

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 in a Card. This is Chris. How can I help you today? Hi. I am an employee of Creative Circle and I was calling to enroll, and I had a couple questions. Okay. What questions did you have, ma'am? I'm a little confused about what the Insure Plus, um, things are. Insure Plus- Do you guys need those? Yeah. So, um, wha- okay, we're the administrator, the enrollment administrator for Creative Circle. Um, we do have some basic information about the Insure Plus plans however. Okay. Um, uh, best I can describe them is... So Insure Plus plans, all three levels, basic, enhanced and premiere, are medical policies. Um, they're all gonna cover kind of the same things. Uh, doctor's visits, hospital visits, prescriptions, emergency rooms, surgeries, so on and so forth. Okay. Where they differ is that the higher level you select, so from... in order from lowest to highest, basic, enhanced, premiere, um, the higher level you select, the more coverage you have specifically for hospitalization type benefits. Ex- uh, examples being hospital confinement and surgeries. Um... Okay. Other than that, these plans are more or less the same coverage across, across the board for all other, uh, for, uh, all other, uh, services rendered. Okay. And so basically, like if I was just going in for an annual checkup, then the Stay Healthy, the, the basic thing would cover that. But if I was hospitalized, I would end up paying out of pocket if I didn't have one of these extra Insure plans. M- More or less, yes. So w- so Stay Healthy is going to cover things like physicals and vaccinations, um, cancer screenings, pap smears, mammograms. Those kinds of visits, preventative care type stuff, Stay Healthy will cover that. But it won't cover, like if you're sick- Okay. ... or if you're injured or anything like that. That's what Insure Plus does. Okay. Gotcha. Uh, which is why you're allowed to enroll into both, because they entire... they cover entirely different things. Um, th- they're... You're allowed to enroll into both at the same time to have both lines of coverage. Okay. Um, so it looks like, um... Unless I'm reading this wrong, unless somebody laid this document out wrong under... So just... I'm looking at the chart, right? So daily hospital confinement, um, is \$50 a day under the basic, but \$200 under the premiere. Is that reversed? Should that be reversed? Okay. So that's, um... Those aren't co-pays. That's how much the insurance pays towards that kind of service. Oh, okay. Got it. Okay. That makes more sense. I was just like, this is not... Okay. Um, all right. And then, let's see. Okay. So then, um, as far as the deductions go, the Stay Healthy, if I was going employee and spouse is 19.25 a week, and then the Insure is the additional cost below. Correct? Correct. So it'd be the 19.25 plus 27.76 or 41.36 or 61.32, depending on which level of Insure Plus you select. Okay. Okay. Now, um, I haven't decided whether I'm going to add on one of the Insure Pluses or one of the Insures. Um, if... So my husband is potentially gonna get a new job offer. If that happened in the next like week or so, or two weeks, if I... Okay, so if I don't enroll in that right now, but he were offered a job... Let's see, no, that doesn't make sense because if he gets offered a job, we'll

probably use his insurance. Um, if I don't add it now, basically I'm out of luck. Yeah? Uh, it... You, you have 30 days from the date of your first paycheck to make any decisions. Okay. Um, additionally, there's open enrollment once a year, um, which this year is, uh, between December 23rd of, uh... Yeah, between December 23rd and January 20, uh, 31st. Okay. Um, so if you, if, uh, if you don't enroll into anything or if you don't... if you make no decisions during your new hire window, that first 30 days, um, then you can, you can, uh, make changes or make enrollment, like enrollment requests during that open enrollment period, um, like I said- Okay. ... last, last week of December into the entirety of January. After that though, is when you're kind of locked out of being able to make any further decisions until, until that- Okay. ... process is done. Okay. And so if I decide, you know, if I sign up today for the, the, you know, just the basic stuff, and then in two weeks I decide, oh crap, I need to add on this other thing, and I'm still with... as long as I'm still within my 30 days, I can do that? Yeah, as long, as long as you're still within your new hire window, as long as it's still within the first 30 days after your first paycheck, you're free to do whatever you want. Um, it's, it's- Okay. The only times you're not allowed to do that is, um, outside of any sort of eligibility window. So after that 30 day window has passed and outside of that 12/23 to 1/31 window. Okay. Great. Um, so then I think what I want to do is enroll in the Stay Healthy and the, um..... the vision, dental thing today. Okay. All right. To move forward with enrollment, I will need to go ahead and actually pull your file up. Uh- Okay. ... to do so, I'll need some information from you. What's the last four of your Social? 8591. All right, and... and, I'm sorry, what was the first and last name one more time? Elizabeth Morgan. Thank you. Ms. Morgan, could you verify your address and your date of birth for me? 709 59th Street, Oakland, California 94609. Date of birth is September 16th, 1972. Thank you. Uh, we have a phone on file of 341-4295, is that correct? Correct. All right. So you said Stay Healthy, and then Dental Vision Life bundle? Yes. All right. And, uh, given that we're speaking with, like, the employee and spouse coverage, like the amount there, I assume that's the level- Yeah. ... of coverage you're going for? Yes, employee and spouse, please. Got it. So \$13.91 for the Dental Life Vision bundle, \$19.25 for the Stay Healthy. Uh, this totals out to \$33.16 per week. Do you authorize Creative Circle- Mm-hmm. ... to make these deductions? Yes, I do. All right. Let's go ahead and get that done. What is your spouse's first and last name? David, last name is Weingarten, it's spelled W-E-I-N-G-A-R-T-E-N. Got it. Uh, do you by chance have a Social? Yes. Um... let me think for one second. That's okay. I know it. Uh, 1... 145... Oh, shit. I think it's 145769908. Okay. And then what's his date of birth? Uh, December 12th, 1970. Got it. All right. And then, who are we naming as the beneficiary for the life insurance policy? Uh, I can put him on there. Got it. Can I add my kids also? Uh, yeah. Or is there only one beneficiary? Okay. Uh- Yeah, uh- Is it like backup beneficiaries or whatever? I couldn't read the policy. Um, not so much backup beneficiaries, more so, um, the beneficiary amount is split between, between whoever y'all name. Um... Mm-hmm. You just gotta let me know, uh, how much of a percent you want each person to get. Okay. So I would say give David 50% and then split the other 50% between my two kids. Okay, so David gets 50, one kid gets 25, the other kid gets 25? Correct. Got it. All right. What's the first child's name? Owen, O-W-E-N. Mm-hmm. And last name is Weingarten. Got it. Can you spell that again? Uh, no, I'm good on that. Okay. And then he gets 25. And then, the second child's name? Sadie, S-A-D-I-E. All right. Also Weingarten. And then... Weingarten, got it. Yeah. All right. All right, that takes care of that. All right. So- Okay. ... it's going to take about one to two weeks for the enrollment to process. Okay. Once processing is

complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following that first deduction is when the policies become effective. ID cards should- Okay. ... arrive about one to two weeks after that effective date. Uh, now there is- Okay. ... one thing that I do need to make sure you're aware of. Um, the Stay Healthy plan is a pl-... is under a restriction known as Section 125. Uh, this is an IRS- Okay. ... regulation that allows Creative Circle to make deductions for that plan pre-tax. Uh, because that's allowed- Okay. ... they then require that if, if you select that plan, you're required to stay enrolled in that plan, your, um, as long as you're a tenant through Creative Circle. Um, as such- Okay. ... you're only allowed to make changes to that plan, including cancellations, during your eligibility windows, either new hire or y- or yearly Open Enrollment. Mm-hmm. Outside of those windows, you are locked into that plan unless you, unless you have a qualifying life event, something like- Okay. ... uh, something like having another child, getting divorced, uh, or gaining another insurance c- uh, policy from another insurance company. Okay. Uh, any questions regarding that? Nope. All right. And just for your information, um, your deadline as new hire is going to be November 29th based on the information I see here. Okay. Uh, so after November 29th, you are locked in at least until Open Enrollment starts up on December 23rd, and then you've got that window from there until Jan-... until January tw- uh, 31st of 2025. Um, and that's- Okay. ... at that point after that is when you'll be locked in again. Okay. Sounds good. All right. So, that's everything I needed to go over and all the disclaimers I needed to make sure you were aware of as far as getting you enrolled, and I've got all the information I need from you. Uh, was there anything else I could help you with? I don't think so. I think that's it. All right then. Well, if that is everything, thanks again for calling. Have a wonderful day. Thank you. You too. Bye-bye. You- you're very welcome.

Conversation Format

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

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

Speaker speaker_2: Hi. I am an employee of Creative Circle and I was calling to enroll, and I had a couple questions.

Speaker speaker_1: Okay. What questions did you have, ma'am?

Speaker speaker_2: I'm a little confused about what the Insure Plus, um, things are.

Speaker speaker_1: Insure Plus-

Speaker speaker_2: Do you guys need those?

Speaker speaker_1: Yeah. So, um, wha- okay, we're the administrator, the enrollment administrator for Creative Circle. Um, we do have some basic information about the Insure Plus plans however.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, uh, best I can describe them is... So Insure Plus plans, all three levels, basic, enhanced and premiere, are medical policies. Um, they're all gonna cover kind of the same things. Uh, doctor's visits, hospital visits, prescriptions, emergency rooms, surgeries, so on and so forth.

Speaker speaker_2: Okay.

Speaker speaker_1: Where they differ is that the higher level you select, so from... in order from lowest to highest, basic, enhanced, premiere, um, the higher level you select, the more coverage you have specifically for hospitalization type benefits. Ex- uh, examples being hospital confinement and surgeries. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: Other than that, these plans are more or less the same coverage across, across the board for all other, uh, for, uh, all other, uh, services rendered.

Speaker speaker_2: Okay. And so basically, like if I was just going in for an annual checkup, then the Stay Healthy, the, the basic thing would cover that. But if I was hospitalized, I would end up paying out of pocket if I didn't have one of these extra Insure plans.

Speaker speaker_1: M- More or less, yes. So w- so Stay Healthy is going to cover things like physicals and vaccinations, um, cancer screenings, pap smears, mammograms. Those kinds of visits, preventative care type stuff, Stay Healthy will cover that. But it won't cover, like if you're sick-

Speaker speaker_2: Okay.

Speaker speaker_1: ... or if you're injured or anything like that. That's what Insure Plus does.

Speaker speaker_2: Okay.

Speaker speaker_3: Gotcha.

Speaker speaker_1: Uh, which is why you're allowed to enroll into both, because they entire... they cover entirely different things. Um, th- they're... You're allowed to enroll into both at the same time to have both lines of coverage.

Speaker speaker_2: Okay. Um, so it looks like, um... Unless I'm reading this wrong, unless somebody laid this document out wrong under... So just... I'm looking at the chart, right? So daily hospital confinement, um, is \$50 a day under the basic, but \$200 under the premiere. Is that reversed? Should that be reversed?

Speaker speaker_1: Okay. So that's, um... Those aren't co-pays. That's how much the insurance pays towards that kind of service.

Speaker speaker_2: Oh, okay. Got it. Okay. That makes more sense. I was just like, this is not... Okay. Um, all right. And then, let's see. Okay. So then, um, as far as the deductions go, the Stay Healthy, if I was going employee and spouse is 19.25 a week, and then the Insure is the additional cost below. Correct?

Speaker speaker_1: Correct. So it'd be the 19.25 plus 27.76 or 41.36 or 61.32, depending on which level of Insure Plus you select.

Speaker speaker_2: Okay. Okay. Now, um, I haven't decided whether I'm going to add on one of the Insure Pluses or one of the Insures. Um, if... So my husband is potentially gonna get a new job offer. If that happened in the next like week or so, or two weeks, if I... Okay, so if I don't enroll in that right now, but he were offered a job... Let's see, no, that doesn't make sense because if he gets offered a job, we'll probably use his insurance. Um, if I don't add it now, basically I'm out of luck. Yeah?

Speaker speaker_1: Uh, it... You, you have 30 days from the date of your first paycheck to make any decisions.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, additionally, there's open enrollment once a year, um, which this year is, uh, between December 23rd of, uh... Yeah, between December 23rd and January 20, uh, 31st.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so if you, if, uh, if you don't enroll into anything or if you don't... if you make no decisions during your new hire window, that first 30 days, um, then you can, you can, uh, make changes or make enrollment, like enrollment requests during that open enrollment period, um, like I said-

Speaker speaker_2: Okay.

Speaker speaker_1: ... last, last week of December into the entirety of January. After that though, is when you're kind of locked out of being able to make any further decisions until, until that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... process is done.

Speaker speaker_2: Okay. And so if I decide, you know, if I sign up today for the, the, you know, just the basic stuff, and then in two weeks I decide, oh crap, I need to add on this other thing, and I'm still with... as long as I'm still within my 30 days, I can do that?

Speaker speaker_1: Yeah, as long, as long as you're still within your new hire window, as long as it's still within the first 30 days after your first paycheck, you're free to do whatever you want. Um, it's, it's-

Speaker speaker_2: Okay.

Speaker speaker_1: The only times you're not allowed to do that is, um, outside of any sort of eligibility window. So after that 30 day window has passed and outside of that 12/23 to 1/31 window.

Speaker speaker_2: Okay. Great. Um, so then I think what I want to do is enroll in the Stay Healthy and the, um..... the vision, dental thing today.

Speaker speaker_1: Okay. All right. To move forward with enrollment, I will need to go ahead and actually pull your file up. Uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to do so, I'll need some information from you. What's the last four of your Social?

Speaker speaker_2: 8591.

Speaker speaker_1: All right, and... and, I'm sorry, what was the first and last name one more time?

Speaker speaker_2: Elizabeth Morgan.

Speaker speaker_1: Thank you. Ms. Morgan, could you verify your address and your date of birth for me?

Speaker speaker_2: 709 59th Street, Oakland, California 94609. Date of birth is September 16th, 1972.

Speaker speaker_1: Thank you. Uh, we have a phone on file of 341-4295, is that correct?

Speaker speaker_2: Correct.

Speaker speaker_1: All right. So you said Stay Healthy, and then Dental Vision Life bundle?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And, uh, given that we're speaking with, like, the employee and spouse coverage, like the amount there, I assume that's the level-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... of coverage you're going for?

Speaker speaker_2: Yes, employee and spouse, please.

Speaker speaker_1: Got it. So \$13.91 for the Dental Life Vision bundle, \$19.25 for the Stay Healthy. Uh, this totals out to \$33.16 per week. Do you authorize Creative Circle-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to make these deductions?

Speaker speaker_2: Yes, I do.

Speaker speaker_1: All right. Let's go ahead and get that done. What is your spouse's first and last name?

Speaker speaker_2: David, last name is Weingarten, it's spelled W-E-I-N-G-A-R-T-E-N.

Speaker speaker_1: Got it. Uh, do you by chance have a Social?

Speaker speaker_2: Yes. Um... let me think for one second.

Speaker speaker_1: That's okay.

Speaker speaker_2: I know it. Uh, 1... 145... Oh, shit. I think it's 145769908.

Speaker speaker_1: Okay. And then what's his date of birth?

Speaker speaker_2: Uh, December 12th, 1970.

Speaker speaker_1: Got it. All right. And then, who are we naming as the beneficiary for the life insurance policy?

Speaker speaker_2: Uh, I can put him on there.

Speaker speaker_1: Got it.

Speaker speaker_2: Can I add my kids also?

Speaker speaker_1: Uh, yeah.

Speaker speaker_2: Or is there only one beneficiary? Okay. Uh-

Speaker speaker_1: Yeah, uh-

Speaker speaker_2: Is it like backup beneficiaries or whatever? I couldn't read the policy.

Speaker speaker_1: Um, not so much backup beneficiaries, more so, um, the beneficiary amount is split between, between whoever y'all name. Um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: You just gotta let me know, uh, how much of a percent you want each person to get.

Speaker speaker_2: Okay. So I would say give David 50% and then split the other 50% between my two kids.

Speaker speaker_1: Okay, so David gets 50, one kid gets 25, the other kid gets 25?

Speaker speaker_2: Correct.

Speaker speaker_1: Got it. All right. What's the first child's name?

Speaker speaker_2: Owen, O-W-E-N.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And last name is Weingarten.

Speaker speaker_1: Got it.

Speaker speaker_2: Can you spell that again?

Speaker speaker_1: Uh, no, I'm good on that.

Speaker speaker_2: Okay.

Speaker speaker_1: And then he gets 25. And then, the second child's name?

Speaker speaker_2: Sadie, S-A-D-I-E.

Speaker speaker_1: All right.

Speaker speaker_2: Also Weingarten.

Speaker speaker_1: And then... Weingarten, got it.

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. All right, that takes care of that. All right. So-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it's going to take about one to two weeks for the enrollment to process.

Speaker speaker_2: Okay.

Speaker speaker_1: Once processing is complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following that first deduction is when the policies become effective. ID cards should-

Speaker speaker_2: Okay.

Speaker speaker_1: ... arrive about one to two weeks after that effective date. Uh, now there is-

Speaker speaker_2: Okay.

Speaker speaker_1: ... one thing that I do need to make sure you're aware of. Um, the Stay Healthy plan is a pl-... is under a restriction known as Section 125. Uh, this is an IRS-

Speaker speaker_2: Okay.

Speaker speaker_1: ... regulation that allows Creative Circle to make deductions for that plan pre-tax. Uh, because that's allowed-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they then require that if, if you select that plan, you're required to stay enrolled in that plan, your, um, as long as you're a tenant through Creative Circle. Um, as such-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you're only allowed to make changes to that plan, including cancellations, during your eligibility windows, either new hire or y- or yearly Open Enrollment.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Outside of those windows, you are locked into that plan unless you, unless you have a qualifying life event, something like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... uh, something like having another child, getting divorced, uh, or gaining another insurance c- uh, policy from another insurance company.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, any questions regarding that?

Speaker speaker_2: Nope.

Speaker speaker_1: All right. And just for your information, um, your deadline as new hire is going to be November 29th based on the information I see here.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, so after November 29th, you are locked in at least until Open Enrollment starts up on December 23rd, and then you've got that window from there until Jan-... until January tw- uh, 31st of 2025. Um, and that's-

Speaker speaker_2: Okay.

Speaker speaker_1: ... at that point after that is when you'll be locked in again.

Speaker speaker_2: Okay. Sounds good.

Speaker speaker_1: All right. So, that's everything I needed to go over and all the disclaimers I needed to make sure you were aware of as far as getting you enrolled, and I've got all the information I need from you. Uh, was there anything else I could help you with?

Speaker speaker_2: I don't think so. I think that's it.

Speaker speaker_1: All right then. Well, if that is everything, thanks again for calling. Have a wonderful day.

Speaker speaker_2: Thank you. You too. Bye-bye.

Speaker speaker_1: You- you're very welcome.