

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? Hello, sir. I have, uh, been a Creative Circle employee now for a couple weeks. Um, and I know I have... was 30 days from my first paycheck to call in and try to request benefits, so that's why I'm calling. All right. Let's check... Uh, let's go ahead and pull up your file to see if we can get you enrolled. What's the last four of your Social? 1959. All right. And your first and last name, sir? Steven with a V. Last name is Santineau. That's S-A-N-T-I-N-E-A-U. All right. Mr. Santineau, could you verify your address and your date of birth for me, sir? Yes. 14204 43rd Avenue North, that's Apartment B, in Plymouth, Minnesota 55446. My birthdate is 9/26/'72. Thank you. I've got a phone on file, looks like 715-944-6456. Is that correct? Yep. All right. And then email is santineau@gmail.com. That correct? Yes, sir. That's correct. All right. Uh, so looking at your file, it looks like, um, yes, your eligibility window is 30 days after the date of your first paycheck, uh, which looks like that was reported to us just last Friday. Uh, meaning- Yep. Yeah. You've got until January 3rd to make any final decisions on enrollment. Um, so you do have a little bit of time. Uh, now, did you have an idea of what you wanted to enroll into or did you need some, like, information on what was available? No. No. I, I, I have information, but if, if I make this, um... I'm gonna put this decision in now, can I get the benefits by January 1st or when do they take place? Um, any enrollment typically takes one to two weeks to fully process. Okay. Once it processes, you then have to, um... you then have to wait for Creative Circle to start taking those deductions out. Uh, when that- Okay. ... happens is completely up to them, um, but whenever that does happen, your policy is effective the following Monday. So, if we were to set up an enrollment right now, um, the earliest that it could go into effect is December 23rd. But again, that's dependent on if Creative Circle takes out the deductions, uh, before then. Yeah. All right. That's fine. Let's try to do that, because, uh, I wanna get these benefits going, uh, as soon as possible. Got it. All right. And, uh, what did you want to enroll into, sir? All right. There's the Preferred Choice Plus Premier, the Insure Plus Enhanced it's called. Okay. Um, and the size for that is Family. All right. Um, and then also Dental Vision and Term Life bundle Family. Got it. All of this is the Family size. Got it. Uh, also Critical Illness and then the Free Rx. All right. So, we are looking at Insure Plus Enhanced Dental Vision Life bundle, Critical Illness, Free Rx, currently all at Family. Anything else? I don't believe so. Uh, just a quick question. It seems like these prices are pretty low. Do you get that a lot? Or... Um, the, the pricing is determined by Creative Circle. So, I... unfortunately, I really wouldn't have any, like, information on if it's considered low or high or anything like that. I just know that these are what the, uh... these are what Creative Circle has set as the premiums- Good. ... like, to be deducted from your paychecks. So, I guess, what is the real difference then, if, if you don't mind me asking, between the Insure Plus Enhanced health benefit and

the, the higher-tiered one? I think that one's called Insure Plus Premium. Is there really that much- Yeah, so... I didn't really see- There- ... the definition. Yeah. Y- yeah. There really... to be honest, there isn't much difference between the three levels of an Insure Plus, Basic, Enhanced and Premier. Um, the biggest difference between them is going to be the, um, w- uh, how much the insurance will pay towards hospitalization-type benefits. Um, examples being daily hospital confinement, intensive care units, uh, and then surgeries. Um, so, like, those, those pretty much are the only differences between the three levels of the Insure Plus plan. Otherwise, like, standard doctor's visits and prescription benefits and everything else is pretty much the exact same across the board. Sure. So, just, just so I'm clear, the, the Plus Enhanced and the Premium, it's really just hospitalization, but i- is hospitalization in the Enhanced branch or is it only in the most Premium one, or...? No. It's- Or, or they both have it? ... it's, it's in all... It's... Yeah. It's in all three levels of the Insure Plus plan. Okay. Okay. All right. Yeah. We'll, we'll take the... I'll stick with the Enhanced then. Okay. All right then. So, we're looking at Insure Plus Enhanced, Dental Life Vision, uh, Critical Illness and Free Rx, all at Family. This totals out to \$89.85 per week. Do you authorize Creative Circle to make these deductions? Yes, I do. All right. And then let's go ahead and get your dependents on here, uh, starting with your spouse. What's their first and last name? Okay. Her name is Melinda with... Uh, yeah. Just Melinda, M-E-L-I-N-D-A. Mm-hmm. Uh, and, yeah, her birthdate is 1/22/'68. And do you, by chance, have a social? Yeah, I do. Um, give me one second. Okay. Hold on. Yeah. What- what- what's your social again? 3-8-9-9-2... Yeah, it's 3-8-9-9-2-7-6-4-5. All right. All right, and then how many children are we covering? Uh, we are covering, um, just one. Just one? All right, what's their name? Actually, no, it is two. It was two. I was thinking- Okay. ... so the first one is Ferris, that's F-e-r-r-i-s, and then the same last name, S-a-n-t-i-n, E-a-u. And, um, his birth date is 1/17/2004. All right. And- And one second, I just pulled up his, uh, Social Security. Got it. Hold on a second. Pulling up here. All right. And, okay. So for Ferris, it is 477- It is. ... 430207. Got it. All right. That's Ferris added, and then the... and then the second child? Second child, his name is Eben. That's E, B as in boy, E-N, so E-B-E-N. Same last name, S-a-n-t-i-n, E-A-U. Birthdate of 4/18/07. All right. And then social? Is 390-29-0706. Got it. All right. That is everything I needed to move forward with the enrollment. Um, so as I stated, um, earlier, enrollments typically take one to two weeks to fully process. Once processing is complete, then we're waiting on Creative Circle to start deductions. Once the deduction happens, your policy is effective the following Monday. ID cards will typically arrive about a week or two after the effective date. However, if you need to use them before you receive any ID cards, you can always have the provider give us a call to verify eligibility, or you can give us a call to check to see if a digital copy is available that we may be able to email to you. Awesome. Awesome. Sounds good. All right. Mr. Santenil, was there anything else I could help you with? Uh, no, that's it. But just to double-check, you did get me for dental, vision, the term bundle, and critical illness, correct? Just want to make sure. Uh, yes, sir. Okay. Yes. Perfect. So enrollment, yeah, we're looking at... So Ensure Plus Enhanced for 53.44, dent- uh, dental, vision, life bundle, which is... uh, let's see here. That is 25.29. Then critical illness for 413, and free Rx for 6.99, totaling to 89.85. Awesome. Perfect. You are great. Thank you so much for making this an easy call and have a great rest of your day, man. Same to you, sir. Thanks again for calling. Bye now. All right.

Conversation Format

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

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

Speaker speaker_2: Hello, sir. I have, uh, been a Creative Circle employee now for a couple weeks. Um, and I know I have... was 30 days from my first paycheck to call in and try to request benefits, so that's why I'm calling.

Speaker speaker_1: All right. Let's check... Uh, let's go ahead and pull up your file to see if we can get you enrolled. What's the last four of your Social?

Speaker speaker_2: 1959.

Speaker speaker_1: All right. And your first and last name, sir?

Speaker speaker_2: Steven with a V. Last name is Santineau. That's S-A-N-T-I-N-E-A-U.

Speaker speaker_1: All right. Mr. Santineau, could you verify your address and your date of birth for me, sir?

Speaker speaker_2: Yes. 14204 43rd Avenue North, that's Apartment B, in Plymouth, Minnesota 55446. My birthdate is 9/26/'72.

Speaker speaker_1: Thank you. I've got a phone on file, looks like 715-944-6456. Is that correct?

Speaker speaker_2: Yep.

Speaker speaker_1: All right. And then email is santineau@gmail.com. That correct?

Speaker speaker_2: Yes, sir. That's correct.

Speaker speaker_1: All right. Uh, so looking at your file, it looks like, um, yes, your eligibility window is 30 days after the date of your first paycheck, uh, which looks like that was reported to us just last Friday. Uh, meaning-

Speaker speaker_2: Yep.

Speaker speaker_1: Yeah. You've got until January 3rd to make any final decisions on enrollment. Um, so you do have a little bit of time. Uh, now, did you have an idea of what you wanted to enroll into or did you need some, like, information on what was available?

Speaker speaker_2: No. No. I, I, I have information, but if, if I make this, um... I'm gonna put this decision in now, can I get the benefits by January 1st or when do they take place?

Speaker speaker_1: Um, any enrollment typically takes one to two weeks to fully process.

Speaker speaker_2: Okay.

Speaker speaker_1: Once it processes, you then have to, um... you then have to wait for Creative Circle to start taking those deductions out. Uh, when that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... happens is completely up to them, um, but whenever that does happen, your policy is effective the following Monday. So, if we were to set up an enrollment right now, um, the earliest that it could go into effect is December 23rd. But again, that's dependent on if Creative Circle takes out the deductions, uh, before then.

Speaker speaker_2: Yeah. All right. That's fine. Let's try to do that, because, uh, I wanna get these benefits going, uh, as soon as possible.

Speaker speaker_1: Got it. All right. And, uh, what did you want to enroll into, sir?

Speaker speaker_2: All right. There's the Preferred Choice Plus Premier, the Insure Plus Enhanced it's called.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, and the size for that is Family.

Speaker speaker_1: All right.

Speaker speaker_2: Um, and then also Dental Vision and Term Life bundle Family.

Speaker speaker_1: Got it.

Speaker speaker_2: All of this is the Family size.

Speaker speaker_1: Got it.

Speaker speaker_2: Uh, also Critical Illness and then the Free Rx.

Speaker speaker_1: All right. So, we are looking at Insure Plus Enhanced Dental Vision Life bundle, Critical Illness, Free Rx, currently all at Family. Anything else?

Speaker speaker_2: I don't believe so. Uh, just a quick question. It seems like these prices are pretty low. Do you get that a lot? Or...

Speaker speaker_1: Um, the, the pricing is determined by Creative Circle. So, I... unfortunately, I really wouldn't have any, like, information on if it's considered low or high or anything like that. I just know that these are what the, uh... these are what Creative Circle has set as the premiums-

Speaker speaker_2: Good.

Speaker speaker_1: ... like, to be deducted from your paychecks.

Speaker speaker_2: So, I guess, what is the real difference then, if, if you don't mind me asking, between the Insure Plus Enhanced health benefit and the, the higher-tiered one? I think that one's called Insure Plus Premium. Is there really that much-

Speaker speaker_1: Yeah, so...

Speaker speaker_2: I didn't really see-

Speaker speaker_1: There-

Speaker speaker_2: ... the definition. Yeah.

Speaker speaker_1: Y- yeah. There really... to be honest, there isn't much difference between the three levels of an Insure Plus, Basic, Enhanced and Premier. Um, the biggest difference between them is going to be the, um, w- uh, how much the insurance will pay towards hospitalization-type benefits. Um, examples being daily hospital confinement, intensive care units, uh, and then surgeries. Um, so, like, those, those pretty much are the only differences between the three levels of the Insure Plus plan. Otherwise, like, standard doctor's visits and prescription benefits and everything else is pretty much the exact same across the board.

Speaker speaker_2: Sure. So, just, just so I'm clear, the, the Plus Enhanced and the Premium, it's really just hospitalization, but i- is hospitalization in the Enhanced branch or is it only in the most Premium one, or...?

Speaker speaker_1: No. It's-

Speaker speaker_2: Or, or they both have it?

Speaker speaker_1: ... it's, it's in all... It's... Yeah. It's in all three levels of the Insure Plus plan.

Speaker speaker_2: Okay. Okay. All right. Yeah. We'll, we'll take the... I'll stick with the Enhanced then.

Speaker speaker_1: Okay. All right then. So, we're looking at Insure Plus Enhanced, Dental Life Vision, uh, Critical Illness and Free Rx, all at Family. This totals out to \$89.85 per week. Do you authorize Creative Circle to make these deductions?

Speaker speaker_2: Yes, I do.

Speaker speaker_1: All right. And then let's go ahead and get your dependents on here, uh, starting with your spouse. What's their first and last name?

Speaker speaker_2: Okay. Her name is Melinda with... Uh, yeah. Just Melinda, M-E-L-I-N-D-A.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, and, yeah, her birthdate is 1/22/'68.

Speaker speaker_1: And do you, by chance, have a social?

Speaker speaker_2: Yeah, I do. Um, give me one second.

Speaker speaker_1: Okay.

Speaker speaker_2: Hold on.

Speaker speaker_3: Yeah.

Speaker speaker_2: What- what- what's your social again?

Speaker speaker_3: 3-8-9-9-2...

Speaker speaker_2: Yeah, it's 3-8-9-9-2-7-6-4-5.

Speaker speaker_1: All right. All right, and then how many children are we covering?

Speaker speaker_2: Uh, we are covering, um, just one.

Speaker speaker_1: Just one? All right, what's their name?

Speaker speaker_2: Actually, no, it is two. It was two. I was thinking-

Speaker speaker_1: Okay.

Speaker speaker_2: ... so the first one is Ferris, that's F-e-r-r-i-s, and then the same last name, S-a-n-t-i-n, E-a-u. And, um, his birth date is 1/17/2004.

Speaker speaker_1: All right. And-

Speaker speaker_2: And one second, I just pulled up his, uh, Social Security.

Speaker speaker_1: Got it.

Speaker speaker_2: Hold on a second. Pulling up here. All right. And, okay. So for Ferris, it is 477-

Speaker speaker_1: It is.

Speaker speaker_2: ... 430207.

Speaker speaker_1: Got it. All right. That's Ferris added, and then the... and then the second child?

Speaker speaker_2: Second child, his name is Eben. That's E, B as in boy, E-N, so E-B-E-N. Same last name, S-a-n-t-i-n, E-A-U. Birthdate of 4/18/07.

Speaker speaker_1: All right. And then social?

Speaker speaker_2: Is 390-29-0706.

Speaker speaker_1: Got it. All right. That is everything I needed to move forward with the enrollment. Um, so as I stated, um, earlier, enrollments typically take one to two weeks to fully process. Once processing is complete, then we're waiting on Creative Circle to start deductions. Once the deduction happens, your policy is effective the following Monday. ID cards will typically arrive about a week or two after the effective date. However, if you need to use them before you receive any ID cards, you can always have the provider give us a call to verify eligibility, or you can give us a call to check to see if a digital copy is available that we may be able to email to you.

Speaker speaker_2: Awesome. Awesome. Sounds good.

Speaker speaker_1: All right. Mr. Santenil, was there anything else I could help you with?

Speaker speaker_2: Uh, no, that's it. But just to double-check, you did get me for dental, vision, the term bundle, and critical illness, correct? Just want to make sure.

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes.

Speaker speaker_2: Perfect.

Speaker speaker_1: So enrollment, yeah, we're looking at... So Ensure Plus Enhanced for 53.44, dent- uh, dental, vision, life bundle, which is... uh, let's see here. That is 25.29. Then critical illness for 413, and free Rx for 6.99, totaling to 89.85.

Speaker speaker_2: Awesome. Perfect. You are great. Thank you so much for making this an easy call and have a great rest of your day, man.

Speaker speaker_1: Same to you, sir. Thanks again for calling. Bye now.

Speaker speaker_2: All right.