

## 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? Um, hi. I'm interested in enrolling, but I have no idea what I'm doing. Okay. So, I was wondering if someone could help me. Yeah. We can, we can probably get you... go ahead and get you enrolled over the phone. Maybe make it a little easier for you. Yeah. I, I... Uh, what staffing company do you work with? I looked at the different plans and I, like, I looked at the documentation and it just kind of made my eyes go crossed. Hmm. I definitely understand that. Insurance tends to do that to people. All right. Let's see if we can help you out there. Okay. What staffing company do you work with? What's that? What staffing company do you work with? Um, it's Creative Circle. Got it. And last four of your Social? 2793. Thank you. And then your first and last name. First name's Daniel. Last name is Lowitz. Thank you. Mr. Lowitz, could you verify your address and your date of birth for me please? The add- my address might be... I'm not sure if it's going to be right on file, but it's 4760 Elbury Avenue, uh, Lakewood, California 90713. Date of birth, 5/15/1981. Right. Uh, yes, that is the address that we have on file. Is that the correct address? Yes, that is correct. Got it. And then we have a phone number on file for you, 646-895-2301. Correct. Got it. All right. And then let's see here. All right. So, just to give a super brief overview- Mm-hmm. ... Creative Circle offers four different medical policies for different things, alongside a dental, vision and life insurance bundle, a critical illness plan, a group accident plan, a beh- and a behavioral health plan for things like therapy and mental health services. Okay. Uh, anything specific you were looking for? Um, I need just, like, basic medo- medical. I need vision and I need dental. Got it. Um, maybe- All right, so vision, dental, life bundle. Yeah. May- maybe for my, um, daughter, too. She's still covered under Medi-Cal, but I don't know how long that's gonna go for because she's in my custody now, so I don't know if that's gonna end, because that was through her mom. Right. Um, so what you could do with that... So, Creative Circle is an open enrollment from today until the end of January. So- Okay. ... if you want to do, like, just yourself and then during that time you realize, hey, you need to add your daughter on during open enrollment- Mm-hmm. ... you can do that. Okay. Um, if... Uh, and I'll double check this actually, um, let me, let me check on something first before I tell you any further information. Sure. Uh, do you mind holding on the line for, for just a second? Not a... Yeah, not a problem. Thank you. Mm-hmm. Mr. Lowitz? Yes. Thanks for holding. Appreciate your patience. All right. Mm-hmm. Just like I said, wanted to confirm I had all my ducks in a row before I started telling you anything, and, uh, possibly m- making any sort of mistakes. Uh, want to avoid those if possible. Mm-hmm. Um, so did confirm. So yeah, if you go ahead and get coverage and then later on even after open enrollment ends, say your daughter loses her Medi-Cal- Uh-huh. ... um, you, as long as you get in contact with us 30 days after, like, within the first 30 days after she's lost that coverage- Mm-hmm. ... we may be able to use that

as an exception to get her added on to your coverage. Oh. But you have to have coverage first before you can do that. Awesome. Okay. Good to know. So if... So if you, if you want to do just yourself now and then wait until it's necessary to add her on, you can. If you want to go ahead and add her on now to avoid the nece- that, avoid the necessity, you can. Granted, I don't know how that's going to happen or how that's gonna affect her current Medi-Cal coverage. Um, that's something you may want to contact them about. Yeah, I'll wait. I'll wait because, uh, she just went to the doctor like a month ago and it's... And the insurance works, so... Right. Okay. I'll leave it as is. All right, all right. Okay, cool. So looks like we've got at least some sort of an inkling of what to do now. Mm-hmm. So yeah, we can, we can go ahead and do for just yourself, and then whenever... If, if she ever does lose that coverage, you can use that as a qualifying life event to add her on to your policy. Okay, cool. All right. So let's look at, you said medical, dental, vision, and that's pretty much it? Yeah, I mean, I'm generally healthy. Like, I, uh, I haven't had insurance in years. Right. And I... Like, to the point where I forget that I need... I had... I still have... No, I guess I still had it a couple years ago because I broke my wrist. I fell and broke my wrist, and that was covered. And I think it was terminated shortly after that. I had Medi-Cal from years ago, and then now that I'm making too much money that eventually got-I, I got unqualified for it, I guess, so that got terminated, and I've been waiting for this open enrollment to happen, so... No, I, I definitely understand. All right. Okay. So, uh, as far as medical, you got a couple options. Um... Mm-hmm. ... you got four plans to pick from. Okay. One of these is known as the Stay Healthy plan. This is going to cover things like, uh, preventative care services, so specifically going to be things for physicals, vaccinations, cancer screenings, colonoscopies, those, those kinds of services. Okay. Uh, prevention. Um, treatment, anything like a sickness visit, injury visit, if you have something wrong and you need to get it checked out, unfortunately, Stay Healthy doesn't touch that at all. Uh, zero coverage. Okay. Now, um- Okay. ... the other plans available, there's, it's the Insure Plus plan, there are three levels of this plan, this line. Okay. Uh, basic, enhanced, and premier. In- Okay. ... uh, basic, enhanced and premier, they all effectively cover the exact same things. Uh, they cover doctor's visits, they cover hospital visits, they cover emergency room, urgent care- Mm-hmm. ... surgery, so on and so forth. All the things that, hey, something's wrong, I need to get it looked at. Okay. Um, however, they als- they all have the same hole in them. They do not cover those preventative care services that Stay Healthy covers. Okay. Because, because neither plan, Stay Healthy or Insure Plus, cover what the other covers, you are allowed, if you feel like it's necessary, to enroll into both plans at once. Have the Stay Healthy for your preventative, and then the Insure Plus for your treatment. That does- Okay. ... lead to, you are going to see the deductions for each plan at the same time, with Stay Healthy being \$15.63 a week and- Mm-hmm. ... Insure Plus being \$17.21 for basic, \$24.38 for enhanced, and \$35.73 for premier. Okay, w- um, I definitely would need both, so it'd just be a matter of whether I would need the basic, enhanced, or premier? Right. How much. So, the o- the only real differences between those three are coverages for hospitalizations. Overnight hospital stay, first time going to the hospital in a cal- in a cal- I believe a calendar year, um, first time going to the hospital. Yeah. And then ICU and surgery. Those are pretty much the only differences between the four, uh, between the three plans. All other- Okay. ... like, standard outpatient sickness, um, any sort of anything else, uh, those are effectively the exact same coverage across the board. Okay. Well, to be completely honest with you, I race motocross. . So, there is a total possibility of getting carted into an ambulance

to a hospital if... I, knock on wood, that hasn't happened, but I feel like I'd probably want a plan that could cover if I broke my arm or leg or something and needed to go into the hospital. Right. So, uh, we fo- we looking at the premier, then? Pr- it sounds like it. Um... All right. . How much is, is that weekly? Premier, \$35.73 per week, and then- Okay. ... if we do that with the preventative for \$15.63 and then the dental life vision bundle for \$7.90- Okay. ... this totals out to \$59.26 a week so far. Okay. That's... Um. ... pretty de-... Pretty decent so far. Yeah. All right. Uh, and then there's, uh, there are three more plans available. Uh, critical illness for things like, um, any sort of major, like, major burns, organ failure, heart attack- Mm-hmm. ... cancers, anything like that, for \$251 a week. Okay. Um, group accidents, so if you get involved into some sort of accident that requires the use of one of its services, like emergency room, ambulance, or anything like that, it will help pay towards that on top of what you're, what the Insure Plus may already pay for, \$201 a week. And then behavioral health- Okay. ... or ment- or mental health services, therapy, counseling, things like that, for a buck fifty a week. Mm-hmm. Um, the therapy thing, I'm okay on. I've already been through all that . Right. I'm good on therapy for now. Um, hopefully nothing else comes up where I need it again. Um, but I definitely, the, the emergency service is one that you mentioned before, that one that was, like, \$2 something, whatever. The accident cover- Yes, sir. That's- The accident coverage, I, I think it would be wise for me to have that. Understood. All right, so we're looking at Stay Healthy preventative care, Insure Plus premier for treatment services, dental life vision bundle, and group accident. Currently, we're looking at employee only for all of that, which totals out with adding the accident coverage to \$61.27 per week. Okay. Are we looking at adding any, adding either of the other two plans, are we kind of just cruising here? I think that sounds good. I mean, basically, I just need to be covered, you know, like, I'm 43 years old, so I probably should be getting a colonoscopy, so, like, I need coverage for something like that, and then I need coverage for crashing my dirt bike. Otherwise- Right. ... I never get sick. I'm, like, the healthiest person in history, so... Well, I, I think, I think you've got a little bit of competition on that claim, 'cause, uh- ... I don't think I've been to a doctor in probably 10 to 15 years. Oh, okay. Same, yeah . All right. So, um, but yeah, so total, we're looking at \$61.27 per week. We authorize Yes. Yes. All right. Um, we'll go ahead and set that up. Now, uh, just to kind of also give you a, a quick idea if you need to do this later on, um, if you do need to add your daughter to that, um, to all your plans, that brings the total up to \$91.89, okay? Okay. Good to know. So, it's, like, another 30 bucks, basically. Yeah. About a- about another 30 bucks if you need to add your daughter onto it. So, like I said, we're not gonna do it now, but I'm just going to- Okay. ... go ahead and give you that number in case you need it in the future. Okay, um, how- Um- ... soon would this be effective? When can I start to be crazy on a motorcycle ? Was just about to get into that. You're read- reading my mind here, Daniel. . Reading my mind. . All right, so, um, we're looking at, it's going to take about one to two weeks for any enrollment to process. Okay. Once processing's complete, that's when you could start seeing those deductions coming out of your checks. Now, your policy- Okay. ... is not effective until the Monday following that first deduction. So, you do need to see that money coming out of your check. Um, they do, they do need to go ahead and get what they need out of you before they can start covering you. Um- Okay. Once you see... once you see that first deduction, your policy is effective again the following Monday. ID cards should typically arrive about one to two weeks after the effective date. Now, if you need to use the coverage pro- like, between policy becoming effective and you getting your ID cards, you can

always either give us a call to check to see if a digital copy's available yet. If it is, we can email that to you. If it's not, then we can always just suggest that the provider, whoever it needs to be, uh, give us a call to verify any eligibility if, if needed. Okay? Okay. And, um, so like, I've been working with Creative Circle for over three years on like, the long-term contract that's going indefinitely. Right. Um, let's see. So, what has to happen for me to no longer become eligible? You know, if I go like, a week without working, like, what happens? Okay. So, we'll... Uh, so yeah, if you go like, only a week or two, maybe even two without working, um, nothing really happens other than for those one, maybe two weeks that you weren't working, whenever you stopped... when you don't see that coverage or that, uh, paycheck- Mm-hmm. ... you don't have coverage that following week, because there was no... there was no deduction, there wasn't anything for them to try to deduct from the premium- Okay. ... getting paid, meaning for a week that you're not... you're just not going to have coverage. Now, if necessary- Oh, so it's kind of like... it's kind of like real-time coverage then? Yeah, it's, it's, it's week... it's week-by-week basis. As long as you're working- Okay. ... as long as you're seeing money coming out of your check, you have coverage. The moment you stop- Okay. ... seeing money coming out of that check, you no longer have coverage. Gotcha. If that happens... If that happens, you do have the option of giving us a call to make a payment out of pocket at no increased premium cost or anything like that. So, it's the exact same amount that normally would come out of your check. You can give us a call- Okay. ... and pay that out of pocket if you need... if you need to to reactivate coverage for a week. Um- Okay. Inaudible At least... Yeah, at least until you start getting back to work. Now, you're only allowed to make those out-of-pocket payments for up to a four-week maximum. After- Gotcha. After four weeks, if you have... if you're still off of assignment for that long, then your coverage will eventually terminate through us and you will be rolled into eligibility for coverage through COBRA. Um- COBRA, okay. You've received a... Yeah, you'd receive a, a letter in the mail detailing exactly how to enroll into those benefits if you need to, because it's going to be through a different company. We're not involved in it at that point. I do know- Okay. ... it's not much of a difference. Um, it should... it's, as far as I'm aware, only about maybe a \$2 or \$3 increase at most in your premium costs. Okay, good to know. Um, but exactly how they take that payment, or like, if they ask you to pay monthly or weekly or whatever, I don't know the answers to that. I just know that the... it should only be, from, from what we see, \$2 to \$3 increase per... on a per-week basis, at least. Okay. Now, if you roll over into that COBRA eligibility and then you start working back with Creative Circle again, um, you are... you are free to give us a call at that point to reinstate your benefits for no... like, with no hassle, no issue, no nothing like that. Okay, that's good to know. Um, yeah. Uh, you're, you're allowed to do that for... If you roll over to COBRA, uh, you have... and it is a long time to do it. You have 18 months that you're eligible- Oh, jeez. ... to reinstate if needed. Okay. Yeah, so about... Yeah, so, so if you... if you, uh, stop working with Creative Circle and then you come back to them about a year later and you want your coverage back, um, you can just reinstate it with no issue. Okay. No problem with that. Um, but yeah, so that's, that, that's, that's how that would work if you... if your contract ends for like, a week or two and then- Mm-hmm. ... you just come right back to work. Um, as long as, like I said, as long as it's within that initial four-week span and you start working back again, uh, you should just start seeing those deductions come out again with like, like nothing ever happened other than a little bit- Okay. ... of a blip where you had no coverage. Yeah, I mean, I'm not even anticipating... Basically, I work at this company,

but they just keep going through Creative Circle, like, because they just... it's a humongous corporation and they just can't hire me directly yet. Right. But I'm like... I'm like, in and I'm like, the lead on numerous projects, like, I'm there. Right. Sometimes I forget... Sometimes I forget that I get paid through Creative Circle until I do my taxes and I'm like, I'm like, "Oh man, that's right. I actually don't work... I don't actually work at this company." Y- you're still... You're still classified as a temp. Yeah, which is crazy because I- Even though, even though you're doing things that no temp normally would do. No, I'm... I mean, I have like, a company email address. I'm in charge of people. I have like, people working under me, but they just... they pay me through Creative Circle because it's easier for them, but the downside is no benefits and no paid vacation, so like- Right. But, um, um, oh crap. Yeah, okay, um, the only other question I had is when it comes to finding the providers and stuff, how do I... will there be a list or...? How does that work? Uh, when you get your... Yeah, when you get your ID cards, and then if you need them, I can just go ahead and give you the websites as, as well. Um, but you'll receive- Okay. Like, on your ID cards, there will be information on how to locate participating providers for medical, dental, vision, all of that. Um, but like I said, if you need that information now, if you want to go ahead and start looking, I can give you those websites at least for now. That way you can kind of check around- Um, I- ... like, "Hey, what's around me?" I can probably just wait. I... So, is this insurance, like, pretty widely accepted or is this like, the type of thing where I'm gonna have to go to some dark corner somewhere in the city and find a doctor in a dark alleyway or... Like, shady back alley quack? Yeah. No, no, it's nothing, nothing like that. Um, no, so it's... Uh, the, the network that, that they use, uh, the networks that all these plans use is pretty nationwide. There's, there's comp-... Uh, there's providers all over the country that- Okay. ... that, uh, that these work with.... um... Okay. ... there is, there is one final disclaimer that I do need to make sure that you're aware of and this one's a big one. Mm-hmm. Um- Okay. ... that's, uh, got it, it deals with the IRS, so- Okay. ... federal government, we know that's always important. Mm-hmm. Um, so that preventive care plan, specifically- Mm-hmm. ... that \$15 preventative care plan, that is under- Yep. ... a restriction known as Section 125. Okay. So, this an IRS regulation that allows Creative Circle to make the deduction for that plan pre-tax. Um, because they allow this to happen, they then state that you are required, as long as you're a temp through Creative Circle- Mm-hmm. ... you have to stay enrolled in this plan if you select it. You're already- Okay. ... allowed to make any changes to it, that's adding, removing, whatever, or canceling it during your, during open enrollment windows, so- Okay. ... we're in right now, or with the qualifying life event, so such as adding, like adding your daughter if she loses her Medi-Cal, um... Okay. ... or, or if you wanna cancel that plan, you getting another medical plan from another insurance company or something like that. Okay. Um, again, that only applies to that preventative care plan. The, the standard treatment plan, the accident, the dental, life, vision bundle, none of those are under that restriction. So, those you can cancel at any time, but it's, it's just that preventative care plan you are kinda locked into once open enrollment ends. Okay, that's fine. I, I need it anyways, so... Right. Like I said, I just... It's, it's a major disclaimer we do have to make sure that you're aware of just because, again, it deals with the IRS, deals with federal government. We all know that they, they- Mm-hmm. ... get their part of everything, so- Oh, yeah, I have lots of experience with this. ... we, we need to make sure. They know me on a first-name basis. Oh. That's a, that's not a good thing, Daniel. That's not good. All right then, so, um, that's everything I needed to go over to get you enrolled, get you set up, get you taken care of for

that. Uh- All right. ... did you have any other questions for me? Uh, n- no. So, it looks like within two to three weeks max it should be effective? Y- Uh, well, two to three weeks minimum, um, because any- Mm-hmm. ... time after the deduc- after the, uh, processing period- Mm-hmm. ... is when you c- start seeing those deductions. Now, because those are handled specifically by Creative Circle, we cannot- Okay. ... we cannot really dictate or guarantee when exactly that's gonna happen. Um- Okay. ... and we have to tell them- It's a hard limit. Yeah. Yeah, we, we tell them, "Hey, you need to take this much out of Daniel Lewis's check every week for his insurance." And- Okay. ... then it's up to them to actually do it. Um, unfortunately, we can't, we can't exactly tell them, "Hey, you need to do this." We just st- we're just- Right. ... telling them, "Hey, this, this is how much you should be doi-... This is how, this is what you should be doing if you want-" "... if you want your employee to have insurance." Is that something where, um, I could hound them over it if it's not happening? I could call, like, my benefits depart- the benefits department at Creative Circle and, and be like, "Hey, what's up?" Um, not sure about the benefits department, maybe the payroll department. If you're, if you're- Okay. ... not seeing the deductions happen after that, after about a one to two-week timeframe- Mm-hmm. ... uh, you could definitely give your payroll team, like, a call and ask them, "Hey, is there any update on when these deductions for my insurance just fired?" Oh, okay. Awesome. Good to know. Um, yeah, and if, and if they direct you to give us a call, we'll at least look to see if everything has, has gone through on our end, um- Mm-hmm. ... and if it is, then yeah, at that, at that point we're just kind of in a waiting game. Okay. Awesome. So, I don't have to do anything else. You, you did it for me, right? Yes, sir. You... No- nothing... Well, there's one last thing I need from you. I just saw it. Mm-hmm. Uh, because life insurance is part of the, is part of the benefits that you selected, um- Okay. ... becomes a part of that bundle, I do need to get a beneficiary for that. Oh, a beneficiary. Yeah. Who would you like to name? Um, does it have to be someone over 18? Uh, no. It, it can be, it can be anyone. It can be a, uh, like, grandparent, parent, spouse, best friend, sibling- ... daughter, grand... Like, your daughter, if you want- Um, I'd want it- ... her on there. I'd want it to be my daughter, and then if she's under age- Yeah. ... is that the type of thing where the money would go into, like, a trust or something, or...? To be honest, I'm not sure. Let me see if I've got any information on that. Um- 'Cause it would absolutely suck if her mom got it. Right. Yeah, let's... Let me, let me take a look. I'm not, I'm honestly not sure. Uh- All right. ... just because we're only the- Yeah. Yeah, we're only the enrollment admin, um, so we, we're not the actual carrier for the plan. Um, let me, let me look. I'll be right back. Yeah, 'cause if it's something where it would definitely be hers, I'd probably wanna give you, like, my brother's name or something. Yeah, let's see here. Um... "Coverage, accidental dismemberment, limitations, exclusions, termination of cover." Um... Hm. Ooh. That's a... I'm not sure. I, I'm g- I'm gonna be honest, I'm not sure. You're sure? 'Cause if there is, I hope there's nothing after today. Yeah, I'm, I'm, I'm reading through the, through all the fine print at the back of the, uh, information guide, and I'm not seeing anything that's jumping out at me specific on that. Yeah, I don't know 100%... I don't know why I'm lying on that. D- Do you mind holding on the li- on the line for me for just a moment? I'm gonna see if I can figure it out and get back to you. Uh, no, not at all. I'm, I'm, I'd love to find out the answer to this. Yeah, let me, let me look into that. Just hold on the line for me. Sure. Thanks. Mr. Lovitz. Hey. Hey. Thanks for holding. Appreciate your patience. Mm-hmm. Okay. So- Yep. Uh, tried to do as much digging as I could. Um, unfortunately, the answer to that question is kind of outside the scope

of our knowledge. Uh- Is that a story? ... the best thing I... Yeah. The best thing I can tell you, um, is, uh, once we- Ask my lawyer? ... when you see that... Well, we'll-I was going to say, once you see the deduction happen, give it about a week and then give, um, American Public Life, who is the insurance company for the life insurance policy- Mm-hmm. ... uh, give them a call and ask them, uh, e- exactly how to set that up because to our knowledge it may involve, like, setting up a trust for your daughter, but we're not- Oh, okay. ... we're, we're not, we're not 100% on that, uh, so I don't- Well, then, you know, you know what I'll do just to save the trouble is I'll just put my brother down as a beneficiary. Okay, that's fine. And then I would still say give them a call and ask them because you can change your beneficiary at any time, and then- Okay. ... um, if, if, if they're able to figure out... if they're able to help you figure out a way to set that up to where it'll go to your daughter without, without her mother touching it- Mm-hmm. ... then, then, um, they should... and if they can help you set that up, then go ahead and take that option. Yeah, that makes sense. Um, but- Okay. Yeah. But for now, we'll go ahead and put your brother down, and then I'll, uh, and then, uh, I'll give you their phone number. That way, you have that information handy whenever you need to give them that call, okay? Okay. All right. What's your brother's name? His first name is Jason. Jason. And then same last name? Same last name. Got it. All right. I will put him down as the beneficiary, and then let me know when you're ready. I'll give you American Public Life's phone number. Oh. Yeah. Let me get a... hang in. Okay, go ahead. All right. So, um, their phone number is going to be 800- Mm-hmm. ... 256- Yep. ... 8606. 8606? Yes, sir. Okay, got it. That's called... What's the name of the company? American Life? American Public Life. American Public Life. Okay. Uh, to... Yeah, and to, uh, to kind of make it easy, they handle everything that you've enrolled into- Everything? ... except for the vision and the preventative care services. Oh, okay. Cool. All right, um, so yeah, that's that. That's that question tackled. Um, was there anything else? Uh... That is it for now. I'll wait to see my paycheck get smaller. All right, then. Well, hopefully, uh, hopefully it's not too much of an impact, but- Nah, it'll be fine. All right, then. Well, if that's everything, Mr. Lowitz, thanks again for calling Benefits in a Car. You have a wonderful day and merry Christmas to you. Thank you. You as well. All right. Bye now. Bye.

## 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: Um, hi. I'm interested in enrolling, but I have no idea what I'm doing.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So, I was wondering if someone could help me.

Speaker speaker\_1: Yeah. We can, we can probably get you... go ahead and get you enrolled over the phone. Maybe make it a little easier for you.

Speaker speaker\_2: Yeah. I, I...

Speaker speaker\_1: Uh, what staffing company do you work with?

Speaker speaker\_2: I looked at the different plans and I, like, I looked at the documentation and it just kind of made my eyes go crossed.

Speaker speaker\_1: Hmm. I definitely understand that. Insurance tends to do that to people. All right. Let's see if we can help you out there.

Speaker speaker\_2: Okay.

Speaker speaker\_1: What staffing company do you work with?

Speaker speaker\_2: What's that?

Speaker speaker\_1: What staffing company do you work with?

Speaker speaker\_2: Um, it's Creative Circle.

Speaker speaker\_1: Got it. And last four of your Social?

Speaker speaker\_2: 2793.

Speaker speaker\_1: Thank you. And then your first and last name.

Speaker speaker\_2: First name's Daniel. Last name is Lowitz.

Speaker speaker\_1: Thank you. Mr. Lowitz, could you verify your address and your date of birth for me please?

Speaker speaker\_2: The add- my address might be... I'm not sure if it's going to be right on file, but it's 4760 Elbury Avenue, uh, Lakewood, California 90713. Date of birth, 5/15/1981.

Speaker speaker\_1: Right. Uh, yes, that is the address that we have on file. Is that the correct address?

Speaker speaker\_2: Yes, that is correct.

Speaker speaker\_1: Got it. And then we have a phone number on file for you, 646-895-2301.

Speaker speaker\_2: Correct.

Speaker speaker\_1: Got it. All right. And then let's see here. All right. So, just to give a super brief overview-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... Creative Circle offers four different medical policies for different things, alongside a dental, vision and life insurance bundle, a critical illness plan, a group accident plan, a beh- and a behavioral health plan for things like therapy and mental health services.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, anything specific you were looking for?



Speaker speaker\_2: Um, I need just, like, basic medo- medical. I need vision and I need dental.

Speaker speaker\_1: Got it.

Speaker speaker\_2: Um, maybe-

Speaker speaker\_1: All right, so vision, dental, life bundle.

Speaker speaker\_2: Yeah. May- maybe for my, um, daughter, too. She's still covered under Medi-Cal, but I don't know how long that's gonna go for because she's in my custody now, so I don't know if that's gonna end, because that was through her mom.

Speaker speaker\_1: Right. Um, so what you could do with that... So, Creative Circle is an open enrollment from today until the end of January. So-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... if you want to do, like, just yourself and then during that time you realize, hey, you need to add your daughter on during open enrollment-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you can do that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, if... Uh, and I'll double check this actually, um, let me, let me check on something first before I tell you any further information.

Speaker speaker\_2: Sure.

Speaker speaker\_1: Uh, do you mind holding on the line for, for just a second?

Speaker speaker\_2: Not a... Yeah, not a problem.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Mr. Lowitz?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Thanks for holding. Appreciate your patience. All right.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Just like I said, wanted to confirm I had all my ducks in a row before I started telling you anything, and, uh, possibly m- making any sort of mistakes. Uh, want to avoid those if possible.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, so did confirm. So yeah, if you go ahead and get coverage and then later on even after open enrollment ends, say your daughter loses her Medi-Cal-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... um, you, as long as you get in contact with us 30 days after, like, within the first 30 days after she's lost that coverage-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... we may be able to use that as an exception to get her added on to your coverage.

Speaker speaker\_2: Oh.

Speaker speaker\_1: But you have to have coverage first before you can do that.

Speaker speaker\_2: Awesome. Okay. Good to know.

Speaker speaker\_1: So if... So if you, if you want to do just yourself now and then wait until it's necessary to add her on, you can. If you want to go ahead and add her on now to avoid the nece- that, avoid the necessity, you can. Granted, I don't know how that's going to happen or how that's gonna affect her current Medi-Cal coverage. Um, that's something you may want to contact them about.

Speaker speaker\_2: Yeah, I'll wait. I'll wait because, uh, she just went to the doctor like a month ago and it's... And the insurance works, so...

Speaker speaker\_1: Right. Okay.

Speaker speaker\_2: I'll leave it as is.

Speaker speaker\_1: All right, all right. Okay, cool. So looks like we've got at least some sort of an inkling of what to do now.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So yeah, we can, we can go ahead and do for just yourself, and then whenever... If, if she ever does lose that coverage, you can use that as a qualifying life event to add her on to your policy.

Speaker speaker\_2: Okay, cool.

Speaker speaker\_1: All right. So let's look at, you said medical, dental, vision, and that's pretty much it?

Speaker speaker\_2: Yeah, I mean, I'm generally healthy. Like, I, uh, I haven't had insurance in years.

Speaker speaker\_1: Right.

Speaker speaker\_2: And I... Like, to the point where I forget that I need... I had... I still have... No, I guess I still had it a couple years ago because I broke my wrist. I fell and broke my wrist,

and that was covered. And I think it was terminated shortly after that. I had Medi-Cal from years ago, and then now that I'm making too much money that eventually got-I, I got unqualified for it, I guess, so that got terminated, and I've been waiting for this open enrollment to happen, so...

Speaker speaker\_1: No, I, I definitely understand. All right.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, uh, as far as medical, you got a couple options. Um...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you got four plans to pick from.

Speaker speaker\_2: Okay.

Speaker speaker\_1: One of these is known as the Stay Healthy plan. This is going to cover things like, uh, preventative care services, so specifically going to be things for physicals, vaccinations, cancer screenings, colonoscopies, those, those kinds of services.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, prevention. Um, treatment, anything like a sickness visit, injury visit, if you have something wrong and you need to get it checked out, unfortunately, Stay Healthy doesn't touch that at all. Uh, zero coverage.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Now, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the other plans available, there's, it's the Insure Plus plan, there are three levels of this plan, this line.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, basic, enhanced, and premier. In-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... uh, basic, enhanced and premier, they all effectively cover the exact same things. Uh, they cover doctor's visits, they cover hospital visits, they cover emergency room, urgent care-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... surgery, so on and so forth. All the things that, hey, something's wrong, I need to get it looked at.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, however, they als- they all have the same hole in them. They do not cover those preventative care services that Stay Healthy covers.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Because, because neither plan, Stay Healthy or Insure Plus, cover what the other covers, you are allowed, if you feel like it's necessary, to enroll into both plans at once. Have the Stay Healthy for your preventative, and then the Insure Plus for your treatment. That does-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... lead to, you are going to see the deductions for each plan at the same time, with Stay Healthy being \$15.63 a week and-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... Insure Plus being \$17.21 for basic, \$24.38 for enhanced, and \$35.73 for premier.

Speaker speaker\_2: Okay, w- um, I definitely would need both, so it'd just be a matter of whether I would need the basic, enhanced, or premier?

Speaker speaker\_1: Right.

Speaker speaker\_2: How much.

Speaker speaker\_1: So, the o- the only real differences between those three are coverages for hospitalizations. Overnight hospital stay, first time going to the hospital in a cal- in a cal- I believe a calendar year, um, first time going to the hospital.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And then ICU and surgery. Those are pretty much the only differences between the four, uh, between the three plans. All other-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... like, standard outpatient sickness, um, any sort of anything else, uh, those are effectively the exact same coverage across the board.

Speaker speaker\_2: Okay. Well, to be completely honest with you, I race motocross.

Speaker speaker\_1: .

Speaker speaker\_2: So, there is a total possibility of getting carted into an ambulance to a hospital if... I, knock on wood, that hasn't happened, but I feel like I'd probably want a plan that could cover if I broke my arm or leg or something and needed to go into the hospital.

Speaker speaker\_1: Right. So, uh, we fo- we looking at the premier, then?

Speaker speaker\_2: Pr- it sounds like it. Um...

Speaker speaker\_1: All right.

Speaker speaker\_2: . How much is, is that weekly?

Speaker speaker\_1: Premier, \$35.73 per week, and then-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... if we do that with the preventative for \$15.63 and then the dental life vision bundle for \$7.90-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... this totals out to \$59.26 a week so far.

Speaker speaker\_2: Okay. That's...

Speaker speaker\_1: Um.

Speaker speaker\_2: ... pretty de-... Pretty decent so far.

Speaker speaker\_1: Yeah. All right. Uh, and then there's, uh, there are three more plans available. Uh, critical illness for things like, um, any sort of major, like, major burns, organ failure, heart attack-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... cancers, anything like that, for \$251 a week.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, group accidents, so if you get involved into some sort of accident that requires the use of one of its services, like emergency room, ambulance, or anything like that, it will help pay towards that on top of what you're, what the Insure Plus may already pay for, \$201 a week. And then behavioral health-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... or ment- or mental health services, therapy, counseling, things like that, for a buck fifty a week.

Speaker speaker\_2: Mm-hmm. Um, the therapy thing, I'm okay on. I've already been through all that .

Speaker speaker\_1: Right.

Speaker speaker\_2: I'm good on therapy for now. Um, hopefully nothing else comes up where I need it again. Um, but I definitely, the, the emergency service is one that you mentioned before, that one that was, like, \$2 something, whatever.

Speaker speaker\_1: The accident cover- Yes, sir. That's-

Speaker speaker\_2: The accident coverage, I, I think it would be wise for me to have that.

Speaker speaker\_1: Understood. All right, so we're looking at Stay Healthy preventative care, Insure Plus premier for treatment services, dental life vision bundle, and group accident.

Currently, we're looking at employee only for all of that, which totals out with adding the accident coverage to \$61.27 per week.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Are we looking at adding any, adding either of the other two plans, are we kind of just cruising here?

Speaker speaker\_2: I think that sounds good. I mean, basically, I just need to be covered, you know, like, I'm 43 years old, so I probably should be getting a colonoscopy, so, like, I need coverage for something like that, and then I need coverage for crashing my dirt bike. Otherwise-

Speaker speaker\_1: Right.

Speaker speaker\_2: ... I never get sick. I'm, like, the healthiest person in history, so...

Speaker speaker\_1: Well, I, I think, I think you've got a little bit of competition on that claim, 'cause, uh- ... I don't think I've been to a doctor in probably 10 to 15 years.

Speaker speaker\_2: Oh, okay. Same, yeah .

Speaker speaker\_1: All right. So, um, but yeah, so total, we're looking at \$61.27 per week. We authorize

Speaker speaker\_3: Yes.

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. Um, we'll go ahead and set that up. Now, uh, just to kind of also give you a, a quick idea if you need to do this later on, um, if you do need to add your daughter to that, um, to all your plans, that brings the total up to \$91.89, okay?

Speaker speaker\_2: Okay. Good to know. So, it's, like, another 30 bucks, basically.

Speaker speaker\_1: Yeah. About a- about another 30 bucks if you need to add your daughter onto it. So, like I said, we're not gonna do it now, but I'm just going to-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... go ahead and give you that number in case you need it in the future.

Speaker speaker\_2: Okay, um, how-

Speaker speaker\_1: Um-

Speaker speaker\_2: ... soon would this be effective? When can I start to be crazy on a motorcycle ?

Speaker speaker\_1: Was just about to get into that. You're read- reading my mind here, Daniel.

Speaker speaker\_2: .

Speaker speaker\_1: Reading my mind.

Speaker speaker\_2: .

Speaker speaker\_1: All right, so, um, we're looking at, it's going to take about one to two weeks for any enrollment to process.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Once processing's complete, that's when you could start seeing those deductions coming out of your checks. Now, your policy-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... is not effective until the Monday following that first deduction. So, you do need to see that money coming out of your check. Um, they do, they do need to go ahead and get what they need out of you before they can start covering you. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: Once you see... once you see that first deduction, your policy is effective again the following Monday. ID cards should typically arrive about one to two weeks after the effective date. Now, if you need to use the coverage pro- like, between policy becoming effective and you getting your ID cards, you can always either give us a call to check to see if a digital copy's available yet. If it is, we can email that to you. If it's not, then we can always just suggest that the provider, whoever it needs to be, uh, give us a call to verify any eligibility if, if needed. Okay?

Speaker speaker\_2: Okay. And, um, so like, I've been working with Creative Circle for over three years on like, the long-term contract that's going indefinitely.

Speaker speaker\_1: Right.

Speaker speaker\_2: Um, let's see. So, what has to happen for me to no longer become eligible? You know, if I go like, a week without working, like, what happens?

Speaker speaker\_1: Okay. So, we'll... Uh, so yeah, if you go like, only a week or two, maybe even two without working, um, noth- nothing really happens other than for those one, maybe two weeks that you weren't working, whenever you stopped... when you don't see that coverage or that, uh, paycheck-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you don't have coverage that following week, because there was no... there was no deduction, there wasn't anything for them to try to deduct from the premium-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... getting paid, meaning for a week that you're not... you're just not going to have coverage. Now, if necessary-

Speaker speaker\_2: Oh, so it's kind of like... it's kind of like real-time coverage then?

Speaker speaker\_1: Yeah, it's, it's, it's week... it's week-by-week basis. As long as you're working-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... as long as you're seeing money coming out of your check, you have coverage. The moment you stop-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... seeing money coming out of that check, you no longer have coverage.

Speaker speaker\_2: Gotcha.

Speaker speaker\_1: If that happens... If that happens, you do have the option of giving us a call to make a payment out of pocket at no increased premium cost or anything like that. So, it's the exact same amount that normally would come out of your check. You can give us a call-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... and pay that out of pocket if you need... if you need to to reactivate coverage for a week. Um-

Speaker speaker\_2: Okay. Inaudible

Speaker speaker\_1: At least... Yeah, at least until you start getting back to work. Now, you're only allowed to make those out-of-pocket payments for up to a four-week maximum. After-

Speaker speaker\_2: Gotcha.

Speaker speaker\_1: After four weeks, if you have... if you're still off of assignment for that long, then your coverage will eventually terminate through us and you will be rolled into eligibility for coverage through COBRA. Um-

Speaker speaker\_2: COBRA, okay.

Speaker speaker\_1: You've received a... Yeah, you'd receive a, a letter in the mail detailing exactly how to enroll into those benefits if you need to, because it's going to be through a different company. We're not involved in it at that point. I do know-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... it's not much of a difference. Um, it should... it's, as far as I'm aware, only about maybe a \$2 or \$3 increase at most in your premium costs.

Speaker speaker\_2: Okay, good to know.

Speaker speaker\_1: Um, but exactly how they take that payment, or like, if they ask you to pay monthly or weekly or whatever, I don't know the answers to that. I just know that the... it should only be, from, from what we see, \$2 to \$3 increase per... on a per-week basis, at least.

Speaker speaker\_2: Okay.



Speaker speaker\_1: Now, if you roll over into that COBRA eligibility and then you start working back with Creative Circle again, um, you are... you are free to give us a call at that point to reinstate your benefits for no... like, with no hassle, no issue, no nothing like that.

Speaker speaker\_2: Okay, that's good to know.

Speaker speaker\_1: Um, yeah. Uh, you're, you're allowed to do that for... If you roll over to COBRA, uh, you have... and it is a long time to do it. You have 18 months that you're eligible-

Speaker speaker\_2: Oh, jeez.

Speaker speaker\_1: ... to reinstate if needed.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah, so about... Yeah, so, so if you... if you, uh, stop working with Creative Circle and then you come back to them about a year later and you want your coverage back, um, you can just reinstate it with no issue.

Speaker speaker\_2: Okay.

Speaker speaker\_1: No problem with that. Um, but yeah, so that's, that, that's, that's how that would work if you... if your contract ends for like, a week or two and then-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you just come right back to work. Um, as long as, like I said, as long as it's within that initial four-week span and you start working back again, uh, you should just start seeing those deductions come out again with like, like nothing ever happened other than a little bit-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... of a blip where you had no coverage.

Speaker speaker\_2: Yeah, I mean, I'm not even anticipating... Basically, I work at this company, but they just keep going through Creative Circle, like, because they just... it's a humongous corporation and they just can't hire me directly yet.

Speaker speaker\_1: Right.

Speaker speaker\_2: But I'm like... I'm like, in and I'm like, the lead on numerous projects, like, I'm there.

Speaker speaker\_1: Right.

Speaker speaker\_2: Sometimes I forget... Sometimes I forget that I get paid through Creative Circle until I do my taxes and I'm like, I'm like, "Oh man, that's right. I actually don't work... I don't actually work at this company."

Speaker speaker\_1: Y- you're still... You're still classified as a temp.

Speaker speaker\_2: Yeah, which is crazy because I-

Speaker speaker\_1: Even though, even though you're doing things that no temp normally would do.

Speaker speaker\_2: No, I'm... I mean, I have like, a company email address. I'm in charge of people. I have like, people working under me, but they just... they pay me through Creative Circle because it's easier for them, but the downside is no benefits and no paid vacation, so like-

Speaker speaker\_1: Right.

Speaker speaker\_2: But, um, um, oh crap. Yeah, okay, um, the only other question I had is when it comes to finding the providers and stuff, how do I... will there be a list or...? How does that work?

Speaker speaker\_1: Uh, when you get your... Yeah, when you get your ID cards, and then if you need them, I can just go ahead and give you the websites as, as well. Um, but you'll receive-

Speaker speaker\_2: Okay.

Speaker speaker\_1: Like, on your ID cards, there will be information on how to locate participating providers for medical, dental, vision, all of that. Um, but like I said, if you need that information now, if you want to go ahead and start looking, I can give you those websites at least for now. That way you can kind of check around-

Speaker speaker\_2: Um, I-

Speaker speaker\_1: ... like, "Hey, what's around me?"

Speaker speaker\_2: I can probably just wait. I... So, is this insurance, like, pretty widely accepted or is this like, the type of thing where I'm gonna have to go to some dark corner somewhere in the city and find a doctor in a dark alleyway or...

Speaker speaker\_1: Like, shady back alley quack?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: No, no, it's n- nothing, nothing like that. Um, no, so it's... Uh, the, the network that, that they use, uh, the networks that all these plans use is pretty nationwide. There's, there's comp-... Uh, there's providers all over the country that-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that, uh, that these work with.... um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... there is, there is one final disclaimer that I do need to make sure that you're aware of and this one's a big one.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that's, uh, got it, it deals with the IRS, so-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... federal government, we know that's always important.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, so that preventive care plan, specifically-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that \$15 preventative care plan, that is under-

Speaker speaker\_2: Yep.

Speaker speaker\_1: ... a restriction known as Section 125.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, this an IRS regulation that allows Creative Circle to make the deduction for that plan pre-tax. Um, because they allow this to happen, they then state that you are required, as long as you're a temp through Creative Circle-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you have to stay enrolled in this plan if you select it. You're already-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... allowed to make any changes to it, that's adding, removing, whatever, or canceling it during your, during open enrollment windows, so-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... we're in right now, or with the qualifying life event, so such as adding, like adding your daughter if she loses her Medi-Cal, um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... or, or if you wanna cancel that plan, you getting another medical plan from another insurance company or something like that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, again, that only applies to that preventative care plan. The, the standard treatment plan, the accident, the dental, life, vision bundle, none of those are under that restriction. So, those you can cancel at any time, but it's, it's just that preventative care plan you are kinda locked into once open enrollment ends.

Speaker speaker\_2: Okay, that's fine. I, I need it anyways, so...

Speaker speaker\_1: Right. Like I said, I just... It's, it's a major disclaimer we do have to make sure that you're aware of just because, again, it deals with the IRS, deals with federal government. We all know that they, they-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... get their part of everything, so-

Speaker speaker\_2: Oh, yeah, I have lots of experience with this.

Speaker speaker\_1: ... we, we need to make sure.

Speaker speaker\_2: They know me on a first-name basis.

Speaker speaker\_1: Oh. That's a, that's not a good thing, Daniel. That's not good. All right then, so, um, that's everything I needed to go over to get you enrolled, get you set up, get you taken care of for that. Uh-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... did you have any other questions for me?

Speaker speaker\_2: Uh, n- no. So, it looks like within two to three weeks max it should be effective?

Speaker speaker\_1: Y- Uh, well, two to three weeks minimum, um, because any-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... time after the deduc- after the, uh, processing period-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is when you c- start seeing those deductions. Now, because those are handled specifically by Creative Circle, we cannot-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... we cannot really dictate or guarantee when exactly that's gonna happen. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... and we have to tell them-

Speaker speaker\_2: It's a hard limit. Yeah.

Speaker speaker\_1: Yeah, we, we tell them, "Hey, you need to take this much out of Daniel Lewis's check every week for his insurance." And-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... then it's up to them to actually do it. Um, unfortunately, we can't, we can't exactly tell them, "Hey, you need to do this." We just st- we're just-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... telling them, "Hey, this, this is how much you should be doi... This is how, this is what you should be doing if you want-" "... if you want your employee to have insurance."

Speaker speaker\_2: Is that something where, um, I could hound them over it if it's not happening? I could call, like, my benefits depart- the benefits department at Creative Circle and, and be like, "Hey, what's up?"

Speaker speaker\_1: Um, not sure about the benefits department, maybe the payroll department. If you're, if you're-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... not seeing the deductions happen after that, after about a one to two-week timeframe-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... uh, you could definitely give your payroll team, like, a call and ask them, "Hey, is there any update on when these deductions for my insurance just fired?"

Speaker speaker\_2: Oh, okay. Awesome. Good to know.

Speaker speaker\_1: Um, yeah, and if, and if they direct you to give us a call, we'll at least look to see if everything has, has gone through on our end, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... and if it is, then yeah, at that, at that point we're just kind of in a waiting game.

Speaker speaker\_2: Okay. Awesome. So, I don't have to do anything else. You, you did it for me, right?

Speaker speaker\_1: Yes, sir. You... No- nothing... Well, there's one last thing I need from you. I just saw it.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Uh, because life insurance is part of the, is part of the benefits that you selected, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... becomes a part of that bundle, I do need to get a beneficiary for that.

Speaker speaker\_2: Oh, a beneficiary.

Speaker speaker\_1: Yeah. Who would you like to name?

Speaker speaker\_2: Um, does it have to be someone over 18?

Speaker speaker\_1: Uh, no. It, it can be, it can be anyone. It can be a, uh, like, grandparent, parent, spouse, best friend, sibling- ... daughter, grand... Like, your daughter, if you want-

Speaker speaker\_2: Um, I'd want it-

Speaker speaker\_1: ... her on there.

Speaker speaker\_2: I'd want it to be my daughter, and then if she's under age-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... is that the type of thing where the money would go into, like, a trust or something, or...?

Speaker speaker\_1: To be honest, I'm not sure. Let me see if I've got any information on that. Um-

Speaker speaker\_2: 'Cause it would absolutely suck if her mom got it.

Speaker speaker\_1: Right. Yeah, let's... Let me, let me take a look. I'm not, I'm honestly not sure. Uh-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... just because we're only the-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Yeah, we're only the enrollment admin, um, so we, we're not the actual carrier for the plan. Um, let me, let me look. I'll be right back.

Speaker speaker\_2: Yeah, 'cause if it's something where it would definitely be hers, I'd probably wanna give you, like, my brother's name or something.

Speaker speaker\_1: Yeah, let's see here. Um... "Coverage, accidental dismemberment, limitations, exclusions, termination of cover." Um... Hm. Ooh. That's a... I'm not sure. I, I'm g- I'm gonna be honest, I'm not sure.

Speaker speaker\_2: You're sure? 'Cause if there is, I hope there's nothing after today.

Speaker speaker\_1: Yeah, I'm, I'm, I'm reading through the, through all the fine print at the back of the, uh, information guide, and I'm not seeing anything that's jumping out at me specific on that. Yeah, I don't know 100%...

Speaker speaker\_2: I don't know why I'm lying on that.

Speaker speaker\_1: D- Do you mind holding on the li- on the line for me for just a moment? I'm gonna see if I can figure it out and get back to you.

Speaker speaker\_2: Uh, no, not at all. I'm, I'm, I'd love to find out the answer to this.

Speaker speaker\_1: Yeah, let me, let me look into that. Just hold on the line for me.

Speaker speaker\_2: Sure. Thanks.

Speaker speaker\_1: Mr. Lovitz.

Speaker speaker\_4: Hey.

Speaker speaker\_1: Hey. Thanks for holding. Appreciate your patience.

Speaker speaker\_4: Mm-hmm.

Speaker speaker\_1: Okay. So-

Speaker speaker\_4: Yep.

Speaker speaker\_1: Uh, tried to do as much digging as I could. Um, unfortunately, the answer to that question is kind of outside the scope of our knowledge. Uh-

Speaker speaker\_4: Is that a story?

Speaker speaker\_1: ... the best thing I... Yeah. The best thing I can tell you, um, is, uh, once we-

Speaker speaker\_4: Ask my lawyer?

Speaker speaker\_1: ... when you see that... Well, we'll-I was going to say, once you see the deduction happen, give it about a week and then give, um, American Public Life, who is the insurance company for the life insurance policy-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... uh, give them a call and ask them, uh, e- exactly how to set that up because to our knowledge it may involve, like, setting up a trust for your daughter, but we're not-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... we're, we're not, we're not 100% on that, uh, so I don't-

Speaker speaker\_2: Well, then, you know, you know what I'll do just to save the trouble is I'll just put my brother down as a beneficiary.

Speaker speaker\_1: Okay, that's fine. And then I would still say give them a call and ask them because you can change your beneficiary at any time, and then-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... um, if, if, if they're able to figure out... if they're able to help you figure out a way to set that up to where it'll go to your daughter without, without her mother touching it-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... then, then, um, they should... and if they can help you set that up, then go ahead and take that option.

Speaker speaker\_2: Yeah, that makes sense.

Speaker speaker\_1: Um, but-

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah. But for now, we'll go ahead and put your brother down, and then I'll, uh, and then, uh, I'll give you their phone number. That way, you have that information handy whenever you need to give them that call, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. What's your brother's name?

Speaker speaker\_2: His first name is Jason.

Speaker speaker\_1: Jason. And then same last name?

Speaker speaker\_2: Same last name.

Speaker speaker\_1: Got it. All right. I will put him down as the beneficiary, and then let me know when you're ready. I'll give you American Public Life's phone number.

Speaker speaker\_2: Oh. Yeah. Let me get a... hang in. Okay, go ahead.

Speaker speaker\_1: All right. So, um, their phone number is going to be 800-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 256-

Speaker speaker\_2: Yep.

Speaker speaker\_1: ... 8606.

Speaker speaker\_2: 8606?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay, got it. That's called... What's the name of the company? American Life?

Speaker speaker\_1: American Public Life.

Speaker speaker\_2: American Public Life. Okay.

Speaker speaker\_1: Uh, to... Yeah, and to, uh, to kind of make it easy, they handle everything that you've enrolled into-

Speaker speaker\_2: Everything?

Speaker speaker\_1: ... except for the vision and the preventative care services.

Speaker speaker\_2: Oh, okay. Cool.

Speaker speaker\_1: All right, um, so yeah, that's that. That's that question tackled. Um, was there anything else?



Speaker speaker\_2: Uh... That is it for now. I'll wait to see my paycheck get smaller.

Speaker speaker\_1: All right, then. Well, hopefully, uh, hopefully it's not too much of an impact, but-

Speaker speaker\_2: Nah, it'll be fine.

Speaker speaker\_1: All right, then. Well, if that's everything, Mr. Lowitz, thanks again for calling Benefits in a Car. You have a wonderful day and merry Christmas to you.

Speaker speaker\_2: Thank you. You as well.

Speaker speaker\_1: All right. Bye now.

Speaker speaker\_2: Bye.