

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. Um, I just had questions regarding, uh, benefits with, um, Benefits in a Card. I had called, I think, earlier this week, but I had some follow-up questions, um, that I didn't get a chance to ask. Okay, um, we should be able to help out. Um, what staffing company do you work with? Um, I work with Creative Circle. Thank you. And what questions did you have regarding their benefits? Um, yeah. So I'm just looking at the plan benefit summaries on page two of the brochure that you guys gave, or page two/page three, the one that kind of lists out, like, the different plans and then the different, um, like, I guess, you know, like copays or stuff like that. So next to, I think physician's office, for example, um, I believe I have Insurplus that says \$50. What does that mean? Like is it covering \$50, or, um... Yes, that's- that's what the means. Uh, the amounts listed in the benefits guide are the insurance companies', um, like, what they would pay for, like, as an example, for that kind of visit, with you just being responsible for anything over that amount. Okay. So they'll only be responsible for \$50, and then when it does have stuff like the copay, I see, um, on that next page, the additional benefit options, it says, "Copay for eye exams, for example, is \$10 for vision." Does that just mean, um, we would pay copay and then insurance pays the rest, or like, um- Yep. ... how does that other? Yes. So, um, so where, where it specifically and explicitly states copay, that's your responsibility. But if it does not specifically or explicitly state a copay, um, then it- then that would be the insurance company's responsibility and what... and you'd be, you'd be responsible for anything over that. Okay, so I'll just have to pay copay, or start? So, okay, so, so where it says copay on any plan... Yes. That's how much you pay. Uh-huh. But if- if- Okay. ... the, if the dollar amounts do not say copay, that's how much the insurance pays, and you're- Yeah. ... responsible for anything over that. Okay, sounds good. Okay, that's good clarification. And then you guys also have the StayHealthy MEC plan, and I think I read that we could combine it with ins- any of the Insurplus plans. Can you confirm if that's the case? Yes, that is correct. You are allowed to enroll into StayHealthy and Insurplus at the same time, as they do not- Mm-hmm. ... cover the same things. Um, Insurplus covers those doctor's visits- Hm. ... hospital visits and things like that... Mm-hmm. ... if you're sick or injured, whereas StayHealthy will only cover preventative services, such as, uh- Yeah. ... physicals, vaccines, and cancer screenings. So because they don't cover the same things, you are allowed to enroll into both. Okay. And then if we enroll into both, for example, like say I enrolled in the StayHealthy 'cause right now I just have Insurplus, I can just assume now that like I have these combined plans, so technically I have preventative care as well as all the other cares? Correct, yeah. So if you- Okay. ... if you were to add StayHealthy to your current Insurplus plan- Uh-huh. ... you would be adding the preventative care services through the StayHealthy- Yeah. ... plan. Okay. How do we add

that, by the way? Is it just through the website you guys have that my PAIC... Yeah, you can- Okay. ... you can do that through the website or you can do that over the phone with us, whichever you prefer. Mm, okay. Do you think we could add that for my... Yeah. Let- let me go ahead and, uh, now I need to pull up your file. What's- Okay. ... the last four of your social? Um, 4774. And your first and last name? Reina Chen, R-E-I-N-A C-H-E-N. Thank you, Ms. Chen. Could you verify your address and date of birth for me? Yes. 1219 Webster Street, San Francisco, California 94115. And then what was the second piece of information? Uh, the date of birth. Oh, October 2nd, 1999. Thank you. And then we have a phone number on file for you at 415-583-7480, is that correct? Yeah, that's correct. Okay. I show you actually already have the StayHealthy plan. Oh, really? Yes, ma'am. Um, you would have received an ID card for that. That would be the, uh, ID card with the logo for 90 Degree Benefits. If you don't- Mm-hmm. ... have an ID card, I can send you another copy. Yeah, can you send me one please? Yeah, we can do that. Can you confirm we have your email on file, reina.chen.17@Gmail? Yeah. And then we can just print this out, or... Yes, ma'am. Okay. So 90 Degree Benefit ID card would be for the StayHealthy plan, and then I think the other card that we got was the A- APL is for, um, Insurplus. Correct. It's, uh, doctor-related stuff. Now what's the difference between, like, so you're saying preventative care would be like, um, physicals and stuff like that? And what's the difference between that and saying, like, the physician's office category 'cause I did want to go get checked out. I think I have, like, uh, congestion issues, so I wanted to, like... I don't know if that classifies as, like, a physical, but those, like, yearly kind of doctor exams, and then- We-Yeah. So, so- ... do a follow-up 90 Degree? Yeah, like your, your yearly things, like your, your yearly visits, like your physicals, like just those yearly checkups and everything like that, those are considered preventative care services along with things like- Mm-hmm. ... vaccinations, any sort of cancer screenings, um, mammograms, birth control, designed to prevent- Mm-hmm. ... an issue. However- Okay. ... if you think there's a problem and you need to go get it treated, that usually then falls under treatment, which is no longer preventative, and as such it'd be subject to the Insure Plus Plan instead. Okay. 'Cause, um, if we were to see like what is covered in the future, like say they recommend I go see a different doctor, and I don't know if that's covered. Do I call you guys and ask or like how should I- Uh- ... be able to find out what...? You wouldn't call us. You would call American- Okay. ... Public Life. Their phone number should- Okay. ... be on the ID card you have. You would j- Uh, they'd be able to tell you that better than we can. Okay. American Public Life 90 Degree Coverage. Okay. And then when we go and book a appointment with the physician, whether it's for the preventative care, like a yearly exam or just any follow-up appointment, do we file a claim online? And if so, how do we do that? Um, typically claims should be filed by the, by the provider. Um- Okay. But if you need to file a claim directly for some reason, uh, then you sh- uh, you would need to get in contact with, um, the carrier. So either APL or 90 Degree to figure out how to do that. Again, unfortunately, uh, we are just the enrollment admin. Uh, we have nothing to do- Okay. ... with the claims or coverage itself. So we, we unfortunately can't really help that, help with that as we have no information. Okay. That sounds good. And then one last question. I got a email from my vendor, um, that talks about the minimum value plan under ACA is in addition... And they're saying that's in addition to the Stay Healthy minimum essential coverage plan. Is that separate from you guys, right? So, okay. Minimum value is... Yeah, that sounds like it's- Yeah. ... going to be separate from us because I don't see anything stating that we handle any

minimum value plans for Creator Circle. Okay. Sounds good. Thank you so much. You're welcome. Anything else? Uh, I think that's all for now. Thank you. You're welcome. Thanks again for calling and have a wonderful day. You too. Bye. 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 in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hi. Um, I just had questions regarding, uh, benefits with, um, Benefits in a Card. I had called, I think, earlier this week, but I had some follow-up questions, um, that I didn't get a chance to ask.

Speaker speaker_1: Okay, um, we should be able to help out. Um, what staffing company do you work with?

Speaker speaker_2: Um, I work with Creative Circle.

Speaker speaker_1: Thank you. And what questions did you have regarding their benefits?

Speaker speaker_2: Um, yeah. So I'm just looking at the plan benefit summaries on page two of the brochure that you guys gave, or page two/page three, the one that kind of lists out, like, the different plans and then the different, um, like, I guess, you know, like copays or stuff like that. So next to, I think physician's office, for example, um, I believe I have Insurplus that says \$50. What does that mean? Like is it covering \$50, or, um...

Speaker speaker_1: Yes, that's- that's what the means. Uh, the amounts listed in the benefits guide are the insurance companies', um, like, what they would pay for, like, as an example, for that kind of visit, with you just being responsible for anything over that amount.

Speaker speaker_2: Okay. So they'll only be responsible for \$50, and then when it does have stuff like the copay, I see, um, on that next page, the additional benefit options, it says, "Copay for eye exams, for example, is \$10 for vision." Does that just mean, um, we would pay copay and then insurance pays the rest, or like, um-

Speaker speaker_1: Yep.

Speaker speaker_2: ... how does that

Speaker speaker_3: other?

Speaker speaker_1: Yes. So, um, so where, where it specifically and explicitly states copay, that's your responsibility. But if it does not specifically or explicitly state a copay, um, then it- then that would be the insurance company's responsibility and what... and you'd be, you'd be responsible for anything over that.

Speaker speaker_2: Okay, so I'll just have to pay copay, or start?

Speaker speaker_1: So, okay, so, so where it says copay on any plan...

Speaker speaker_2: Yes.

Speaker speaker_1: That's how much you pay.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: But if- if-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the, if the dollar amounts do not say copay, that's how much the insurance pays, and you're-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... responsible for anything over that.

Speaker speaker_2: Okay, sounds good. Okay, that's good clarification. And then you guys also have the StayHealthy MEC plan, and I think I read that we could combine it with ins- any of the Insurplus plans. Can you confirm if that's the case?

Speaker speaker_1: Yes, that is correct. You are allowed to enroll into StayHealthy and Insurplus at the same time, as they do not-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... cover the same things. Um, Insurplus covers those doctor's visits-

Speaker speaker_2: Hm.

Speaker speaker_1: ... hospital visits and things like that...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if you're sick or injured, whereas StayHealthy will only cover preventative services, such as, uh-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... physicals, vaccines, and cancer screenings. So because they don't cover the same things, you are allowed to enroll into both.

Speaker speaker_2: Okay. And then if we enroll into both, for example, like say I enrolled in the StayHealthy 'cause right now I just have Insurplus, I can just assume now that like I have these combined plans, so technically I have preventative care as well as all the other cares?

Speaker speaker_1: Correct, yeah. So if you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if you were to add StayHealthy to your current Insurplus plan-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... you would be adding the preventative care services through the StayHealthy-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... plan.

Speaker speaker_2: Okay. How do we add that, by the way? Is it just through the website you guys have that my PAIC...

Speaker speaker_1: Yeah, you can-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you can do that through the website or you can do that over the phone with us, whichever you prefer.

Speaker speaker_2: Mm, okay. Do you think we could add that for my...

Speaker speaker_1: Yeah. Let- let me go ahead and, uh, now I need to pull up your file. What's-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the last four of your social?

Speaker speaker_2: Um, 4774.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Reina Chen, R-E-I-N-A C-H-E-N.

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

Speaker speaker_2: Yes. 1219 Webster Street, San Francisco, California 94115. And then what was the second piece of information?

Speaker speaker_1: Uh, the date of birth.

Speaker speaker_2: Oh, October 2nd, 1999.

Speaker speaker_1: Thank you. And then we have a phone number on file for you at 415-583-7480, is that correct?

Speaker speaker_2: Yeah, that's correct.

Speaker speaker_1: Okay. I show you actually already have the StayHealthy plan.

Speaker speaker_2: Oh, really?

Speaker speaker_1: Yes, ma'am. Um, you would have received an ID card for that. That would be the, uh, ID card with the logo for 90 Degree Benefits. If you don't-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... have an ID card, I can send you another copy.

Speaker speaker_2: Yeah, can you send me one please?

Speaker speaker_1: Yeah, we can do that. Can you confirm we have your email on file, reina.chen.17@Gmail?

Speaker speaker_2: Yeah. And then we can just print this out, or...

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. So 90 Degree Benefit ID card would be for the StayHealthy plan, and then I think the other card that we got was the A- APL is for, um, Insurplus.

Speaker speaker_1: Correct.

Speaker speaker_2: It's, uh, doctor-related stuff. Now what's the difference between, like, so you're saying preventative care would be like, um, physicals and stuff like that? And what's the difference between that and saying, like, the physician's office category 'cause I did want to go get checked out. I think I have, like, uh, congestion issues, so I wanted to, like... I don't know if that classifies as, like, a physical, but those, like, yearly kind of doctor exams, and then-

Speaker speaker_1: We-Yeah. So, so-

Speaker speaker_2: ... do a follow-up 90 Degree?

Speaker speaker_1: Yeah, like your, your yearly things, like your, your yearly visits, like your physicals, like just those yearly checkups and everything like that, those are considered preventative care services along with things like-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... vaccinations, any sort of cancer screenings, um, mammograms, birth control, designed to prevent-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... an issue. However-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if you think there's a problem and you need to go get it treated, that usually then falls under treatment, which is no longer preventative, and as such it'd be subject to the Insure Plus Plan instead.

Speaker speaker_2: Okay. 'Cause, um, if we were to see like what is covered in the future, like say they recommend I go see a different doctor, and I don't know if that's covered. Do I call you guys and ask or like how should I-

Speaker speaker_1: Uh-

Speaker speaker_2: ... be able to find out what...?

Speaker speaker_1: You wouldn't call us. You would call American-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Public Life. Their phone number should-

Speaker speaker_2: Okay.

Speaker speaker_1: ... be on the ID card you have. You would j- Uh, they'd be able to tell you that better than we can.

Speaker speaker_2: Okay. American Public Life 90 Degree Coverage. Okay. And then when we go and book a appointment with the physician, whether it's for the preventative care, like a yearly exam or just any follow-up appointment, do we file a claim online? And if so, how do we do that?

Speaker speaker_1: Um, typically claims should be filed by the, by the provider. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: But if you need to file a claim directly for some reason, uh, then you sh- uh, you would need to get in contact with, um, the carrier. So either APL or 90 Degree to figure out how to do that. Again, unfortunately, uh, we are just the enrollment admin. Uh, we have nothing to do-

Speaker speaker_2: Okay.

Speaker speaker_1: ... with the claims or coverage itself. So we, we unfortunately can't really help that, help with that as we have no information.

Speaker speaker_2: Okay. That sounds good. And then one last question. I got a email from my vendor, um, that talks about the minimum value plan under ACA is in addition... And they're saying that's in addition to the Stay Healthy minimum essential coverage plan. Is that separate from you guys, right?

Speaker speaker_1: So, okay. Minimum value is... Yeah, that sounds like it's-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... going to be separate from us because I don't see anything stating that we handle any minimum value plans for Creator Circle.

Speaker speaker_2: Okay. Sounds good. Thank you so much.

Speaker speaker_1: You're welcome. Anything else?

Speaker speaker_2: Uh, I think that's all for now. Thank you.

Speaker speaker_1: You're welcome. Thanks again for calling and have a wonderful day.

Speaker speaker_2: You too. Bye.

Speaker speaker_1: Bye now.