

## 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 on a Card, this is Chris. How can I help you today? Hello, Chris. I was redirected to this number to get some assistance on enrolling for medical benefits. Okay. What staffing company do you work with? Um, Creative Circle. Okay. And the last four of your Social? 1890. And your first and last name. Julie Goodman. Excuse me, could you verify your address and your date of birth for me, please? Sure. My address is 2404 Navigation Boulevard, Unit 751, Houston, Texas 77003. And my date of birth was December 8th, 1993. Thank you. I have a phone on file for you at 347-512-6299. Is that correct? Yes, that is. All right. And have you... And did you have an idea of what you wanted to enroll into? Um, I have an idea, but I just want to make sure that, you know, whatever idea... Or I just want to get an idea of, like, what's most popular. Um, I see that there are some options here for, like, health, dental, and then I don't really know what the difference is between, like, the Stay Healthy MEC versus the Preferred Choice Plus Indemnity. Okay. So, Stay Healthy MEC is going to cover, uh, preventive care services. So things like physicals, vaccinations, cancer screenings, uh, Pap smears, mammograms, and services like that. Okay. Along with providing prescription coverage through a membership to the FreeRx program. Okay. Um, where, uh... But this plan by itself doesn't cover any sort of, like, doctor's visits, hospital visits, or anything like that. Um- Okay. ... InSure Plus is going to be more or less the exact opposite of that, whereas it will cover those doctor's visits and hospital visits, but preventative services are not covered. Um- Oh. ... Because, because of how exactly those completely differ, you are allowed to enroll into InSure Plus and Stay Healthy at the same time. Okay. Now may I ask what's the difference between InSure Plus Basic versus Premier? Uh, realistically, only just hospitalization coverages. So, like, overnight hospital stay, hospital admission, and surgery. Okay. So Basic doesn't cover surgeries? So, well, m- no, it's, it's more so, like, that those s- those services are all covered by all three levels of InSure Plus, um, but the amount covered by the insurance company is different. So, like, Basic is the least coverage, Enhanced is the middle tier, and Premier is the most coverage. But it's specifically only for th- for those hospitalization-type benefits. All other benefits are more or less the exact same across the three plans. Okay. And then can I know what the di- what is, um, what I... Can I know what accident is and what telebehavioral health is? Um, accident coverage is, uh, if you were involved in the... In an accident that requires the use of one of the covered services, like, uh, like emergency room or ambulance usage or anything like that. Okay. Um, it'll help pay towards those bills on top of what your medical plan may already cover. And then telebehavioral health is more or less exactly how it, how it sounds, a behavioral health policy for, for, like, counseling, therapy, and things like that. Um, but it's purely virtual care type stuff. So it's, like, through, uh, phone or, or video call visits. Okay. And is that for, like, all major, um, therapy and counseling sites, or is

that, like, selective? It... Uh, you set up your appointments through the carrier for the behavioral health plan, who they assign a, uh, they assign a licensed therapist, um, to you, and, uh, they, they set up the appointment entirely. Um, so it has to be done through their providers. I see. But it's fully covered? I believe there's a \$65 co-pay. Other than that, I'm... Uh, that's, that's the only... That's the only information that I have on that. Uh, and that's per visit or monthly? Uh, per visit. Oh, wow. Um, okay. Well, I'd like to enroll, I just... I mean, I would like to get more details on the telebehavioral health 'cause I would love to consider that. I just would love to know, like, the full details. Let me see if there's any further information I may have for you. One moment. Okay. Um, okay. So, from what I see here, looks like the behavioral health is offered through Walmart Health Virtual Care. Um, you may be able to get in contact with them to see, uh, what exactly, like, the details are for the... for the, uh, information. It'll, uh, look like- Did you say Walmart? Walmart Health Virtual Care. Yes, ma'am. Oh, I didn't even know that was a thing. Okay. Uh- Um, let me know when you're ready and I can give you the phone number to, uh, to them. That way, if, if you have any questions more, more than what I'm able to answer, then they might be able to help you out. Sure. I'd love to, um, get the number and I'm ready. That is 855- 855- 636- 636-... 3669. 3669, and my question that I would be asking them is regarding how much coverage is covered for the visits? Uh, anything that you... any questions that you may have mo- o-other than, um, the, uh, o-other than the information that I was able to provide. So, like, like I said, all I can really tell you is that, um, they, they assign the, uh, they assign the therapist, um, they schedule all your visits and everything, and that it's a \$65 co-pay. Um, but, like, anything past that, you may want to ask them about just because, unfortunately, I'm not going to have the answers to those kinds of questions. Okay, and then if they ask me who my medical provider is, what would I be saying? Uh, so that's the thing. It's, it's completely separate from medical coverages. It... So, it, it doesn't really... I don't believe that that would have any sort of impact on it because it's, it's, it's its own completely separate self-contained policy. Okay, but if I'm signing up with you guys, then who would I be sa- I, I don't know who I'm referencing, right? Like, who am I paying the \$150 a month to? Uh, so okay, that deducts out of your paycheck, uh, that's being deducted by Creative Circle and- Okay. ... I believe it's sent directly to Walmart Health Virtual Care. So, I would just tell Walmart that it's from Creative Circle? Y-... You can. Like I said, I'm not a-... I'm... Unfortunately, I'm not gonna know exactly what kind of questions they're going to ask, um, so all I can, all I can really tell you is that this, this is coverage offered to you through Creative Circle and, um, other than, like I said, the \$65 co-pay, that's kind of all the information I have on this. Okay. Okay. And then my last question is just, um, what the coverage price difference is between the Insure Basic and the Insure Enhanced? Um, as far... Uh, let's see here. So, the only examples I'd really be able to give based on the information we have are gonna be... So, like, hospital confinement, ICU, and surgery k- type benefits. Um, hospital confinement, the, the c- the carrier will cover, uh, \$50 a day under Basic, \$100 a day during, u- under Enhanced, and \$200 a day under Premier. Um, ICU is \$200 a day for Basic, \$400 a day for Enhanced, and \$1,000 a day for Premier. And then surgeries is \$1,000 coverage under Basic, \$2,000 under Enhanced, and \$4,000 under Premier. Uh, those are- Okay. ... more or less the only differences between those plans. Everything else is the exact same. Got it. Okay. And I thought that was my last question. I'm sorry I have more. Um, for dental, what is covered? Uh, dental will cover preventative services such as, like, for example, routine cleanings, um, with no cost to you, so 100%, no deductible

requirement. Um, basic services such as, like, cavity fillings, X-rays, simple extractions, um, gonna, gonna be covered at 80% after you have met a \$50 deductible. Um, but major services, for example, things like surgeries, root canals, uh, crowns, braces, dentures, those kinds of services are not covered by the dental plan offered. Okay. Okay, so if I wanted to enroll and put, like, a little package together, can I do that now? Yeah. Um, let's see here. Okay. Yeah, we can, we can set that up for you. But would I... So, I know you gave me the number for Walmart to ask about the tele-behavioral health. If I wanted to add that, could I add that on at any time or does it make sense to ask them about that and then come back once I know that I'm gonna get that or not? Y-... Um, that is entirely up to you. The only thing I'll tell you real quick is that you do have a window that you're allowed to enroll in, uh, into any benefits. Based on the information I have, your window is, uh, start... The, uh... Your window technically started yesterday and ends on November 29th. So, any time between now and November 29th, you're free to make any decisions regarding your insurance policies. After November 29th, you're no longer able to enroll into anything further until Creative Circle's open enrollment period, which is once a year. Uh, but their open enrollment starts, uh, just next month in December, on December 23rd. Okay. So, what I'll do is I will call the number that you gave me for Walmart, and then I'll just call back on Monday, if that's okay, once I have all my information and piece together what I want to enroll in. Okay. I mean, I know what I want to enroll in with the exception of the telehealth, but I'd rather know everything together and then let you know. I understand. Yeah, that's, that's no problem and that makes sense. Um, yeah, just, just make sure that you... A- any, any enrollment decisions that you make, you do it before your deadline, uh, b-before your window closes. Again, you've got more or less the entire month of November to do so. Um, we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Um, just, uh, so you've got any t- any time during those hours to get in contact with us. I see. Okay. All right. Sounds good. So, I'll call back Monday and then if I have any more questions, I guess I can piece them together then as well. All right then, um, Ms. Guzman, was... For right now, was there anything else I could help you with? Uh, no, that was all. Thank you. You've been helpful. You're very welcome. Thanks for calling and have a wonderful day. You too. Bye-bye. 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 on a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hello, Chris. I was redirected to this number to get some assistance on enrolling for medical benefits.

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

Speaker speaker\_2: Um, Creative Circle.

Speaker speaker\_1: Okay. And the last four of your Social?

Speaker speaker\_2: 1890.

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

Speaker speaker\_2: Julie Goodman.

Speaker speaker\_1: Excuse me, could you verify your address and your date of birth for me, please?

Speaker speaker\_2: Sure. My address is 2404 Navigation Boulevard, Unit 751, Houston, Texas 77003. And my date of birth was December 8th, 1993.

Speaker speaker\_1: Thank you. I have a phone on file for you at 347-512-6299. Is that correct?

Speaker speaker\_2: Yes, that is.

Speaker speaker\_1: All right. And have you... And did you have an idea of what you wanted to enroll into?

Speaker speaker\_2: Um, I have an idea, but I just want to make sure that, you know, whatever idea... Or I just want to get an idea of, like, what's most popular. Um, I see that there are some options here for, like, health, dental, and then I don't really know what the difference is between, like, the Stay Healthy MEC versus the Preferred Choice Plus Indemnity.

Speaker speaker\_1: Okay. So, Stay Healthy MEC is going to cover, uh, preventive care services. So things like physicals, vaccinations, cancer screenings, uh, Pap smears, mammograms, and services like that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Along with providing prescription coverage through a membership to the FreeRx program.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, where, uh... But this plan by itself doesn't cover any sort of, like, doctor's visits, hospital visits, or anything like that. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... InSure Plus is going to be more or less the exact opposite of that, whereas it will cover those doctor's visits and hospital visits, but preventative services are not covered. Um-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... Because, because of how exactly those completely differ, you are allowed to enroll into InSure Plus and Stay Healthy at the same time.

Speaker speaker\_2: Okay. Now may I ask what's the difference between InSure Plus Basic versus Premier?

Speaker speaker\_1: Uh, realistically, only just hospitalization coverages. So, like, overnight hospital stay, hospital admission, and surgery.

Speaker speaker\_2: Okay. So Basic doesn't cover surgeries?

Speaker speaker\_1: So, well, m- no, it's, it's more so, like, that those s- those services are all covered by all three levels of InSure Plus, um, but the amount covered by the insurance company is different. So, like, Basic is the least coverage, Enhanced is the middle tier, and Premier is the most coverage. But it's specifically only for th- for those hospitalization-type benefits. All other benefits are more or less the exact same across the three plans.

Speaker speaker\_2: Okay. And then can I know what the di- what is, um, what I... Can I know what accident is and what telebehavioral health is?

Speaker speaker\_1: Um, accident coverage is, uh, if you were involved in the... In an accident that requires the use of one of the covered services, like, uh, like emergency room or ambulance usage or anything like that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, it'll help pay towards those bills on top of what your medical plan may already cover. And then telebehavioral health is more or less exactly how it, how it sounds, a behavioral health policy for, for, like, counseling, therapy, and things like that. Um, but it's purely virtual care type stuff. So it's, like, through, uh, phone or, or video call visits.

Speaker speaker\_2: Okay. And is that for, like, all major, um, therapy and counseling sites, or is that, like, selective?

Speaker speaker\_1: It... Uh, you set up your appointments through the carrier for the behavioral health plan, who they assign a, uh, they assign a licensed therapist, um, to you, and, uh, they, they set up the appointment entirely. Um, so it has to be done through their providers.

Speaker speaker\_2: I see. But it's fully covered?

Speaker speaker\_1: I believe there's a \$65 co-pay. Other than that, I'm... Uh, that's, that's the only... That's the only information that I have on that.

Speaker speaker\_2: Uh, and that's per visit or monthly?

Speaker speaker\_1: Uh, per visit.

Speaker speaker\_2: Oh, wow. Um, okay. Well, I'd like to enroll, I just... I mean, I would like to get more details on the telebehavioral health 'cause I would love to consider that. I just would love to know, like, the full details.

Speaker speaker\_1: Let me see if there's any further information I may have for you. One moment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, okay. So, from what I see here, looks like the behavioral health is offered through Walmart Health Virtual Care. Um, you may be able to get in contact with them to see, uh, what exactly, like, the details are for the... for the, uh, information. It'll, uh, look like-

Speaker speaker\_2: Did you say Walmart?

Speaker speaker\_1: Walmart Health Virtual Care. Yes, ma'am.

Speaker speaker\_2: Oh, I didn't even know that was a thing. Okay. Uh-

Speaker speaker\_1: Um, let me know when you're ready and I can give you the phone number to, uh, to them. That way, if, if you have any questions more, more than what I'm able to answer, then they might be able to help you out.

Speaker speaker\_2: Sure. I'd love to, um, get the number and I'm ready.

Speaker speaker\_1: That is 855-

Speaker speaker\_2: 855-

Speaker speaker\_1: 636-

Speaker speaker\_2: 636-

Speaker speaker\_1: ... 3669.

Speaker speaker\_2: 3669, and my question that I would be asking them is regarding how much coverage is covered for the visits?

Speaker speaker\_1: Uh, anything that you... any questions that you may have mo- o-other than, um, the, uh, o-other than the information that I was able to provide. So, like, like I said, all I can really tell you is that, um, they, they assign the, uh, they assign the therapist, um, they schedule all your visits and everything, and that it's a \$65 co-pay. Um, but, like, anything past that, you may want to ask them about just because, unfortunately, I'm not going to have the answers to those kinds of questions.

Speaker speaker\_2: Okay, and then if they ask me who my medical provider is, what would I be saying?

Speaker speaker\_1: Uh, so that's the thing. It's, it's completely separate from medical coverages. It... So, it, it doesn't really... I don't believe that that would have any sort of impact on it because it's, it's, it's its own completely separate self-contained policy.

Speaker speaker\_2: Okay, but if I'm signing up with you guys, then who would I be sa- I, I don't know who I'm referencing, right? Like, who am I paying the \$150 a month to?

Speaker speaker\_1: Uh, so okay, that deducts out of your paycheck, uh, that's being deducted by Creative Circle and-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I believe it's sent directly to Walmart Health Virtual Care.

Speaker speaker\_2: So, I would just tell Walmart that it's from Creative Circle?

Speaker speaker\_1: Y-... You can. Like I said, I'm not a-... I'm... Unfortunately, I'm not gonna know exactly what kind of questions they're going to ask, um, so all I can, all I can really tell you is that this, this is coverage offered to you through Creative Circle and, um, other than, like I said, the \$65 co-pay, that's kind of all the information I have on this.

Speaker speaker\_2: Okay. Okay. And then my last question is just, um, what the coverage price difference is between the Insure Basic and the Insure Enhanced?

Speaker speaker\_1: Um, as far... Uh, let's see here. So, the only examples I'd really be able to give based on the information we have are gonna be... So, like, hospital confinement, ICU, and surgery k- type benefits. Um, hospital confinement, the, the c- the carrier will cover, uh, \$50 a day under Basic, \$100 a day during, u- under Enhanced, and \$200 a day under Premier. Um, ICU is \$200 a day for Basic, \$400 a day for Enhanced, and \$1,000 a day for Premier. And then surgeries is \$1,000 coverage under Basic, \$2,000 under Enhanced, and \$4,000 under Premier. Uh, those are-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... more or less the only differences between those plans. Everything else is the exact same.

Speaker speaker\_2: Got it. Okay. And I thought that was my last question. I'm sorry I have more. Um, for dental, what is covered?

Speaker speaker\_1: Uh, dental will cover preventative services such as, like, for example, routine cleanings, um, with no cost to you, so 100%, no deductible requirement. Um, basic services such as, like, cavity fillings, X-rays, simple extractions, um, gonna, gonna be covered at 80% after you have met a \$50 deductible. Um, but major services, for example, things like surgeries, root canals, uh, crowns, braces, dentures, those kinds of services are not covered by the dental plan offered.

Speaker speaker\_2: Okay. Okay, so if I wanted to enroll and put, like, a little package together, can I do that now?

Speaker speaker\_1: Yeah. Um, let's see here. Okay. Yeah, we can, we can set that up for you.

Speaker speaker\_2: But would I... So, I know you gave me the number for Walmart to ask about the tele-behavioral health. If I wanted to add that, could I add that on at any time or does it make sense to ask them about that and then come back once I know that I'm gonna get that or not?

Speaker speaker\_1: Y-... Um, that is entirely up to you. The only thing I'll tell you real quick is that you do have a window that you're allowed to enroll in, uh, into any benefits. Based on the information I have, your window is, uh, start... The, uh... Your window technically started yesterday and ends on November 29th. So, any time between now and November 29th, you're free to make any decisions regarding your insurance policies. After November 29th, you're no longer able to enroll into anything further until Creative Circle's open enrollment

period, which is once a year. Uh, but their open enrollment starts, uh, just next month in December, on December 23rd.

Speaker speaker\_2: Okay. So, what I'll do is I will call the number that you gave me for Walmart, and then I'll just call back on Monday, if that's okay, once I have all my information and piece together what I want to enroll in.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I mean, I know what I want to enroll in with the exception of the telehealth, but I'd rather know everything together and then let you know.

Speaker speaker\_1: I understand. Yeah, that's, that's no problem and that makes sense. Um, yeah, just, just make sure that you... A- any, any enrollment decisions that you make, you do it before your deadline, uh, b-before your window closes. Again, you've got more or less the entire month of November to do so. Um, we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Um, just, uh, so you've got any t- any time during those hours to get in contact with us.

Speaker speaker\_2: I see. Okay. All righty. Sounds good. So, I'll call back Monday and then if I have any more questions, I guess I can piece them together then as well.

Speaker speaker\_1: All right then, um, Ms. Guzman, was... For right now, was there anything else I could help you with?

Speaker speaker\_2: Uh, no, that was all. Thank you. You've been helpful.

Speaker speaker\_1: You're very welcome. Thanks for calling and have a wonderful day.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Bye now.