

Transcript: Chris Sofield

(deactivated)-4523410417827840-6030769388568576

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? I am trying to register for health coverage, and I'm having a hard time doing it, um, through Creative Circle. Okay. Let me... Let me just go ahead and pull your file up and see if there's anything I can help you with. What's the last four of your Social? 8172. All right. And your first and last name? Karen Kamberg with Ks, K-A-M-B-E-R-G. There we go. Ms. Kamberg, could you verify your address and your date of birth for me please? 480 Lakewood Circle, Walnut Creek, 94598. And then my birth is March 31st, 1967. Okay. Could you confirm the, uh, state for that address, please? California. All right. Thank you. Um, we have a phone number on file for you at -503-5717. Is that correct? Correct. All right. And did you have an idea of what you wanted to enroll into? Uh, just the best you have. Uh, I know dental. I have dental. Okay. Um, so Creative Circle offers, uh, medical, uh, they offer a- a bundle that handles dental, vision and life, then critical illness, group accident, and behavioral health. Um- Just- just medical. Just medical? Got it. Yeah. Yeah, just the best medical they offer. Not- I mean, hopefully there's something better than criti- this, like, catastrophe. Okay. So, um, I can't really say on what is considered a best plan, because that then is getting into the realm of recommendation, which we're not allowed to provide. Oh. Best I can do is I can give you just the information on the plans. Um, there's two plans with one of them having three levels to them. Mm-hmm. There's the Stay Healthy Tell RX plan. This plan covers things like physicals, vaccines and cancer screenings. It's preventative care services only, while also providing some prescription benefits through a company called Free Rx, um, where if it's a medication covered under their formulary, it's completely free out of pocket for you. You have no... You have no, uh, responsibility for that medication. However, those prescrip- those preventative services, along with those prescriptions through Free Rx, are the only things that that plan will cover. Any sort of standard doctor's visits or hospital visits for any sickness or injury unfortunately are not covered by that plan. Okay. The other plan available... The other plan available is known as the Insure Plus plan, and there are three levels of this plan: Basic, Enhancement, Premier. These plans will cover more like those doctors and hospital visits for sickness and injury, um, with the higher level you select giving you more coverage specifically for hospitalizations. So things like overnight hospital stay, ICU and surgery. Okay. The only thing about the Insure Plus plans and why these are offered as a se- as offered, uh, alongside the other plan is that Insure Plus does not cover those preventative care plans, so, um, or preventative care services. So under Insure Plus, you would not be able to get like a physical or a vaccine or anything like that. Because of that, you are allowed to enroll into both Insure Plus and Stay Healthy at the same time if you feel like you need both types of benefits. How, um... So how much is the Premier Plus a month, or? Uh, the Insure Plus Premier is \$35.73 per week if it's

for just yourself. Okay. And then, um, how much is the first one? The preventative care plan? Correct. \$15.63 per week for just yourself. Okay. So- If- if- if you were to do both, it'd be \$51.36 per week. Oh wait. So about 200 bucks a month? Depending on how many paychecks you receive in a month, but it's- it's... The only thing I can really definitively say is it's \$51.36 a week. Okay. Can I get those two? Yeah, we can do that. Um, and it is for just yourself, or are you covering anyone else? Well, I have a... I- I do have a 17-year-old who has coverage, but it costs me about \$300 a month. Um, I'm wondering if it would be cheap- better to... Uh, so if we were to do... If you were to do these plans for employee and child, it'd be \$71.77 a week. Wow. Um, okay. I'm just wondering if the premium is as good as what he has. Um... Let's just leave him alone. Just- just me. That would be me. Got it. All right. So that is that \$51.36 per week. Do we authorize Creative Circle to make these deductions? Yes, I do. All right. So it's going to take about a week or two to- for everything to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following that first deduction is when policies become effective, with ID cards usually arriving about a week or two after that effective date. Please be aware that the preventative care plan is known as a Section 125 plan. This is an IRS regulation that allows Creative Circle to make the deduction for that plan pre-tax. However, because they allow this to happen, they then require that you stay enrolled into that plan. As such, you're only allowed to make any changes to that plan or even cancel that plan during open enrollment. Once open enrollment ends, you're more or less locked into that plan until either the next open enrollment window around this time next year, or you have a qualifying life event, something like getting insurance from another insurance company, uh, getting married, having another child, something like that. Or like not working anymore, correct? Uh, well, not working anymore is not necessarily a qualifying life event for- for the insurance purposes. However, because this is through your Creative Circle paychecks, if you're not working, there's nothing to deduct from and it will eventually just terminate on its own. Okay, cool. Yeah, that sounds good. All right. Anything else? No. Thank you. No problem. If that's... No problem. If that's everything, thanks again for calling and have a wonderful day. Thanks a lot. Bye. You're welcome. Bye now.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Chris. How can I help you today?

Speaker speaker_2: I am trying to register for health coverage, and I'm having a hard time doing it, um, through Creative Circle.

Speaker speaker_1: Okay. Let me... Let me just go ahead and pull your file up and see if there's anything I can help you with. What's the last four of your Social?

Speaker speaker_2: 8172.

Speaker speaker_1: All right. And your first and last name?

Speaker speaker_2: Karen Kamberg with Ks, K-A-M-B-E-R-G.

Speaker speaker_1: There we go. Ms. Kamberg, could you verify your address and your date of birth for me please?

Speaker speaker_2: 480 Lakewood Circle, Walnut Creek, 94598. And then my birth is March 31st, 1967.

Speaker speaker_1: Okay. Could you confirm the, uh, state for that address, please?

Speaker speaker_2: California.

Speaker speaker_1: All right. Thank you. Um, we have a phone number on file for you at -503-5717. Is that correct?

Speaker speaker_2: Correct.

Speaker speaker_1: All right. And did you have an idea of what you wanted to enroll into?

Speaker speaker_2: Uh, just the best you have. Uh, I know dental. I have dental.

Speaker speaker_1: Okay. Um, so Creative Circle offers, uh, medical, uh, they offer a- a bundle that handles dental, vision and life, then critical illness, group accident, and behavioral health. Um-

Speaker speaker_2: Just- just medical.

Speaker speaker_1: Just medical? Got it.

Speaker speaker_2: Yeah. Yeah, just the best medical they offer. Not- I mean, hopefully there's something better than criti- this, like, catastrophe.

Speaker speaker_1: Okay. So, um, I can't really say on what is considered a best plan, because that then is getting into the realm of recommendation, which we're not allowed to provide.

Speaker speaker_2: Oh.

Speaker speaker_1: Best I can do is I can give you just the information on the plans. Um, there's two plans with one of them having three levels to them.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: There's the Stay Healthy Tell RX plan. This plan covers things like physicals, vaccines and cancer screenings. It's preventative care services only, while also providing some prescription benefits through a company called Free Rx, um, where if it's a medication covered under their formulary, it's completely free out of pocket for you. You have no... You have no, uh, responsibility for that medication. However, those prescrip- those preventative services, along with those prescriptions through Free Rx, are the only things that that plan will cover. Any sort of standard doctor's visits or hospital visits for any sickness or injury unfortunately are not covered by that plan.

Speaker speaker_2: Okay.

Speaker speaker_1: The other plan available... The other plan available is known as the Insure Plus plan, and there are three levels of this plan: Basic, Enhancement, Premier. These plans will cover more like those doctors and hospital visits for sickness and injury, um, with the higher level you select giving you more coverage specifically for hospitalizations. So things like overnight hospital stay, ICU and surgery.

Speaker speaker_2: Okay.

Speaker speaker_1: The only thing about the Insure Plus plans and why these are offered as a se- as offered, uh, alongside the other plan is that Insure Plus does not cover those preventative care plans, so, um, or preventative care services. So under Insure Plus, you would not be able to get like a physical or a vaccine or anything like that. Because of that, you are allowed to enroll into both Insure Plus and Stay Healthy at the same time if you feel like you need both types of benefits.

Speaker speaker_2: How, um... So how much is the Premier Plus a month, or?

Speaker speaker_1: Uh, the Insure Plus Premier is \$35.73 per week if it's for just yourself.

Speaker speaker_2: Okay. And then, um, how much is the first one?

Speaker speaker_1: The preventative care plan?

Speaker speaker_2: Correct.

Speaker speaker_1: \$15.63 per week for just yourself.

Speaker speaker_2: Okay. So-

Speaker speaker_1: If- if- if you were to do both, it'd be \$51.36 per week.

Speaker speaker_2: Oh wait. So about 200 bucks a month?

Speaker speaker_1: Depending on how many paychecks you receive in a month, but it's- it's... The only thing I can really definitively say is it's \$51.36 a week.

Speaker speaker_2: Okay. Can I get those two?

Speaker speaker_1: Yeah, we can do that. Um, and it is for just yourself, or are you covering anyone else?

Speaker speaker_2: Well, I have a... I- I do have a 17-year-old who has coverage, but it costs me about \$300 a month. Um, I'm wondering if it would be cheap- better to...

Speaker speaker_1: Uh, so if we were to do... If you were to do these plans for employee and child, it'd be \$71.77 a week.

Speaker speaker_2: Wow. Um, okay. I'm just wondering if the premium is as good as what he has. Um... Let's just leave him alone. Just- just me.

Speaker speaker_3: That would be me.

Speaker speaker_1: Got it. All right. So that is that \$51.36 per week. Do we authorize Creative Circle to make these deductions?

Speaker speaker_2: Yes, I do.

Speaker speaker_1: All right. So it's going to take about a week or two to- for everything to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following that first deduction is when policies become effective, with ID cards usually arriving about a week or two after that effective date. Please be aware that the preventative care plan is known as a Section 125 plan. This is an IRS regulation that allows Creative Circle to make the deduction for that plan pre-tax. However, because they allow this to happen, they then require that you stay enrolled into that plan. As such, you're only allowed to make any changes to that plan or even cancel that plan during open enrollment. Once open enrollment ends, you're more or less locked into that plan until either the next open enrollment window around this time next year, or you have a qualifying life event, something like getting insurance from another insurance company, uh, getting married, having another child, something like that.

Speaker speaker_2: Or like not working anymore, correct?

Speaker speaker_1: Uh, well, not working anymore is not necessarily a qualifying life event for- for the insurance purposes. However, because this is through your Creative Circle paychecks, if you're not working, there's nothing to deduct from and it will eventually just terminate on its own.

Speaker speaker_2: Okay, cool. Yeah, that sounds good.

Speaker speaker_1: All right. Anything else?

Speaker speaker_2: No. Thank you.

Speaker speaker_1: No problem. If that's... No problem. If that's everything, thanks again for calling and have a wonderful day.

Speaker speaker_2: Thanks a lot. Bye.

Speaker speaker_1: You're welcome. Bye now.