

Transcript: Chris Sofield

(deactivated)-5152685346996224-5163327147687936

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Um, hi, Chris. I'm trying to figure out... Um, trying to actually help my daughter figure out if it's better to get you guys as insurance or to stay on the, um... what do you call it, Covered California. Can you help me with that? I can tell you the information about our plans, yes. But as far as seeing what's going to be better for her, unfortunately, that's not, like- Oh, no, no, no. I don't expect you- Yeah. ... to do that. I'm, I'm going to- Okay. ... do that. I just need to know, like... I, I was reading over the information, and it looks like all of the, um, premiums are weekly, so obviously I multiply them by four, correct? Uh, this... I mean, however many paychecks she'll receive in a month would be how much is coming out of her... how, how every month. I can't... We, no one here is going to be able to give you anything more than the weekly costs, because that's the only- Yeah, that's, that's- ... hard part we're working on now. Yeah. Yeah, yeah, that's what I meant. So, because when I looked at it, I'm like, "Wow, that's a pretty good..." And then I read the fine print and it's per week. So obviously I'm going to multiply it by four. Okay. So, there is medical, and then there's three add-ons. So, if she just did the medical, it would be... Well, I don't, I don't know what the rates are for the new year, but I'm just using the old rate of \$15.58. Am I close or is it... am I still... Mm. What, what staffing agency is this for? Creative Circle. Okay. I see. Okay, so you're talking about the StayHealthy, Max TeleRX plan and then the three InSure Plus plans next to it? Yes. Uh-huh. So those are... So, clarification, those are not add-ons. All four of those plans are medical plans. Um, but it... how it works is that StayHealthy is one line of medical. Um, it covers preventative care services only. So, things like physicals, vaccines, cancer screenings and the like. And then InSure Plus is the second line of medical with, um, there being three levels of that: the basic, enhanced and premier. Uh, those cover more along the lines of doctor's visits, hospital visits, surgeries, ER, so on and so forth. Um- Okay. So you don't... You're, you're, you're not saying that she would get the medical on a \$15.58, and then if she wanted one of those other three, she could upgrade. You don't add it. That's just what the weekly total is. So, all right. The... I may have, I may have miscommunicated it. They're all different medical policies. They're two separate medical policies, one of which is three levels, and you are allowed to enroll in them both, StayHealthy and a level of InSure Plus at the same time, because they do not cover the same things. StayHealthy is preventative only and nothing else, whereas InSure Plus is the treatment services but no preventative, which is why you're allowed and why you see indications of adding the two together. Okay, so then I was correct at the beginning. She can do the medical one and then if she wanted to add on, you would combine the \$15.58 with, let's say the first one is \$17.21. So, it would be like, like \$33 a week if she did the two of them, correct? Correct. Yeah, it'd be, it'd be the \$15.58 plus the \$17.21 per week, and that would be purely

for her medical services. Yeah. Um, that would be the... Yeah, that'd be the \$15 plan is for her preventative care services and then the \$17 medical plan is for her treatment services. Okay. Now, in addition to that, there is a... like a vision, dental, behavioral health, yada, ya... No, no, sorry, not behavioral health. The vision and dental and something else is \$7.90 a week. And that's in addition to the medical and the... one of the three plans that she can upgrade to. Yes? Correct. Okay. And then the behavioral health is an additional \$1.50 a week. So she could basically do all of this for under \$200 a month as long as she's working every week. Correct? Correct. Now, is there something I'm not asking or there's fine print that... like this... like I saw something about like a telehealth that's included if she gets one of those three plans. Yes, maybe? Yeah. So there's, um... So all, all of the medical plans, uh, both the preventative only and the treatment only include the Walmart Health virtual care services, um, which I believe are actually going to be... going to be changing around, uh, soon, come the new year to just, uh... okay, to just Benefits on a Card virtual urgent care. Um, so then that and then the preventative care plan also includes a membership to FreeRx, which is a prescription program. If it's a covered medication under FreeRx, then it's completely free out of pocket. There's no- Mm-hmm. There's no patient cost to that. That's included even though on your thing, it's a, the free RX is 5.99 a week. Right. But you see right below that, it does state, "Membership is included in, if the MEC TelRX is selected." Oh, okay. Oh, 'cause you're saying you could buy, like, just the dental, vision, and term bundle, or you can buy just the RX bundle- No. ... but you're saying if you get the Healthy MEX, that is plus the free RX, right? Correct. Oh, wow. Okay, now, here are some questions I have for you about enrollment. Like, um, does it, does she enroll, uh, by the end of the year and it starts January, or does she have specific instructions or whatever when she can join? Um, so that is entirely dependent on a couple of factors here. Now, is she a brand new hire with Creative Circle? Um, I don't know the answer to that. Without talking to her, I don't know that. So, so the reason I say that is because if she's a brand new hire with Creative Circle, then she has 30 days from the date of her f- very first paycheck from them as her new hire eligibility window. Okay. Um, but, but Creative Circle also is going into their company-wide open enrollment starting next month, or not n- next month, next week, so, uh, starting on the 23rd. So, um- 23rd of December? Of December, yes. So, starting next Monday- It's open- ... is when open enrollment. And open enrollment is if she's not brand new, if she's been there forever, she can take advantage of that open enrollment starting next Monday. Yes? Correct. Okay, that's, that's... I, I'm sure that's what it's gonna be. Now, if she does the open enrollment on December 23rd, what is the date that that, um- Effective. ... uh, is effective? So, typical open enrollment, or typical enrollment process is it's one to two weeks for any enrollments to fully process, with, um, once the, uh, one to two-week processing time has, has gone through, uh, she should then start seeing those deductions coming out of her checks. Th- that can happen any time after the, u- after the enrollment process. Now- Oh, okay. Okay. ... the thing with... So the thing with these plans, though, is that effective date is entirely dependent on deductions. Deductions are entirely dependent on Creative Circle's payroll team. We're not involved in that. So, it's whenever Creative Circle does the deduction, the policy is effective the following Monday. Um, I cannot give an exact date due to the fact that we're not involved with the deduction process itself. No, that helps me, because what I was thinking is, if she did... This is just hypothetical. If she did open enrollment on December 23rd, and then you guys take a couple weeks... You said it could take a couple weeks to process it. Um, let's say that Creative Circle

has all their ducks in a row. It doesn't go back to December 23rd. It's starting with whatever, um... I, I... Do you know what I'm trying to say? Like- Yeah. ... is it effective- It's, it's not gonna be retroactive to when the enrollment request was put in. It's going to be, uh, active moving forward, starting the Monday following the first deduction. Okay. So, uh, and again, this is all hypothetical. If she i- did open enrollment on the 23rd, and she's getting weekly checks from Creative Circle, and she lets them know that she's done open enrollment, and they start taking the deduction out, do they have to wait for something you guys do to let them know that your enrollment has been completed? Or- Yeah, so- ... like... So, the enrollment process itself, once we've, once it's set up in our system, it's all automatic. It all gets processed automatically in our systems, and then the amounts for how much to deduct is sent over to Creative Circle, to their payroll teams. Um- Okay. Once, once we have sent over the amounts to deduct to Creative Circle, it's then on them to actually deduct that. So, the only thing, really, that can be done once they, once the enrollment request has been submitted is for her to just keep an eye on her pay stubs. Once she sees that the money for the plan that she selected has come out of her checks, her policy should be effective the following Monday. Okay. Okay, but I'm, I'm just saying, like, technically, I should tell her, uh, to keep her Covered California until she sees the deduction come out of this Creative Circle paycheck. Then she can say to Covered California, "I need to stop my plan. I'm covered under another plan." Yeah? Hm. I can't say one way or the other on that, just because I, I don't know if there's any restrictions with the other plan or anything like that. Um, that may be a question more to ask Covered California. Okay. I just want to make sure she doesn't go with, with no coverage. And so, um, you're just telling me that as soon as she sees a deduction out of her paycheck, it- that's the date that it starts or the n- the following Monday? The following- That's- ... Monday- Okay. ... is when it starts. Okay. So, she gets a paycheck for December 27th and it's, they deducted that amount. Then her pay, I mean, her insurance starts December 30th? Right. If, if, if it, if it were to work like that. As, with it being- Right. ... with open enrollment starting on the 23rd, it's more likely that she may not see the first deduction until, uh, January 3rd, meaning coverage could possibly af- uh, soon as effective date would be January 6th. Okay. That's fair. But- I'm gonna hold you- But- ... I need a, an idea to give to her. Okay. Now, the rates that are on your thing, your website or whatever, that, is that for 2024 only or does that go into 2025? Uh, looks like the rates that you're looking at are 2024. 2025 does have a slightly different rate. Let me take a look at exactly where the differences are. Okay. Thanks. Um, yeah. So, the Stay Healthy TeleRx plan go- goes up, but only by five cents. Goes up to \$15.63. Okay. Um, Ensure Plus Basic stays the same. Ensure Plus Enhanced stays the same. Ensure Plus Premier, however, increases from \$34.91 to \$35.73. Okay. Um- That's nothing, nothing. The dental and vision, is that still \$7.90 a week? Yeah. De- Dental, vision, life will still be \$7.90 a week. And the behavioral health, \$150? Yes, ma'am. Okay. Now, you were saying something that I glossed over, that there was a change in something from this year to next year. What was that that you were saying? Oh, that was the, the virtual, the virtual care services. Um, 2024 is showing that it's going to be through Walmart Health. Um, however, 2025 is no longer going to be through Walmart Health. It's going to be directly through Benefits & Card. Okay. And that virtual is with Teladoc, right? Correct. Okay, okay. All right. Okay. Oh my God, you've been very helpful. And, um, if she wants to enroll, she calls you and enrolls, yes? Yes, ma'am. Okay. And you're saying that the process could maybe take, um, two weeks, and then I'm gonna make sure that if she does that, she will keep in contact with the person in charge of Creative Circle so that

she can, like, work through that instead of just waiting for... 'Cause that's how a mom works. Okay. All right. You've helped me very much. Thanks so much, Chris, and have a great day. You as well. Thanks for calling. Bye now. Uh-huh. 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 on a Card. This is Chris. How can I help you today?

Speaker speaker_2: Um, hi, Chris. I'm trying to figure out... Um, trying to actually help my daughter figure out if it's better to get you guys as insurance or to stay on the, um... what do you call it, Covered California. Can you help me with that?

Speaker speaker_1: I can tell you the information about our plans, yes. But as far as seeing what's going to be better for her, unfortunately, that's not, like-

Speaker speaker_2: Oh, no, no, no. I don't expect you-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... to do that . I'm, I'm going to-

Speaker speaker_1: Okay.

Speaker speaker_2: ... do that. I just need to know, like... I, I was reading over the information, and it looks like all of the, um, premiums are weekly, so obviously I multiply them by four, correct?

Speaker speaker_1: Uh, this... I mean, however many paychecks she'll receive in a month would be how much is coming out of her... how, how every month. I can't... We, no one here is going to be able to give you anything more than the weekly costs, because that's the only-

Speaker speaker_2: Yeah, that's, that's-

Speaker speaker_1: ... hard part we're working on now. Yeah.

Speaker speaker_2: Yeah, yeah, that's what I meant. So, because when I looked at it, I'm like, "Wow, that's a pretty good..." And then I read the fine print and it's per week. So obviously I'm going to multiply it by four. Okay. So, there is medical, and then there's three add-ons. So, if she just did the medical, it would be... Well, I don't, I don't know what the rates are for the new year, but I'm just using the old rate of \$15.58. Am I close or is it... am I still... Mm.

Speaker speaker_1: What, what staffing agency is this for?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: Okay. I see. Okay, so you're talking about the StayHealthy, Max TeleRX plan and then the three InSure Plus plans next to it?

Speaker speaker_2: Yes. Uh-huh.

Speaker speaker_1: So those are... So, clarification, those are not add-ons. All four of those plans are medical plans. Um, but it... how it works is that StayHealthy is one line of medical. Um, it covers preventative care services only. So, things like physicals, vaccines, cancer screenings and the like. And then InSure Plus is the second line of medical with, um, there being three levels of that: the basic, enhanced and premier. Uh, those cover more along the lines of doctor's visits, hospital visits, surgeries, ER, so on and so forth. Um-

Speaker speaker_2: Okay. So you don't... You're, you're, you're not saying that she would get the medical on a \$15.58, and then if she wanted one of those other three, she could upgrade. You don't add it. That's just what the weekly total is.

Speaker speaker_1: So, all right. The... I may have, I may have miscommunicated it. They're all different medical policies. They're two separate medical policies, one of which is three levels, and you are allowed to enroll in them both, StayHealthy and a level of InSure Plus at the same time, because they do not cover the same things. StayHealthy is preventative only and nothing else, whereas InSure Plus is the treatment services but no preventative, which is why you're allowed and why you see indications of adding the two together.

Speaker speaker_2: Okay, so then I was correct at the beginning. She can do the medical one and then if she wanted to add on, you would combine the \$15.58 with, let's say the first one is \$17.21. So, it would be like, like \$33 a week if she did the two of them, correct?

Speaker speaker_1: Correct. Yeah, it'd be, it'd be the \$15.58 plus the \$17.21 per week, and that would be purely for her medical services.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, that would be the... Yeah, that'd be the \$15 plan is for her preventative care services and then the \$17 medical plan is for her treatment services.

Speaker speaker_2: Okay. Now, in addition to that, there is a... like a vision, dental, behavioral health, yada, ya... No, no, sorry, not behavioral health. The vision and dental and something else is \$7.90 a week. And that's in addition to the medical and the... one of the three plans that she can upgrade to. Yes?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And then the behavioral health is an additional \$1.50 a week. So she could basically do all of this for under \$200 a month as long as she's working every week. Correct?

Speaker speaker_1: Correct.

Speaker speaker_2: Now, is there something I'm not asking or there's fine print that... like this... like I saw something about like a telehealth that's included if she gets one of those three plans. Yes, maybe?

Speaker speaker_1: Yeah. So there's, um... So all, all of the medical plans, uh, both the preventative only and the treatment only include the Walmart Health virtual care services, um,

which I believe are actually going to be... going to be changing around, uh, soon, come the new year to just, uh... okay, to just Benefits on a Card virtual urgent care. Um, so then that and then the preventative care plan also includes a membership to FreeRx, which is a prescription program. If it's a covered medication under FreeRx, then it's completely free out of pocket. There's no-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: There's no patient cost to that.

Speaker speaker_2: That's included even though on your thing, it's a, the free RX is 5.99 a week.

Speaker speaker_1: Right. But you see right below that, it does state, "Membership is included in, if the MEC TelRX is selected."

Speaker speaker_2: Oh, okay. Oh, 'cause you're saying you could buy, like, just the dental, vision, and term bundle, or you can buy just the RX bundle-

Speaker speaker_1: No.

Speaker speaker_2: ... but you're saying if you get the Healthy MEX, that is plus the free RX, right?

Speaker speaker_1: Correct.

Speaker speaker_2: Oh, wow. Okay, now, here are some questions I have for you about enrollment. Like, um, does it, does she enroll, uh, by the end of the year and it starts January, or does she have specific instructions or whatever when she can join?

Speaker speaker_1: Um, so that is entirely dependent on a couple of factors here. Now, is she a brand new hire with Creative Circle?

Speaker speaker_2: Um, I don't know the answer to that. Without talking to her, I don't know that.

Speaker speaker_1: So, so the reason I say that is because if she's a brand new hire with Creative Circle, then she has 30 days from the date of her f- very first paycheck from them as her new hire eligibility window.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but, but Creative Circle also is going into their company-wide open enrollment starting next month, or not n- next month, next week, so, uh, starting on the 23rd. So, um-

Speaker speaker_2: 23rd of December?

Speaker speaker_1: Of December, yes. So, starting next Monday-

Speaker speaker_2: It's open-

Speaker speaker_1: ... is when open enrollment.

Speaker speaker_2: And open enrollment is if she's not brand new, if she's been there forever, she can take advantage of that open enrollment starting next Monday. Yes?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay, that's, that's... I, I'm sure that's what it's gonna be. Now, if she does the open enrollment on December 23rd, what is the date that that, um-

Speaker speaker_3: Effective.

Speaker speaker_2: ... uh, is effective?

Speaker speaker_1: So, typical open enrollment, or typical enrollment process is it's one to two weeks for any enrollments to fully process, with, um, once the, uh, one to two-week processing time has, has gone through, uh, she should then start seeing those deductions coming out of her checks. Th- that can happen any time after the, u- after the enrollment process. Now-

Speaker speaker_2: Oh, okay. Okay.

Speaker speaker_1: ... the thing with... So the thing with these plans, though, is that effective date is entirely dependent on deductions. Deductions are entirely dependent on Creative Circle's payroll team. We're not involved in that. So, it's whenever Creative Circle does the deduction, the policy is effective the following Monday. Um, I cannot give an exact date due to the fact that we're not involved with the deduction process itself.

Speaker speaker_2: No, that helps me, because what I was thinking is, if she did... This is just hypothetical. If she did open enrollment on December 23rd, and then you guys take a couple weeks... You said it could take a couple weeks to process it. Um, let's say that Creative Circle has all their ducks in a row. It doesn't go back to December 23rd. It's starting with whatever, um... I, I... Do you know what I'm trying to say? Like-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... is it effective-

Speaker speaker_1: It's, it's not gonna be retroactive to when the enrollment request was put in. It's going to be, uh, active moving forward, starting the Monday following the first deduction.

Speaker speaker_2: Okay. So, uh, and again, this is all hypothetical. If she i- did open enrollment on the 23rd, and she's getting weekly checks from Creative Circle, and she lets them know that she's done open enrollment, and they start taking the deduction out, do they have to wait for something you guys do to let them know that your enrollment has been completed? Or-

Speaker speaker_1: Yeah, so-

Speaker speaker_2: ... like...

Speaker speaker_1: So, the enrollment process itself, once we've, once it's set up in our system, it's all automatic. It all gets processed automatically in our systems, and then the amounts for how much to deduct is sent over to Creative Circle, to their payroll teams. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: Once, once we have sent over the amounts to deduct to Creative Circle, it's then on them to actually deduct that. So, the only thing, really, that can be done once they, once the enrollment request has been submitted is for her to just keep an eye on her pay stubs. Once she sees that the money for the plan that she selected has come out of her checks, her policy should be effective the following Monday.

Speaker speaker_2: Okay. Okay, but I'm, I'm just saying, like, technically, I should tell her, uh, to keep her Covered California until she sees the deduction come out of this Creative Circle paycheck. Then she can say to Covered California, "I need to stop my plan. I'm covered under another plan." Yeah?

Speaker speaker_1: Hm. I can't say one way or the other on that, just because I, I don't know if there's any restrictions with the other plan or anything like that. Um, that may be a question more to ask Covered California.

Speaker speaker_2: Okay. I just want to make sure she doesn't go with, with no coverage. And so, um, you're just telling me that as soon as she sees a deduction out of her paycheck, it- that's the date that it starts or the n- the following Monday?

Speaker speaker_1: The following-

Speaker speaker_2: That's-

Speaker speaker_1: ... Monday-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is when it starts.

Speaker speaker_2: Okay. So, she gets a paycheck for December 27th and it's, they deducted that amount. Then her pay, I mean, her insurance starts December 30th?

Speaker speaker_1: Right. If, if, if it, if it were to work like that. As, with it being-

Speaker speaker_2: Right.

Speaker speaker_1: ... with open enrollment starting on the 23rd, it's more likely that she may not see the first deduction until, uh, January 3rd, meaning coverage could possibly af- uh, soon as effective date would be January 6th.

Speaker speaker_2: Okay. That's fair.

Speaker speaker_1: But-

Speaker speaker_2: I'm gonna hold you-

Speaker speaker_1: But-

Speaker speaker_2: ... I need a, an idea to give to her. Okay. Now, the rates that are on your thing, your website or whatever, that, is that for 2024 only or does that go into 2025?

Speaker speaker_1: Uh, looks like the rates that you're looking at are 2024. 2025 does have a slightly different rate. Let me take a look at exactly where the differences are.

Speaker speaker_2: Okay. Thanks.

Speaker speaker_1: Um, yeah. So, the Stay Healthy TeleRx plan go- goes up, but only by five cents. Goes up to \$15.63.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, Ensure Plus Basic stays the same. Ensure Plus Enhanced stays the same. Ensure Plus Premier, however, increases from \$34.91 to \$35.73.

Speaker speaker_2: Okay.

Speaker speaker_1: Um-

Speaker speaker_2: That's nothing, nothing. The dental and vision, is that still \$7.90 a week?

Speaker speaker_1: Yeah. De- Dental, vision, life will still be \$7.90 a week.

Speaker speaker_2: And the behavioral health, \$150?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Now, you were saying something that I glossed over, that there was a change in something from this year to next year. What was that that you were saying?

Speaker speaker_1: Oh, that was the, the virtual, the virtual care services. Um, 2024 is showing that it's going to be through Walmart Health. Um, however, 2025 is no longer going to be through Walmart Health. It's going to be directly through Benefits & Card.

Speaker speaker_2: Okay. And that virtual is with Teladoc, right?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay, okay. All right. Okay. Oh my God, you've been very helpful. And, um, if she wants to enroll, she calls you and enrolls, yes?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. And you're saying that the process could maybe take, um, two weeks, and then I'm gonna make sure that if she does that, she will keep in contact with the person in charge of Creative Circle so that she can, like, work through that instead of just waiting for... 'Cause that's how a mom works. Okay. All right. You've helped me very much. Thanks so much, Chris, and have a great day.

Speaker speaker_1: You as well. Thanks for calling. Bye now.

Speaker speaker_2: Uh-huh. Bye.