

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sara, Sara. May I have your name please? Hello. Thank you for calling Benefits in a Cart. My name is Sara. May I have your name please? Caroline Geremski. Hello, Ms. Geremski. How may I help you? Um, so I live in Massachusetts and I, I, uh, do part-time work with, through Creative Circle. Okay. Um, so I, I think I read that Massachusetts, like the benefits from Creative Circle aren't, do not meet the minimum requirement for Massachusetts, but I just wanted to confirm that. Okay. Let me check that for you. May I have the last 40 days of your Social Security number please? 5940. And, uh, Ms. Germ- Geremski. Mm-hmm. Just for security purposes, can you please verify your address and date of birth? 36 Mahon Tab number seven, Dorchester, Mass 02122, 12/15/1978. Email carol.bashian@gmail.com? Yes. And phone number 617-922-4777? Yes. Thank you very much. Okay. Let me check this. Well, um, I don't know if the state require the, the... Uh, are you talking about the, um, the ACA compliant, the Affordable Care Act compliant guidelines? Yeah. Okay. I don't know if Massachusetts requires it or not. I know that one of the benefits that, uh, Creative Circle is offering is ACA compliant, which is the preventive health plan. But if the state requires or not, I cannot give you that information. I don't know. Um- Who would know that? Well, the person who make the taxes or maybe your HR department. We are just the administrators for the healthcare enrollments. Um, so what, what type of healthcare then do you offer and like what's the minimum that I would need to work for Creative Circle to qualify? Okay. Let me check. Well, right now your company is under company open enrollment period, so you are allowed to enroll anytime until... Okay, the deadline will be January the 31st. That's the last day for you to enroll on healthcare benefits. And- January what? The 31st. 31st? Okay. Yes, ma'am. And the one, the plan that is ACA compliant, uh, would that be for yourself only or somebody else in the, in the family so like- Yeah, just for me. Okay. That plan will cost you \$15.63. That plan is a preventative only and what it will cover is, uh, virtual urgent care, one physical exam examination, prescription coverage under FreeRx. And it will cover for, uh, screenings like blood pressure, cholesterol, colorectal cancer, depression, uh, cervical cancer, breast cancer, chlamydia, syphilis, HIV, HPV, diabetic, gonorrhea, hepatitis B and C. Uh, we'll give you counseling for breastfeeding, perinatal depression, domestic violence, uh, preventions of STIs. It will cover aspirins, statins, and breast cancer preventatives, FDA approved contraceptive methods and immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, meningococcal and hepatitis A and B. That's what that plan will cover. They're ACA compliant. Okay. So like a gyn- gynecologist visit like a yearly, that would cover that? Yes. Yes, that's the cervical cancer. Uh, the Pap smear. And it's \$15 a week? Yes. \$15.63 per week. Okay. So how, how, how do I apply for it online? Um, you need to go to their website,

but if you want, I can go ahead and enroll you by phone. No, I'll just go to the website just to get more information. Um... Yeah. Let me give you the website. Let me just write it down. Yeah. Let me open that. Okay. What is it? Okay. So it is www.mybs.com/creativecircle. Mm-hmm. And so do I need... Like you can tell that I would qualify for that just based on to be... 'Cause like do I need to work a certain amount of hours for them, like a week or? No. Oh. They don't have that requirement. As long as you enroll during the company open enrollment period, you're okay to enroll. Okay. Does it cover like emergency room visits or anything or like... No. Oh. No, because that one is just preventative. Mm-hmm. The ones that will cover some for the emergency room or hospital indemnity or doctor visitations if you are sick are either Insure Plus, Insure Plus Enhanced or Insure Plus Premier. So, um, and if I enroll, then can I cancel it at any time, any month or? Let me check that. No, that, uh, MEC TeleRX plan is under section 125. That is an IRS regulation, and as you are allow- you are allowed to cancel that only during, during company open enrollment period or if you have a qualified life event. Oh, otherwise you have to keep paying for it? What if, um, what if I don't work for Creative Circle anymore? That's what I was to tell you. As long as you're with the company, um, those, uh, conditions are for the employees. If you're not with the company anymore after four weeks of non, uh, deductions from your paycheck, the, the coverage will cancel itself. Okay. All right. Good to know. All right, ma'am. Thank you. You're more than welcome. Anything else that I can help you with? No, that's all. Okay, ma'am. So thank you for calling Benefits in a Cart. Have a wonderful day. You too. Thank you. Bye. Thank you. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sara, Sara. May I have your name please? Hello. Thank you for calling Benefits in a Cart. My name is Sara. May I have your name please? Caroline Geremski. Hello, Ms. Geremski. How may I help you? Um, so I live in Massachusetts and I, I, uh, do part-time work with, through Creative Circle. Okay. Um, so I, I think I read that Massachusetts, like the benefits from Creative Circle aren't, do not meet the minimum requirement for Massachusetts, but I just wanted to confirm that. Okay. Let me check that for you. May I have the last 40 days of your Social Security number please? 5940. And, uh, Ms. Germ- Geremski. Mm-hmm. Just for security purposes, can you please verify your address and date of birth? 36 Mahon Tab number seven, Dorchester, Mass 02122, 12/15/1978. Email carol.bashian@gmail.com? Yes. And phone number 617-922-4777? Yes. Thank you very much. Okay. Let me check this. Well, um, I don't know if the state require the, the... Uh, are you talking about the, um, the ACA compliant, the Affordable Care Act compliant guidelines? Yeah. Okay. I don't know if Massachusetts requires it or not. I know that one of the benefits that, uh, Creative Circle is offering is ACA compliant, which is the preventive health plan. But if the state requires or not, I cannot give you that information. I don't know. Um- Who would know that? Well, the person who make the taxes or maybe your HR department. We are just the administrators for the healthcare enrollments. Um, so what, what type of healthcare then do you offer and like what's the minimum that I would need to work for Creative Circle to qualify? Okay. Let me check. Well, right now your company is under

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