

Transcript: Pearl

Rojas-5767681846853632-5594502469828608

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 Who-don. How may I assist you with? Hi, Pearl. My name is Ronan Mulcho. So I just have a couple of questions about, uh, BIC. Okay. Um, do you need to pull up my account? Um, it depends what your questions are. Okay, so the first, the first question is, can I get... I'm, I'm still, I'm still 50/50 on, um, the full benefits, but I definitely want, uh, vision. Can I do vision for now? Yeah, you can do just vision. What's the name of this applicant you work for? It's, oh, uh, Creative Circle. And the last four digits of your social? 083-0864-6023. I think, right? It's either 602... I always... Sorry. Either 6023 or 6043. I'm, I should know by now and I'm always forgetting. One second. One sec. Um, okay. Yes. It's, uh- And what is your address and date of birth? Uh, yeah, I think you have the last address. 256 2536 Cayenne Avenue, um, Hollywood, Florida and then, uh, the date of birth is, uh, 01/07/73. All righty. And I have your phone number as 917 508-2819. That's correct, yeah. And I have your email address as Roni, uh, Ron, roninmulcho@... Is that how it goes? Yeah, roninmulcho, yeah, yeah. Correct. Okay, and it is open enrollment, so you are able to enroll in coverage. And you said you just wanted to do vision for now, correct? Yeah, the vis- Yeah, how much is the vision? For just yourself, it's \$2.15, but that... But Creative Circle has it in a bundle with dental and term life. So, it would be all three for \$7.90 a week. Okay, oh, so I can't just do the vision, right? So, so... No. Okay, so f- Normally you could, but Creative Circle has that bundle. No problem. So it's vision, dental and what else? Term life, which is life insurance. Oh, term life. Term life. And then, with a... And the tot- And the total is what, \$7.00 a, a week? Or \$7.92 a week? \$7.90 a week. \$7.92 a week. Okay, that's fine. And then, can you tell me, what is the vision, uh, insurance? So I can just look it up and see who, uh... Vision is through MetLife. Oh, MetLife, okay. So anybody who accepts MetLife will accept that, right? And what are... What's the actual coverage? Does it say? Um, so with that, with that vision coverage, you have a \$10 co-pay for your annual eye exam, um, a \$25 co-pay for your frames and lenses, and then you have an annual allowance of \$130 for either lenses or contacts. Okay, so \$10 co-pay, right? 25 for the what? I'm sorry. The 10, right? Frames. Oh, 25 for the frames, okay. And then \$130 for- And then you have up to \$130. For lenses, right? Mm-hmm. For the frames and lenses, yeah. Frames and lenses. Wait, so \$25 is for the ram- frames also, you said? Yeah, so the \$25 co-pay is for the frames, and then they give you \$130 towards the actual price of the frames. Oh, fr- the frames or lenses. Okay, okay, okay. And then \$10 co-pays for the one time... Okay. Okay, um, I have until the 31st, right, to activate this? Correct. Okay. Uh, I'll probably end up c- end up calling you guys back and I'll see. And, and what is the, and what is the life insurance... Excuse me, the insurance actually for, that, that I have to... Yeah, the term life. Yeah, the term life is in case anything were to happen to you. Up until the age of 64, they pay up to \$20,000 to the beneficiary of

your choice. Okay. From 65 to s- 69 it goes down to \$15,000. And then 70 and over, it goes down to \$10,000 um- Yeah, no, no. I'm sorry. I, I'm sorry. I, I asked you the wrong question. I'm now seeing, what is the actual insurance coverage, like the medical insurance th- that I have too, just in case I, I wanna do that? Okay, so medical is through American Public Life. American Public Life? Yes. And then, how much is that? Um, so the medical, there are different plans. Did you mean your dental? No, no, no, no. Just, uh, just the, that. Uh, what do you call it? Just, just, just the, um- Medical. Now I can't f- remember. Yeah, just, just, just the medical, like... So medical is through American Public Life, but they offer three different plans. Okay, what are they? The EnsurePlus Basics, that's \$17.21 a week. Okay. The EnsurePlus Enhanced, that's \$24.38 a week. And the EnsurePlus Premier is \$35.73 a week. And the difference between those is the dollar amount that they cover for each service. So yeah, let's say the Premier. How much is... Like, what does that cover? It covers... So it has a, um... It covers quite a, a, a couple of different things, so if you're, um, daily hospital assignments, they cover up to \$200 a day. ICU, they cover \$1,000 a day. Um, first annual occurrence hospital surgical, they cover... I mean, uh, annual first occurrence hospital, they cover up to \$2,500. Surgical, they cover up to \$4,000 based on surgical schedule. Anesthesia, they cover up to 25% of s- surgical benefit. Um, outpatient sickness, they cover up to \$75 a year. Diagnostic testings, they cover up to \$250 a year. And wellness exams or tests, they cover \$75 a year. I'm just worried about just doctors and, and, and specialists. So if you were to go to the physician's office, they cover \$50 a visit. Oh, and the rest I have to come out of pocket? Yes. So if the doctor's at \$200, I'll... I have to come up with \$150 out of pocket? Mm-hmm. And then specialist the same thing? Specialists, they... I don't have, um, details about if you went to a specialist. I can transfer you to American Public Life. Okay. No, that's fine. That's fine. If that's better? That's fine. I'm just... So \$50 a visit, but then the rest, you said, that was covered by me. And then what about prescription? Prescription coverage, you do have prescription coverage through Pharmacoville. They cover on the \$10, \$20 and \$30 generic levels and offer a discount on non-generic. But Creative Circle, um, does offer FreeRx. FreeRx is \$5.99 a week, but if your medication is on their list of covered medications, it's covered at 100%. And if it's not, if it's not under their, uh, list- They, um, sometimes offer a discount. Okay. Okay, all right. Let me... I'll, I'll look into this and I'll get back to you guys. Thank you. I appreciate it. Thank you so much for calling. Have a great day. Take care. Bye-bye.

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 Who-don. How may I assist you with?

Speaker speaker_2: Hi, Pearl. My name is Ronan Mulcho. So I just have a couple of questions about, uh, BIC.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, do you need to pull up my account?

Speaker speaker_1: Um, it depends what your questions are.

Speaker speaker_2: Okay, so the first, the first question is, can I get... I'm, I'm still, I'm still 50/50 on, um, the full benefits, but I definitely want, uh, vision. Can I do vision for now?

Speaker speaker_1: Yeah, you can do just vision. What's the name of this applicant you work for?

Speaker speaker_2: It's, oh, uh, Creative Circle.

Speaker speaker_1: And the last four digits of your social?

Speaker speaker_2: 083-0864-6023. I think, right? It's either 602... I always... Sorry. Either 6023 or 6043. I'm, I should know by now and I'm always forgetting. One second. One sec.

Speaker speaker_1: Um, okay. Yes.

Speaker speaker_2: It's, uh-

Speaker speaker_1: And what is your address and date of birth?

Speaker speaker_2: Uh, yeah, I think you have the last address. 256 2536 Cayenne Avenue, um, Hollywood, Florida and then, uh, the date of birth is, uh, 01/07/73.

Speaker speaker_1: All righty. And I have your phone number as 917 508-2819.

Speaker speaker_2: That's correct, yeah.

Speaker speaker_1: And I have your email address as Roni, uh, Ron, roninmulcho@... Is that how it goes?

Speaker speaker_2: Yeah, roninmulcho, yeah, yeah. Correct.

Speaker speaker_1: Okay, and it is open enrollment, so you are able to enroll in coverage. And you said you just wanted to do vision for now, correct?

Speaker speaker_2: Yeah, the vis- Yeah, how much is the vision?

Speaker speaker_1: For just yourself, it's \$2.15, but that... But Creative Circle has it in a bundle with dental and term life. So, it would be all three for \$7.90 a week.

Speaker speaker_2: Okay, oh, so I can't just do the vision, right? So, so...

Speaker speaker_1: No.

Speaker speaker_2: Okay, so f-

Speaker speaker_1: Normally you could, but Creative Circle has that bundle.

Speaker speaker_2: No problem. So it's vision, dental and what else?

Speaker speaker_1: Term life, which is life insurance.

Speaker speaker_2: Oh, term life. Term life. And then, with a... And the tot- And the total is what, \$7.00 a, a week? Or \$7.92 a week?

Speaker speaker_1: \$7.90 a week.

Speaker speaker_2: \$7.92 a week. Okay, that's fine. And then, can you tell me, what is the vision, uh, insurance? So I can just look it up and see who, uh...

Speaker speaker_1: Vision is through MetLife.

Speaker speaker_2: Oh, MetLife, okay. So anybody who accepts MetLife will accept that, right? And what are... What's the actual coverage? Does it say?

Speaker speaker_1: Um, so with that, with that vision coverage, you have a \$10 co-pay for your annual eye exam, um, a \$25 co-pay for your frames and lenses, and then you have an annual allowance of \$130 for either lan- lenses or contacts.

Speaker speaker_2: Okay, so \$10 co-pay, right? 25 for the what? I'm sorry. The 10, right?

Speaker speaker_1: Frames.

Speaker speaker_2: Oh, 25 for the frames, okay. And then \$130 for-

Speaker speaker_1: And then you have up to \$130.

Speaker speaker_2: For lenses, right?

Speaker speaker_1: Mm-hmm. For the frames and lenses, yeah.

Speaker speaker_2: Frames and lenses. Wait, so \$25 is for the ram- frames also, you said?

Speaker speaker_1: Yeah, so the \$25 co-pay is for the frames, and then they give you \$130 towards the actual price of the frames.

Speaker speaker_2: Oh, fr- the frames or lenses. Okay, okay, okay. And then \$10 co-pays for the one time... Okay. Okay, um, I have until the 31st, right, to activate this?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Uh, I'll probably end up c- end up calling you guys back and I'll see. And, and what is the, and what is the life insurance... Excuse me, the insurance actually for, that, that I have to...

Speaker speaker_1: Yeah, the term life. Yeah, the term life is in case anything were to happen to you. Up until the age of 64, they pay up to \$20,000 to the beneficiary of your choice.

Speaker speaker_2: Okay.

Speaker speaker_1: From 65 to s- 69 it goes down to \$15,000. And then 70 and over, it goes down to \$10,000 um-

Speaker speaker_2: Yeah, no, no.

Speaker speaker_1: I'm sorry.

Speaker speaker_2: I, I'm sorry. I, I asked you the wrong question. I'm now seeing, what is the actual insurance coverage, like the medical insurance th- that I have too, just in case I, I wanna do that?

Speaker speaker_1: Okay, so medical is through American Public Life.

Speaker speaker_2: American Public Life?

Speaker speaker_1: Yes.

Speaker speaker_2: And then, how much is that?

Speaker speaker_1: Um, so the medical, there are different plans. Did you mean your dental?

Speaker speaker_2: No, no, no, no. Just, uh, just the, that. Uh, what do you call it? Just, just, just the, um-

Speaker speaker_1: Medical.

Speaker speaker_2: Now I can't f- remember. Yeah, just, just, just the medical, like...

Speaker speaker_1: So medical is through American Public Life, but they offer three different plans.

Speaker speaker_2: Okay, what are they?

Speaker speaker_1: The EnsurePlus Basics, that's \$17.21 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: The EnsurePlus Enhanced, that's \$24.38 a week. And the EnsurePlus Premier is \$35.73 a week. And the difference between those is the dollar amount that they cover for each service.

Speaker speaker_2: So yeah, let's say the Premier. How much is... Like, what does that cover?

Speaker speaker_1: It covers... So it has a, um... It covers quite a, a, a couple of different things, so if you're, um, daily hospital assignments, they cover up to \$200 a day. ICU, they cover \$1,000 a day. Um, first annual occurrence hospital surgical, they cover... I mean, uh, annual first occurrence hospital, they cover up to \$2,500. Surgical, they cover up to \$4,000 based on surgical schedule. Anesthesia, they cover up to 25% of s- surgical benefit. Um, outpatient sickness, they cover up to \$75 a year. Diagnostic testings, they cover up to \$250 a year. And wellness exams or tests, they cover \$75 a year.

Speaker speaker_2: I'm just worried about just doctors and, and, and specialists.

Speaker speaker_1: So if you were to go to the physician's office, they cover \$50 a visit.

Speaker speaker_2: Oh, and the rest I have to come out of pocket?

Speaker speaker_1: Yes.

Speaker speaker_2: So if the doctor's at \$200, I'll... I have to come up with \$150 out of pocket?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then specialist the same thing?

Speaker speaker_1: Specialists, they... I don't have, um, details about if you went to a specialist. I can transfer you to American Public Life.

Speaker speaker_2: Okay. No, that's fine. That's fine.

Speaker speaker_1: If that's better?

Speaker speaker_2: That's fine. I'm just... So \$50 a visit, but then the rest, you said, that was covered by me. And then what about prescription?

Speaker speaker_1: Prescription coverage, you do have prescription coverage through Pharmacoville. They cover on the \$10, \$20 and \$30 generic levels and offer a discount on non-generic. But Creative Circle, um, does offer FreeRx. FreeRx is \$5.99 a week, but if your medication is on their list of covered medications, it's covered at 100%.

Speaker speaker_2: And if it's not, if it's not under their, uh, list-

Speaker speaker_1: They, um, sometimes offer a discount.

Speaker speaker_2: Okay. Okay, all right. Let me... I'll, I'll look into this and I'll get back to you guys. Thank you. I appreciate it.

Speaker speaker_1: Thank you so much for calling. Have a great day.

Speaker speaker_2: Take care. Bye-bye.