

Transcript: Chris Sofield

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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? Um, hi. Um, I'm completely ignorant to what I'm trying to do here. I, I work for Creative Circle and I'm trying to get health insurance, and I found this number to call. Okay, yeah, we're the- Am I, am I in the right place? Uh, yes. We're the plan administrator for the, uh, health insurance benefits for Creative Circle. Okay. Um, yeah, I don't know if it's open enrollment now or... I've been working on an assignment for them for, like, three years and I just keep forgetting to take care of this. I haven't been insured in a while. Uh, it is not currently open enrollment. Their open enrollment starts December 23rd though, so you can give us a call back at that point to be able to enroll. Okay. Are there any other ways... Like, I have a termination letter from when I had Medi-Cal. Would that qualify as, like, an extenuating circumstance or whatever to enroll? I know that... Uh, that's gonna depend. How long ago was that? It's been a while now. I'd have to find the letter. Um, it's been maybe even up to a year. Okay. Yeah. No, that's... Uh, that... While that is considered a qualifying life event to allow enrollment- Mm-hmm. ... outside of normal enrollment windows, typically, uh, we would need to be made aware of the event within 30 days of said event happening. Oh, geez. Okay. Um, yeah, so with it being close to a year ago, that's unfortunately not gonna... Not going to be... Qualify anymore. Uh, so, yeah. Okay. At, at this point really sounds like the only option is going to be waiting until open enrollment. But, again, that is just next month starting on the 23rd. Okay, so... And then so... Then the next step, how do I enroll? Do I call- Uh... ... this number again? Yeah, just give us a call back. Okay. And then I don't know much about the benefits, like, what kind of... Like, I race motorcycles. Like, is it good enough insurance, like, where if I had to go to emergency room, it's gonna cover some things? Um, I can't really- Or, or is it like minimum? Uh, I can't really definitively answer that kind of question just due to... Um, that, that comes across more along the lines of recommendations, which we're not allowed to provide. Okay. Um, but what I can do for you, I can send you... Uh, if you want to provide me with an email address, I can send you an- Mm-hmm. ... information packet that goes over Creative Circle's options. Um, that way- Okay. ... you can kind of get an idea of what's going to be covered through those plans. Um, now... Okay. Is that more detail about that... 'Cause on the site there's like a very, like, basic summary, but is what you're gonna send me a little more detailed? It, uh... It might be a little... I, I'm not sure what they have on, on their site because that's something they set up, not us- Okay. ... it sounds like. Okay. Um, but this will be, like, a, a multi-page PDF document, so... Okay. It, it should have a little bit more information. Um... Okay, cool. All right. Uh, go ahead with your email address. Sure. It's, um, the letter M and the letter R as in, like, Mister. Mm-hmm. And then L-O-W-E-T-Z, as in zebra- Mm-hmm. ... @gmail.com. All right. Uh, I'll send you this information packet. Now, this packet specifically is going to be... Uh, it's gonna

be for the benefits for the 2024 year, which are the benefits that you're not currently eligible for, but there shouldn't- Okay. ... be much change when the... When open enrollment comes around in 2025, benefits are, are open for you. Okay. Um, but yeah. So you, you can get... You can still at least look through this and get an idea of what's gonna be available when open enrollment starts up. Okay. And then, uh, when open enrollment starts up, uh, again, that's December 23rd... Yeah, December 23rd all the way through January 31st. That... Anytime during that window you can give us a call to, uh, to enroll. Obviously- Okay. ... we're gonna be closed around Christmas and New Year's itself, but other than- Of course. ... other than those, yeah, you can, you can give us a call, uh- Okay. And then... ... Monday through Friday, eight to eight. Okay. Um, then when I enroll, like, how long does it take for the benefits to become available? Uh, typically enrollment takes one to two weeks to process. Okay. Once processing is complete, we then have to wait on Creative Circle to start taking those deductions out of your paychecks. Okay. Now, once they've done that, um, and sent all of that information back over to us, your, your policy typically begins... Uh, becomes effective the Monday following that first deduction. Uh- Okay. ... and there is a slight delay between effective date and receiving the ID cards, about one to two week timeframe for those ID cards to arrive. Okay. Um, but yeah, it... Uh, so anywhere between two to four weeks is when you should receive any ID cards after enrolling as long as everything is moving as quickly as possible. Okay. That gives me some... I, I... Like I said, I was coming to this, into this completely blind, so at least now I kind of know what I... What I need to do. I understand, sir. Uh, but yeah, hopefully that information I've sent you helps out and, uh- Yeah. ... and yeah, just give us a call back during open enrollment, we'll get you taken care of. All righty. Thank you. No problem. Thanks again for calling and have a wonderful day. You too. Bye. Goodbye 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: Um, hi. Um, I'm completely ignorant to what I'm trying to do here. I, I work for Creative Circle and I'm trying to get health insurance, and I found this number to call.

Speaker speaker_1: Okay, yeah, we're the-

Speaker speaker_2: Am I, am I in the right place?

Speaker speaker_1: Uh, yes. We're the plan administrator for the, uh, health insurance benefits for Creative Circle.

Speaker speaker_2: Okay. Um, yeah, I don't know if it's open enrollment now or... I've been working on an assignment for them for, like, three years and I just keep forgetting to take care of this. I haven't been insured in a while.

Speaker speaker_1: Uh, it is not currently open enrollment. Their open enrollment starts December 23rd though, so you can give us a call back at that point to be able to enroll.

Speaker speaker_2: Okay. Are there any other ways... Like, I have a termination letter from when I had Medi-Cal. Would that qualify as, like, an extenuating circumstance or whatever to enroll? I know that...

Speaker speaker_1: Uh, that's gonna depend. How long ago was that?

Speaker speaker_2: It's been a while now. I'd have to find the letter. Um, it's been maybe even up to a year.

Speaker speaker_1: Okay. Yeah. No, that's... Uh, that... While that is considered a qualifying life event to allow enrollment-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... outside of normal enrollment windows, typically, uh, we would need to be made aware of the event within 30 days of said event happening.

Speaker speaker_2: Oh, geez. Okay.

Speaker speaker_1: Um, yeah, so with it being close to a year ago, that's unfortunately not gonna... Not going to be... Qualify anymore. Uh, so, yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: At, at this point really sounds like the only option is going to be waiting until open enrollment. But, again, that is just next month starting on the 23rd.

Speaker speaker_2: Okay, so... And then so... Then the next step, how do I enroll? Do I call-

Speaker speaker_1: Uh...

Speaker speaker_2: ... this number again?

Speaker speaker_1: Yeah, just give us a call back.

Speaker speaker_2: Okay. And then I don't know much about the benefits, like, what kind of... Like, I race motorcycles. Like, is it good enough insurance, like, where if I had to go to emergency room, it's gonna cover some things?

Speaker speaker_1: Um, I can't really-

Speaker speaker_2: Or, or is it like minimum?

Speaker speaker_1: Uh, I can't really definitively answer that kind of question just due to... Um, that, that comes across more along the lines of recommendations, which we're not allowed to provide.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but what I can do for you, I can send you... Uh, if you want to provide me with an email address, I can send you an-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... information packet that goes over Creative Circle's options. Um, that way-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you can kind of get an idea of what's going to be covered through those plans. Um, now...

Speaker speaker_2: Okay. Is that more detail about that... 'Cause on the site there's like a very, like, basic summary, but is what you're gonna send me a little more detailed?

Speaker speaker_1: It, uh... It might be a little... I, I'm not sure what they have on, on their site because that's something they set up, not us-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it sounds like.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but this will be, like, a, a multi-page PDF document, so...

Speaker speaker_2: Okay.

Speaker speaker_1: It, it should have a little bit more information. Um...

Speaker speaker_2: Okay, cool.

Speaker speaker_1: All right. Uh, go ahead with your email address.

Speaker speaker_2: Sure. It's, um, the letter M and the letter R as in, like, Mister.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then L-O-W-E-T-Z, as in zebra-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... @gmail.com.

Speaker speaker_1: All right. Uh, I'll send you this information packet. Now, this packet specifically is going to be... Uh, it's gonna be for the benefits for the 2024 year, which are the benefits that you're not currently eligible for, but there shouldn't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... be much change when the... When open enrollment comes around in 2025, benefits are, are open for you.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but yeah. So you, you can get... You can still at least look through this and get an idea of what's gonna be available when open enrollment starts up.

Speaker speaker_2: Okay.

Speaker speaker_1: And then, uh, when open enrollment starts up, uh, again, that's December 23rd... Yeah, December 23rd all the way through January 31st. That... Anytime during that window you can give us a call to, uh, to enroll. Obviously-

Speaker speaker_2: Okay.

Speaker speaker_1: ... we're gonna be closed around Christmas and New Year's itself, but other than-

Speaker speaker_2: Of course.

Speaker speaker_1: ... other than those, yeah, you can, you can give us a call, uh-

Speaker speaker_2: Okay. And then...

Speaker speaker_1: ... Monday through Friday, eight to eight.

Speaker speaker_2: Okay. Um, then when I enroll, like, how long does it take for the benefits to become available?

Speaker speaker_1: Uh, typically enrollment takes one to two weeks to process.

Speaker speaker_2: Okay.

Speaker speaker_1: Once processing is complete, we then have to wait on Creative Circle to start taking those deductions out of your paychecks.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, once they've done that, um, and sent all of that information back over to us, your, your policy typically begins... Uh, becomes effective the Monday following that first deduction. Uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and there is a slight delay between effective date and receiving the ID cards, about one to two week timeframe for those ID cards to arrive.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but yeah, it... Uh, so anywhere between two to four weeks is when you should receive any ID cards after enrolling as long as everything is moving as quickly as possible.

Speaker speaker_2: Okay. That gives me some... I, I... Like I said, I was coming to this, into this completely blind, so at least now I kind of know what I... What I need to do.

Speaker speaker_1: I understand, sir. Uh, but yeah, hopefully that information I've sent you helps out and, uh-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... and yeah, just give us a call back during open enrollment, we'll get you taken care of.

Speaker speaker_2: All righty. Thank you.

Speaker speaker_1: No problem. Thanks again for calling and have a wonderful day.

Speaker speaker_2: You too. Bye.

Speaker speaker_1: Goodbye now.