

Transcript: Chris Sofield

(deactivated)-5488482943188992-5384649558671360

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Okay. They're right here. Hello, and good afternoon- Hi. ... Chris. How can I, help you there? Hi, um, good afternoon. I'm calling... I'm a Creative Circle employee, um, and I'm looking into, I guess, acquiring the benefits coverage that you have. So I'm calling to kind of understand the coverage and see how soon can i enroll and get coverage. Okay. Uh, let me take a look at your file so I can look at your eligibility. Uh, what's- Mm-hmm. ... the last four of your Social? 5216. And then your first and last name? First name is Ese, E-S-E. Last name Ofurie, O-F as in Frank, U-R-I-E. All right, Ms. Ofurie, could you verify your address and your date of birth, please? Sure. 102682 120 Decruif Place, Bronx, New York 10475, Apartment 8E as in Edward. Okay. Let me roll back and forth. Okay. We have a different address on file. Is it 3300 Palmer Avenue? Yes. That's the one that we have- Yeah. ... on file. Yeah, I moved, so that's no longer my address. Okay. What's the, uh, what's the new apar- uh, the new address one more time? 120 Decruif, D-E as in Edward space K as in Kite, R-U-I-F Place, Apartment 8E as in Edward, same borough, same zip code, 10475. Got it. All right. Awesome. Thank you. Mm-hmm. All right. Let's see here. All right, and then we have a phone on file for you. We have 347-522-7949. Is that still correct? Correct. Mm-hmm. Yes, it is. Got it. All right. Thank you. Um, right. So as far as the plans available, Creative Circle offers... Give me just a moment. Mm-hmm. System would go, start going slow the moment I try to pull anything up. No problem. It happens. All right. So Creative Circle offers, um, four different medical policies. One which is a preventative only plan, so things like physicals, vaccines, cancer screenings, and things like that. Um, and then three that are, uh, they're just th- three levels of the same plan. Um, what they do is that plan will cover, uh, more along the lines of doctor's visits, hospital visits, and things like that. Mm-hmm. Mm-hmm. Um, on top of the medical, there's also a bundle for dental, vision, and life insurance, and there's a critical illness policy, an accident policy, and a behavioral health or mental health policy. Okay. Um, as far as eligibility, um, I know Creative Circle's open enrollment starts in about three weeks on the 23rd. Okay. Um, runs from, runs from December 23rd until January 31st. Okay. Yikes. I can't do anything till then pretty much. Uh, let's see here. Yeah. Our system shows like the most recent hire date, which is used for new hire eligibility- In March. ... was in March. Yeah. So you've been- Mm-hmm. ... working with Creative Circle since March? Mm-hmm. Mm-hmm. Yeah. No, unfortunately you would have to wait until the 23rd to be able to enroll into anything. Um- Okay. ... but in the meantime, what I can do if you would like, I can send you an information packet that goes over the plans that Creative Circle offers. Um- Mm-hmm. ... it will give you like the idea of all the plans that they, they offer and, uh, w- all the costs for each plan individually. Mm-hmm. That way it c- Mm-hmm. ... is, that way you have that information to kind of review while you're waiting for open enrollment to start up. Okay. Well, I'm more so

interested into medical and dental, um, as well as the preventatives. So I guess- Right. ... yeah. Okay. Um, yeah. So I'll, I'll still go ahead and send this on over to you. Um. Mm-hmm. But yeah, the preventative is... Now, if, is it gonna be for just yourself, or are you covering anyone else? Yes, just myself. All right. Preventative is \$15.63 per week. And then medical, as far as like the rest, like the doctors and the hospitals and stuff, uh- Mm-hmm. ... the basic plan is 17.21, enhanced is 24.38, and premiere is 35.73. And then- What's this premiere? ... if we give a 10- I'm so sorry, 'cause I saw premier when I was looking online. What's the difference between the first level and then the premier level? Okay. So, uh, the only difference really between the three levels, basic, enhanced, and premier, um, are- Mm-hmm. ... the coverages for s- hospitalization type benefits. So things like surgeries, overnight hospital stay, um- Mm-hmm. ... ICU, things like that. Mm-hmm. Uh, tho- that's really the only difference between those plans. Other than that, like standard outpatient sickness, like doctor's visits and the like- Mm-hmm. ... um, your coverage, uh, your coverage is the same across the board for all three levels. Okay. So it's just a matter of if you have to stay at the hospital? I mean... Okay. I mean, that's not bad for a, the \$35. It's pretty much double it. Okay. Right. So y- yeah. And then, um, that dental, life, and vision bundle is \$7.90. So if you were gonna do, uh, premier, preventative, and the bundle, it'd be 59.26 a week. Okay. Um. Okay. Oh, simple. So... Okay. And then, uh, can you confirm, we have your email on file, eseofurie@gmail.com. Is that correct? Correct. Mm-hmm. Mm-hmm. All right. I'll send this information packet to you, uh, regardless, just so you have that information to review for yourself- Mm-hmm. ... um, and then- Mm-hmm. ... uh, like I said, open enrollment starts on the 23rd, runs from December 23rd until January 31st. Anytime- Mm-hmm. ... during that, anytime during that window, Monday through Friday, o- uh, 8:00 AM to 8:00 PM, we're here except for, um, Christmas Eve, Christmas Day, and then New Year's Eve and New Year's Day. Right. New Year's. Mm-hmm. Uh, yeah. So obviously like the holiday times- 'Kay. ... we're not gonna be here. But anytime other than those, Monday through Friday, eight to eight, we're here. Mm-hmm. Okay. 'Cause, I mean, I'm trying to... I, I, I know I want to get it, so I, I understand I'm just gonna have to wait until December. Um- Sure. ... and I'm wondering if I'm gonna... I mean, as... Last question, as far as like the dental coverage, what does that include? 'Cause that's also an issue. Certain things aren't covered, um, even with New York State health insurance. So I'm trying to figure out, um, you know, again, I wanna weigh my options between New York State insurance, and I know this isn't full coverage insurance, but I'm just trying to, you know, weigh my options, if that makes sense. I understand. Uh, as far as dental, um, preventative services, like your routine cleanings and examinations and the like, are covered at 80% after... or sorry, 100% without any deductible requirement. Mm-hmm. Basic services like y- like a simple extraction, a cavity filling, an x-ray, something like that- Mm-hmm. ... those are gonna, those are gonna be covered at 80% after you've met a \$50 deductible. Um, but- Good. Okay. ... the major services, m- major services like, uh, surgeries, root canals, crowns, those kinds of services are not covered- Mm-hmm. ... by the dental plan offered. At all. Okay. Okay. All right. That was helpful. All right. Um, anything else? Okay. Oh, no, that should be it. All right. Well, if that's everything, thank you again for calling in. You have a wonderful day. Thank you. You too. Bye-bye. All right. You're welcome. Bye now.

Conversation Format

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

Speaker speaker_1: Okay. They're right here.

Speaker speaker_2: Hello, and good afternoon-

Speaker speaker_1: Hi.

Speaker speaker_2: ... Chris. How can I, help you there?

Speaker speaker_1: Hi, um, good afternoon. I'm calling... I'm a Creative Circle employee, um, and I'm looking into, I guess, acquiring the benefits coverage that you have. So I'm calling to kind of understand the coverage and see how soon can i enroll and get coverage.

Speaker speaker_2: Okay. Uh, let me take a look at your file so I can look at your eligibility. Uh, what's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the last four of your Social?

Speaker speaker_1: 5216.

Speaker speaker_2: And then your first and last name?

Speaker speaker_1: First name is Ese, E-S-E. Last name Ofurie, O-F as in Frank, U-R-I-E.

Speaker speaker_2: All right, Ms. Ofurie, could you verify your address and your date of birth, please?

Speaker speaker_1: Sure. 102682 120 Decruif Place, Bronx, New York 10475, Apartment 8E as in Edward.

Speaker speaker_2: Okay. Let me roll back and forth. Okay. We have a different address on file.

Speaker speaker_1: Is it 3300 Palmer Avenue?

Speaker speaker_2: Yes. That's the one that we have-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... on file.

Speaker speaker_1: Yeah, I moved, so that's no longer my address.

Speaker speaker_2: Okay. What's the, uh, what's the new apar- uh, the new address one more time?

Speaker speaker_1: 120 Decruif, D-E as in Edward space K as in Kite, R-U-I-F Place, Apartment 8E as in Edward, same borough, same zip code, 10475.

Speaker speaker_2: Got it. All right. Awesome. Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: All right. Let's see here. All right, and then we have a phone on file for you. We have 347-522-7949. Is that still correct?

Speaker speaker_1: Correct. Mm-hmm. Yes, it is.

Speaker speaker_2: Got it. All right. Thank you. Um, right. So as far as the plans available, Creative Circle offers... Give me just a moment.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: System would go, start going slow the moment I try to pull anything up.

Speaker speaker_1: No problem. It happens.

Speaker speaker_2: All right. So Creative Circle offers, um, four different medical policies. One which is a preventative only plan, so things like physicals, vaccines, cancer screenings, and things like that. Um, and then three that are, uh, they're just th- three levels of the same plan. Um, what they do is that plan will cover, uh, more along the lines of doctor's visits, hospital visits, and things like that.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_2: Um, on top of the medical, there's also a bundle for dental, vision, and life insurance, and there's a critical illness policy, an accident policy, and a behavioral health or mental health policy.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, as far as eligibility, um, I know Creative Circle's open enrollment starts in about three weeks on the 23rd.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, runs from, runs from December 23rd until January 31st.

Speaker speaker_1: Okay. Yikes. I can't do anything till then pretty much.

Speaker speaker_2: Uh, let's see here. Yeah. Our system shows like the most recent hire date, which is used for new hire eligibility-

Speaker speaker_1: In March.

Speaker speaker_2: ... was in March. Yeah. So you've been-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... working with Creative Circle since March?

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_2: Yeah. No, unfortunately you would have to wait until the 23rd to be able to enroll into anything. Um-

Speaker speaker_1: Okay.

Speaker speaker_2: ... but in the meantime, what I can do if you would like, I can send you an information packet that goes over the plans that Creative Circle offers. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... it will give you like the idea of all the plans that they, they offer and, uh, w- all the costs for each plan individually.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: That way it c-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... is, that way you have that information to kind of review while you're waiting for open enrollment to start up.

Speaker speaker_1: Okay. Well, I'm more so interested into medical and dental, um, as well as the preventatives. So I guess-

Speaker speaker_2: Right.

Speaker speaker_1: ... yeah.

Speaker speaker_2: Okay. Um, yeah. So I'll, I'll still go ahead and send this on over to you. Um.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But yeah, the preventative is... Now, if, is it gonna be for just yourself, or are you covering anyone else?

Speaker speaker_1: Yes, just myself.

Speaker speaker_2: All right. Preventative is \$15.63 per week. And then medical, as far as like the rest, like the doctors and the hospitals and stuff, uh-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the basic plan is 17.21, enhanced is 24.38, and premiere is 35.73. And then-

Speaker speaker_1: What's this premiere?

Speaker speaker_2: ... if we give a 10-

Speaker speaker_1: I'm so sorry, 'cause I saw premier when I was looking online. What's the difference between the first level and then the premier level?

Speaker speaker_2: Okay. So, uh, the only difference really between the three levels, basic, enhanced, and premier, um, are-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the coverages for s- hospitalization type benefits. So things like surgeries, overnight hospital stay, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... ICU, things like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, tho- that's really the only difference between those plans. Other than that, like standard outpatient sickness, like doctor's visits and the like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um, your coverage, uh, your coverage is the same across the board for all three levels.

Speaker speaker_1: Okay. So it's just a matter of if you have to stay at the hospital? I mean... Okay. I mean, that's not bad for a, the \$35. It's pretty much double it. Okay.

Speaker speaker_2: Right. So y- yeah. And then, um, that dental, life, and vision bundle is \$7.90. So if you were gonna do, uh, premier, preventative, and the bundle, it'd be 59.26 a week.

Speaker speaker_1: Okay.

Speaker speaker_2: Um.

Speaker speaker_1: Okay. Oh, simple.

Speaker speaker_2: So... Okay. And then, uh, can you confirm, we have your email on file, eseofurie@gmail.com. Is that correct?

Speaker speaker_1: Correct. Mm-hmm. Mm-hmm.

Speaker speaker_2: All right. I'll send this information packet to you, uh, regardless, just so you have that information to review for yourself-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um, and then-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... uh, like I said, open enrollment starts on the 23rd, runs from December 23rd until January 31st. Anytime-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... during that, anytime during that window, Monday through Friday, o-uh, 8:00 AM to 8:00 PM, we're here except for, um, Christmas Eve, Christmas Day, and then New Year's Eve and New Year's Day.

Speaker speaker_1: Right. New Year's. Mm-hmm.

Speaker speaker_2: Uh, yeah. So obviously like the holiday times-

Speaker speaker_1: 'Kay.

Speaker speaker_2: ... we're not gonna be here. But anytime other than those, Monday through Friday, eight to eight, we're here.

Speaker speaker_1: Mm-hmm. Okay. 'Cause, I mean, I'm trying to... I, I, I know I want to get it, so I, I understand I'm just gonna have to wait until December. Um-

Speaker speaker_2: Sure.

Speaker speaker_1: ... and I'm wondering if I'm gonna... I mean, as... Last question, as far as like the dental coverage, what does that include? 'Cause that's also an issue. Certain things aren't covered, um, even with New York State health insurance. So I'm trying to figure out, um, you know, again, I wanna weigh my options between New York State insurance, and I know this isn't full coverage insurance, but I'm just trying to, you know, weigh my options, if that makes sense.

Speaker speaker_2: I understand. Uh, as far as dental, um, preventative services, like your routine cleanings and examinations and the like, are covered at 80% after... or sorry, 100% without any deductible requirement.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Basic services like y- like a simple extraction, a cavity filling, an x-ray, something like that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... those are gonna, those are gonna be covered at 80% after you've met a \$50 deductible. Um, but-

Speaker speaker_1: Good. Okay.

Speaker speaker_2: ... the major services, m- major services like, uh, surgeries, root canals, crowns, those kinds of services are not covered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... by the dental plan offered.

Speaker speaker_1: At all. Okay. Okay. All right. That was helpful.

Speaker speaker_2: All right. Um, anything else?

Speaker speaker_1: Okay. Oh, no, that should be it.

Speaker speaker_2: All right. Well, if that's everything, thank you again for calling in. You have a wonderful day.

Speaker speaker_1: Thank you. You too. Bye-bye.

Speaker speaker_2: All right. You're welcome. Bye now.