

Transcript: Chris Sofield

(deactivated)-5509436417294336-6445051556184064

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits with KARB. This is Chris. How can I help you today? Uh, yes, I enrolled online for my benefits and I was getting a confirmation number, but I have some questions about, um, the enrollment process because it didn't let me enroll for the Stay Healthy MEC TelRx. Okay. Let, um, let me take a look at your file and see what you're enrolled into. Maybe I can, maybe I can shed some light on that. What staffing company do you work with? Uh, I work with Creative Circle. And the last four of your Social? 7270. All right, and your first and last name? Carol Shuker. Thank you. Ms. Shuker, could you verify your address and your date of birth for me? Uh, my address is 1272 School House Road, Paradise, Texas 76073 and my date of birth is 8/29/66. Thank you. We have a phone number on file of 897-0301. Is that correct? Yes, it is. Okay. One moment. Okay, I see what it was. The reason that you weren't able to enroll into the MEC TelRx plan is because you had, you had already selected the FreeRx plan which is built into the MEC TelRx. If you select one, you are locked out of the other. Oh, okay. So how do I... Can we change that so that I don't, I don't Have them- ... stay healthy? Yeah. One moment. I don't think I'm supposed to be in that one. Okay. That will increase your total weekly deductions, um- That's fine. As... Yeah. So as it is, right now we're looking at, um... One moment. Looks like you're currently at 35.62 a week. If we replace the FreeRx with the MEC TelRx, it's 45.26 a week. That's fine. All right. Just to confirm, we do authorize those deductions? Uh, yes, I authorize those. Uh-huh. All right. Okay. All right. So I'll go ahead and send that out- Now, I have- I'm sorry, go ahead. Oh. Oh, yeah. I just want y'all to say, um, had you sent a card in the mail or how do I enroll to log on to get medical benefits? When does it start? Okay. 'Cause I need, I need to make some doctor's appointments. Yeah. I- I was just getting into that. All right. So, um, your, uh, your initial enrollment will take, uh, is a... It's one to two weeks for everything to process. Okay. Once processing is complete, you start seeing the deductions coming out of your checks. Monday following the first deduction is when the policies become effective. ID cards will typically arrive in one to two weeks after that effective date. Um, so that's going to be for, for everything that you initially, uh, selected. Now, seeing as the only thing we're doing is dropping FreeRx and adding the MEC TelRx, um- Mm-hmm. ... you are go- there is going to be a delay between everything else going into effect and then your s- the MEC plan going into effect. There may be about a week or two delay for that. Um, meaning there- Okay. ... will also be about a week or two delay, uh, for the ID card for the MEC plan to show up. Um, but you will receive ID cards. Uh, like from now I would assume, uh, according to... Like assuming when Creative Circle starts taking those deductions out, uh- Mm-hmm. ... the quickest that your ID cards, all ID cards would arrive would be two to three weeks. Um, so just keep an eye out for that. Now, I do know that one of your policies, the insurance card is going to be sent via email. It's not going to be a physical copy. Uh, so keep

an eye on your in- your email inbox as well. Um- Okay. ... let me just see here. And then other than that, there is one disclaimer I do need to provide. Mm-hmm. The, uh, MEC plan, uh, that plan and only that plan, is known as a Section 125 plan. This is an IRS regulation that allows, uh, Creative Circle to make the deduction for that specific plan pre-tax. However, because they allow this to happen, they then require if you select this plan, you are o- you're, uh, required to stay enrolled into that plan. You're only allowed to make any changes to it or even cancel it during open enrollment. Once open enrollment ends, you have, you will, um, you have to have a qualifying life event, something like getting married, having a child or getting an insurance company, uh, insurance policy from another insurance company to make any changes or cancel the policy. Okay. All right. Um, but that's all the information I needed to set that up and looks like we are good to go as far as your enrollment itself. Um, were there any other questions that you had? Um, no, that's... Yeah. I'll go ahead and, uh, change, make some doctor's appointments for the end of February then. So I should have my cards and be all set. So I show them the card, they send me an amount and then your company reimburses me? Is that how that works? How does Yeah. Okay. So... All right, so we're not the insurance company. We're just the enrollment administrator. Oh, okay. So I, so, um... Oh, okay. Uh, s- uh, to, to our knowledge, um, it works the same as any other insurance company just, or insurance card, just the, uh, the actual- Mm-hmm. ... uh, coverage itself is going to be a little bit different as far as, like, what's covered. Um, so there's no, uh, for medical at least, there's no deductibles or copays or anything like that. Um, you will, uh, just present your card. The doctors will run your insurance plan. The, uh, insurance company themselves will pay towards the policy depending on if it's covered and how much it's covered at, and you're just responsible for whatever's left. Okay. Sounds good. Thank you so much. I appreciate your help and I'll keep an eye out for the cards and for the email. All right then. Um, if that's everything, thanks again for calling and you have a wonderful day. You t- thank you. Bye-bye. Mm-hmm. Bye now.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits with KARB. This is Chris. How can I help you today?

Speaker speaker_2: Uh, yes, I enrolled online for my benefits and I was getting a confirmation number, but I have some questions about, um, the enrollment process because it didn't let me enroll for the Stay Healthy MEC TelRx.

Speaker speaker_1: Okay. Let, um, let me take a look at your file and see what you're enrolled into. Maybe I can, maybe I can shed some light on that. What staffing company do you work with?

Speaker speaker_2: Uh, I work with Creative Circle.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 7270.

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

Speaker speaker_2: Carol Shuker.

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

Speaker speaker_2: Uh, my address is 1272 School House Road, Paradise, Texas 76073 and my date of birth is 8/29/66.

Speaker speaker_1: Thank you. We have a phone number on file of 897-0301. Is that correct?

Speaker speaker_2: Yes, it is.

Speaker speaker_1: Okay. One moment. Okay, I see what it was. The reason that you weren't able to enroll into the MEC TelRx plan is because you had, you had already selected the FreeRx plan which is built into the MEC TelRx. If you select one, you are locked out of the other.

Speaker speaker_2: Oh, okay. So how do I... Can we change that so that I don't, I don't

Speaker speaker_3: Have them-

Speaker speaker_2: ... stay healthy?

Speaker speaker_1: Yeah. One moment.

Speaker speaker_2: I don't think I'm supposed to be in that one. Okay.

Speaker speaker_1: That will increase your total weekly deductions, um-

Speaker speaker_2: That's fine.

Speaker speaker_1: As... Yeah. So as it is, right now we're looking at, um... One moment. Looks like you're currently at 35.62 a week. If we replace the FreeRx with the MEC TelRx, it's 45.26 a week.

Speaker speaker_2: That's fine.

Speaker speaker_1: All right. Just to confirm, we do authorize those deductions?

Speaker speaker_2: Uh, yes, I authorize those. Uh-huh.

Speaker speaker_1: All right. Okay. All right. So I'll go ahead and send that out-

Speaker speaker_2: Now, I have-

Speaker speaker_1: I'm sorry, go ahead.

Speaker speaker_2: Oh. Oh, yeah. I just want y'all to say, um, had you sent a card in the mail or how do I enroll to log on to get medical benefits? When does it start?

Speaker speaker_3: Okay.

Speaker speaker_2: 'Cause I need, I need to make some doctor's appointments.

Speaker speaker_1: Yeah. I- I was just getting into that. All right. So, um, your, uh, your initial enrollment will take, uh, is a... It's one to two weeks for everything to process.

Speaker speaker_2: Okay.

Speaker speaker_1: Once processing is complete, you start seeing the deductions coming out of your checks. Monday following the first deduction is when the policies become effective. ID cards will typically arrive in one to two weeks after that effective date. Um, so that's going to be for, for everything that you initially, uh, selected. Now, seeing as the only thing we're doing is dropping FreeRx and adding the MEC TelRx, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you are go- there is going to be a delay between everything else going into effect and then your s- the MEC plan going into effect. There may be about a week or two delay for that. Um, meaning there-

Speaker speaker_2: Okay.

Speaker speaker_1: ... will also be about a week or two delay, uh, for the ID card for the MEC plan to show up. Um, but you will receive ID cards. Uh, like from now I would assume, uh, according to... Like assuming when Creative Circle starts taking those deductions out, uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the quickest that your ID cards, all ID cards would arrive would be two to three weeks. Um, so just keep an eye out for that. Now, I do know that one of your policies, the insurance card is going to be sent via email. It's not going to be a physical copy. Uh, so keep an eye on your in- your email inbox as well. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... let me just see here. And then other than that, there is one disclaimer I do need to provide.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The, uh, MEC plan, uh, that plan and only that plan, is known as a Section 125 plan. This is an IRS regulation that allows, uh, Creative Circle to make the deduction for that specific plan pre-tax. However, because they allow this to happen, they then require if you select this plan, you are o- you're, uh, required to stay enrolled into that plan. You're only allowed to make any changes to it or even cancel it during open enrollment. Once open enrollment ends, you have, you will, um, you have to have a qualifying life event, something like getting married, having a child or getting an insurance company, uh, insurance policy from another insurance company to make any changes or cancel the policy.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Um, but that's all the information I needed to set that up and looks like we are good to go as far as your enrollment itself. Um, were there any other questions that you had?

Speaker speaker_2: Um, no, that's... Yeah. I'll go ahead and, uh, change, make some doctor's appointments for the end of February then. So I should have my cards and be all set. So I show them the card, they send me an amount and then your company reimburses me? Is that how that works? How does

Speaker speaker_4: Yeah.

Speaker speaker_1: Okay. So... All right, so we're not the insurance company. We're just the enrollment administrator.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So I, so, um...

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Uh, s- uh, to, to our knowledge, um, it works the same as any other insurance company just, or insurance card, just the, uh, the actual-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, coverage itself is going to be a little bit different as far as, like, what's covered. Um, so there's no, uh, for medical at least, there's no deductibles or copays or anything like that. Um, you will, uh, just present your card. The doctors will run your insurance plan. The, uh, insurance company themselves will pay towards the policy depending on if it's covered and how much it's covered at, and you're just responsible for whatever's left.

Speaker speaker_2: Okay. Sounds good. Thank you so much. I appreciate your help and I'll keep an eye out for the cards and for the email.

Speaker speaker_1: All right then. Um, if that's everything, thanks again for calling and you have a wonderful day.

Speaker speaker_2: You t- thank you. Bye-bye.

Speaker speaker_1: Mm-hmm. Bye now.