\_2: Okay, great. 'Cause I need, I need contacts, like, ASAP. I was like, "I need to see."

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Here's my number. What's my priority? Okay. Um, I think this all made sense. Perfect. And then I guess I should get a physical card in the mail, like you said, like, one to two weeks from now?

Speaker speaker\_1: Correct. So you, it takes one to two weeks, and then this is your staff agency. After you see the first deduction, the next Monday you're active. And then later-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that week you receive your card, your dental, vision cards in the mail, and your medical will go to your email.

Speaker speaker\_2: Okay. Incredible. Thank you so much. This was really, really helpful. I appreciate your help.

Speaker speaker\_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_2: Thank you. You, too.

Speaker speaker\_1: Bye.

Speaker speaker\_2: Okay.