

## Transcript: Chris Sofield

(deactivated)-6006586370637824-6350458048167936

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, my name is Polina. I'm trying to understand how can I apply... enroll in the benefits as a Creative Circle employee? Okay. Um, let me, let me pull up your file and see if you're eligible. What's the last four of your Social? The last four, one second. 1403. And your first and last name? First name Polina, P-O-L-I-N-A. Got it? Yes, ma'am, and the last name? And the last name is Bzreva. Bz, like busy, B-U-S-Y. R-E-V-A. Bzreva. Thank you. Can you verify your address and date of birth for me please? 4 April 28, 1993, and the address is 28 Malver, Brooklyn, New York, 11206. Thank you. We have a phone on file of 929-928-9345, is that correct? Mm-hmm, that's me. Okay. Um, our system shows, it looks like the only hire date on file or first check date was from, uh, November of last year. Have you been working with them since then or have you left and didn't come back? I've been working since then. Okay. You'll have to wait until open enrollment then. Open enrollment starts on the 23rd. Um, so just give us a call, uh, between the- Oh. ... 23rd and January 31st and we can, we can set up enrollment at that point. Got it, okay. Um, but for now, can I just ask you about the plan options? Do you know anything? Yeah. So, um, Creative Circle offers a couple of different options. They offer four, uh, four plans for medical, which really is, there's a preventative care only plan for things like physicals, vaccines and cancer screenings. And then there's a plan for more along the lines of like doctors, hospitals and, and things like that with, uh, with three levels of that plan. Mm-hmm. Higher level each month of that plan. Is Stay Healthy one and Insurance Plus one? Yes. Um- All right, so how much is Stay Healthy now? Stay Healthy, um, are you talking about now or when open enrollment starts up? When open enrollment starts because now I only have last year prices. Um, open enrollment, when open enrollment comes through, um, Stay Healthy will be \$15.63 per week. Okay, almost the same. Um, and the Insurance Plus is around 17? Um, basic is \$17.21 a week. Can I, yeah, so my question is, is I know it's charged weekly but if it's just \$2 different, but the, the, the actual difference in coverage is dramatic, right? Right. So they're not, they're not levels of the same plan, they are entirely separate plans that can be enrolled into- Mm-hmm. ... at the same time because they don't cover the same things. Okay, so for example, in the basic one, Stay H- Healthy One, for \$15 I only have... wha- wha- what is gonna... I see, I see like descriptions but just to clarify, I only will have an option of Free, Free RX membership right, and just preventative care, that's it? Correct. Um, so if I wanna go to see a doctor in network, how much I would pay for that? It's like completely out of pocket? If it... So it depends. If it is a preventative, a covered preventative care service, if it's in network then you have no out of pocket cost under the, under the Stay Healthy t- uh, TeleRX plan. No, if it, if it's not preventative. If it's, for example, I have a flu and I need to go to the emergency room, how much that would be then? Yes,

completely out of pocket. There is zero coverage for non-preventative care services. That's covered by Insurance Plus. Oh yeah, mm-hmm. Okay. Uh, but, but will they like, like other insurances try to like minimize the price for out of pocket price for me or no? Like other i- Like negotiate the price. Like other insurance companies or... Yeah, yeah, yeah. Yeah. I wouldn't know the answer to that. You'd have to call those companies. Uh... So for example, if I go, I mean, if I go to the emergency room and I know that this specific visit is not covered by my insurance, the Stay Healthy one, I'm gonna tell them that I have, I have no insurance or should I still give them my Stay Healthy card? Um, you, you can give them your Stay Healthy card but th- when they run it they will see that you don't have coverage for the services you are trying to get so it- Got it, mm-hmm. Yeah. Okay. Um, and yeah, so just, I'm just trying to understand because I don't really... I only mostly need it for, uh, drugs prescription and I see that the... actually for some reason Stay Healthy One is more beneficial for me because with FreeRX I will get my drugs for free but w- i- Insurance Plus and the other one, I will have to pay, right, I'll have to pay co-pay for- Yes, that is- Mm-hmm. Yes, that is correct. However, both, both plans have entirely different formularies. Some medications may be covered under the PharmaVail prescription coverage through Insurance Plus, some may be covered under the FreeRX coverage. Um, I do know that if you go to FreeRX's website at freerx.com, you can check to see if a medication's covered there. Yeah, but- Oh. ... free RX is not included in the insur- Insure Plans. No, but it's also available as a standalone. As a... Oh. Yeah, but then I have to pay for it? Extra? Well, I mean, y- yeah, it's, uh, free RX by itself for just u- for just you is \$5.99 a week. Yeah, but it's included in the cheapest plan, that's what I'm saying. But it's not- Yeah. ... included in the more high, which is like- Per- It's, it's, it's- ... an expensive thing, but- ... included... Yeah. It is included in the St- in the Stay Healthy Plan, but it is not included in the Insure Plus line of plans. So, that's what I'm saying. So, I have to... There's no free prescription for me with Insure Plan, right? Um, the only way to do that is if you add free RX as a standalone. Got it. Okay. It's so weird. Why? Okay. Um, also, I see the list of benefits. I'm not... I don't really understand how they include it or not, like visual and dental. Is it extra pay or... Those are all add-ons. Yes, ma'am. Okay. And how can I know how much that would be, for example, for vision? Mm. So, the document that you're looking at- Mm-hmm. ... is the benefit guide. Do you not see a page right after the medical policies, plan benefit summaries that shows all the additional benefit options? I see general pricing, and for benefits, it's like there's, like, empty, empty slot. Just dollar. I don't know what this mean, like... Okay. There's no price for benefits. I don't know how much it would be. Okay, so- Oh. Oh, maybe... I'm sorry. Maybe that's what you mean. You mean, like, co-pay for eye exam \$10, co-pay for lenses, then \$25? Yeah- That's what you mean? That... So, that's, that's how much, that's how much your co-pays for those kinds of services would be. Yeah. But w- but you should see where it says vision, and then underneath it dental, and then underneath it term life. That is a bundle. Underneath the term life in the light gray box, do you not see where it says weekly deduction? No, I only... So, I... For weekly deduction, I see all these four plans and four columns for employee, employee and spouse, employee ch- with children- Okay. ... and family. That's it. There's nothing else that you can... So, go to the... So, go to the next page. Yeah, and then I see additional benefit options with all these- Yeah. ... co-pays. Yeah. It's all, it's all on this page, ma'am. Do you not see a light gray box underneath where you see vision, dental and term life? Well, I see how much would be the co-pays for the vision and dental. That's what it says. The... But- But it does not say- But if you- ... how much I would pay weekly. But y- if, if

you look further down on that list, past the term life section, it... 'Cause that's a bundle. Do you, do you see where it says- Oh. I see. ... vision, dental and term life and AD&D; weekly deduction, employee 790- Got it. Yeah. ... et cetera? Got it. Vision, dental and term life and... So, this benefits... Wait, but it's... This is the price for the bundle with the Stay Healthy, right? No. No. Okay. That's for- No? ... that bundle only. Vision, dental and term life. It's for any... Okay. It's for any of these, uh, plans, right? Add-on? So, 790 is how much you would... Is how much would come out of your check for vision, dental and life. These deduction amounts listed on this page are not included- Yeah, yeah. ... in the medical- I got it. I me- I mean- ... deductions. I mean, is this the same price that would be added as add-on for all the four plan options that you have, for Stay Healthy- Yeah, the- ... or for Insure Plus? Mm-hmm. Yeah. There is no... There is no- Okay. ... change in deduction amount for... if it's- Mm-hmm. ... for whichever medical policy you select. Okay. Um, and the other thing is that, for example, if I enroll for, uh, Stay Healthy during this open enrollment date, and then I want to upgrade, can I do this anytime? No. Only during open enrollment. Oh, Jesus. Okay. So, I gotta decide. Okay. Um, all right. If I apply on December 23rd, when it's gonna start my first... Uh, when's gonna be my first day off? Um, so, any enrollments take one to two weeks to process. Mm-hmm. Once processing is complete, you would see the deductions for the plans that you've selected coming out of your checks. The Monday following the first deduction is when the policies become effective, which when that deduction happens is entirely up to Creative Circle. We're not in charge of that. So, I can't tell you anything further than that. So like, it... At least it's maximum two weeks, right? So, two... One to two weeks for it to process. Mm-hmm. And then, it's whenever Creative Circle decides to take those deductions. So, it could be- Oh, I see. Okay. ... immediately after that two weeks, or if there is a delay on their side- Mm-hmm. ... it could be anywhere from... It could be up to, up to a month, if not more. It's... That's- Got it. ... depending on Creative Circle, and we have no control over that. Okay. All right. That's pretty clear. Thank you. Um, do you have any, uh, also benefits for, uh, wellness, like gym membership or something? Th- Uh, that, that's a question for Creative Circle. If it's not to do with health insurance, we have no- we don't know- Ah. ... anything about it. Got it. Thank you. Mm-hmm. Anything else before you go? Uh, uh, should I call this same number on December 23rd? Yes, ma'am. Okay. Thank you. Bye. You're welcome. Thanks again for calling and have a good day.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hi, my name is Polina. I'm trying to understand how can I apply... enroll in the benefits as a Creative Circle employee?

Speaker speaker\_1: Okay. Um, let me, let me pull up your file and see if you're eligible. What's the last four of your Social?

Speaker speaker\_2: The last four, one second. 1403.

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

Speaker speaker\_2: First name Polina, P-O-L-I-N-A. Got it?

Speaker speaker\_1: Yes, ma'am, and the last name?

Speaker speaker\_2: And the last name is Bzreva. Bz, like busy, B-U-S-Y. R-E-V-A. Bzreva.

Speaker speaker\_1: Thank you. Can you verify your address and date of birth for me please?

Speaker speaker\_2: 4 April 28, 1993, and the address is 28 Malver, Brooklyn, New York, 11206.

Speaker speaker\_1: Thank you. We have a phone on file of 929-928-9345, is that correct?

Speaker speaker\_2: Mm-hmm, that's me.

Speaker speaker\_1: Okay. Um, our system shows, it looks like the only hire date on file or first check date was from, uh, November of last year. Have you been working with them since then or have you left and didn't come back?

Speaker speaker\_2: I've been working since then.

Speaker speaker\_1: Okay. You'll have to wait until open enrollment then. Open enrollment starts on the 23rd. Um, so just give us a call, uh, between the-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... 23rd and January 31st and we can, we can set up enrollment at that point.

Speaker speaker\_2: Got it, okay. Um, but for now, can I just ask you about the plan options? Do you know anything?

Speaker speaker\_1: Yeah. So, um, Creative Circle offers a couple of different options. They offer four, uh, four plans for medical, which really is, there's a preventative care only plan for things like physicals, vaccines and cancer screenings. And then there's a plan for more along the lines of like doctors, hospitals and, and things like that with, uh, with three levels of that plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Higher level each month of that plan.

Speaker speaker\_2: Is Stay Healthy one and Insurance Plus one?

Speaker speaker\_1: Yes. Um-

Speaker speaker\_2: All right, so how much is Stay Healthy now?

Speaker speaker\_1: Stay Healthy, um, are you talking about now or when open enrollment starts up?

Speaker speaker\_2: When open enrollment starts because now I only have last year prices.

Speaker speaker\_1: Um, open enrollment, when open enrollment comes through, um, Stay Healthy will be \$15.63 per week.

Speaker speaker\_2: Okay, almost the same. Um, and the Insurance Plus is around 17?

Speaker speaker\_1: Um, basic is \$17.21 a week.

Speaker speaker\_2: Can I, yeah, so my question is, is I know it's charged weekly but if it's just \$2 different, but the, the, the actual difference in coverage is dramatic, right?

Speaker speaker\_1: Right. So they're not, they're not levels of the same plan, they are entirely separate plans that can be enrolled into-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... at the same time because they don't cover the same things.

Speaker speaker\_2: Okay, so for example, in the basic one, Stay H- Healthy One, for \$15 I only have... wha- wha- what is gonna... I see, I see like descriptions but just to clarify, I only will have an option of Free, Free RX membership right, and just preventative care, that's it?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Um, so if I wanna go to see a doctor in network, how much I would pay for that? It's like completely out of pocket?

Speaker speaker\_1: If it... So it depends. If it is a preventative, a covered preventative care service, if it's in network then you have no out of pocket cost under the, under the Stay Healthy t- uh, TeleRX plan.

Speaker speaker\_2: No, if it, if it's not preventative. If it's, for example, I have a flu and I need to go to the emergency room, how much that would be then?

Speaker speaker\_1: Yes, completely out of pocket. There is zero coverage for non-preventative care services. That's covered by Insurance Plus.

Speaker speaker\_2: Oh yeah, mm-hmm. Okay. Uh, but, but will they like, like other insurances try to like minimize the price for out of pocket price for me or no?

Speaker speaker\_1: Like other i-

Speaker speaker\_2: Like negotiate the price.

Speaker speaker\_1: Like other insurance companies or...

Speaker speaker\_2: Yeah, yeah, yeah. Yeah.

Speaker speaker\_1: I wouldn't know the answer to that. You'd have to call those companies.

Speaker speaker\_2: Uh... So for example, if I go, I mean, if I go to the emergency room and I know that this specific visit is not covered by my insurance, the Stay Healthy one, I'm gonna tell them that I have, I have no insurance or should I still give them my Stay Healthy card?

Speaker speaker\_1: Um, you, you can give them your Stay Healthy card but th- when they run it they will see that you don't have coverage for the services you are trying to get so it-

Speaker speaker\_2: Got it, mm-hmm.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. Um, and yeah, so just, I'm just trying to understand because I don't really... I only mostly need it for, uh, drugs prescription and I see that the... actually for some reason Stay Healthy One is more beneficial for me because with FreeRX I will get my drugs for free but w- i- Insurance Plus and the other one, I will have to pay, right, I'll have to pay co-pay for-

Speaker speaker\_1: Yes, that is-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Yes, that is correct. However, both, both plans have entirely different formularies. Some medications may be covered under the PharmaVail prescription coverage through Insurance Plus, some may be covered under the FreeRX coverage. Um, I do know that if you go to FreeRX's website at [freerx.com](http://freerx.com), you can check to see if a medication's covered there.

Speaker speaker\_2: Yeah, but-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... free RX is not included in the insur- Insure Plans.

Speaker speaker\_1: No, but it's also available as a standalone.

Speaker speaker\_2: As a... Oh. Yeah, but then I have to pay for it? Extra?

Speaker speaker\_1: Well, I mean, y- yeah, it's, uh, free RX by itself for just u- for just you is \$5.99 a week.

Speaker speaker\_2: Yeah, but it's included in the cheapest plan, that's what I'm saying. But it's not-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... included in the more high, which is like-

Speaker speaker\_1: Per- It's, it's, it's-

Speaker speaker\_2: ... an expensive thing, but-

Speaker speaker\_1: ... included... Yeah. It is included in the St- in the Stay Healthy Plan, but it is not included in the Insure Plus line of plans.

Speaker speaker\_2: So, that's what I'm saying. So, I have to... There's no free prescription for me with Insure Plan, right?

Speaker speaker\_1: Um, the only way to do that is if you add free RX as a standalone.

Speaker speaker\_2: Got it. Okay. It's so weird. Why? Okay. Um, also, I see the list of benefits. I'm not... I don't really understand how they include it or not, like visual and dental. Is it extra pay or...

Speaker speaker\_1: Those are all add-ons. Yes, ma'am.

Speaker speaker\_2: Okay. And how can I know how much that would be, for example, for vision?

Speaker speaker\_1: Mm. So, the document that you're looking at-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is the benefit guide. Do you not see a page right after the medical policies, plan benefit summaries that shows all the additional benefit options?

Speaker speaker\_2: I see general pricing, and for benefits, it's like there's, like, empty, empty slot. Just dollar. I don't know what this mean, like...

Speaker speaker\_1: Okay.

Speaker speaker\_2: There's no price for benefits. I don't know how much it would be.

Speaker speaker\_1: Okay, so-

Speaker speaker\_2: Oh. Oh, maybe... I'm sorry. Maybe that's what you mean. You mean, like, co-pay for eye exam \$10, co-pay for lenses, then \$25?

Speaker speaker\_1: Yeah-

Speaker speaker\_2: That's what you mean?

Speaker speaker\_1: That... So, that's, that's how much, that's how much your co-pays for those kinds of services would be.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: But w- but you should see where it says vision, and then underneath it dental, and then underneath it term life. That is a bundle. Underneath the term life in the light gray box, do you not see where it says weekly deduction?

Speaker speaker\_2: No, I only... So, I... For weekly deduction, I see all these four plans and four columns for employee, employee and spouse, employee ch- with children-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... and family. That's it. There's nothing else

Speaker speaker\_3: that you can...

Speaker speaker\_1: So, go to the... So, go to the next page.

Speaker speaker\_2: Yeah, and then I see additional benefit options with all these-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... co-pays.

Speaker speaker\_1: Yeah. It's all, it's all on this page, ma'am. Do you not see a light gray box underneath where you see vision, dental and term life?

Speaker speaker\_2: Well, I see how much would be the co-pays for the vision and dental. That's what it says.

Speaker speaker\_1: The... But-

Speaker speaker\_2: But it does not say-

Speaker speaker\_1: But if you-

Speaker speaker\_2: ... how much I would pay weekly.

Speaker speaker\_1: But y- if, if you look further down on that list, past the term life section, it... 'Cause that's a bundle. Do you, do you see where it says-

Speaker speaker\_2: Oh. I see.

Speaker speaker\_1: ... vision, dental and term life and AD&D; weekly deduction, employee 790-

Speaker speaker\_2: Got it. Yeah.

Speaker speaker\_1: ... et cetera?

Speaker speaker\_2: Got it. Vision, dental and term life and... So, this benefits... Wait, but it's... This is the price for the bundle with the Stay Healthy, right?

Speaker speaker\_1: No. No.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That's for-

Speaker speaker\_2: No?

Speaker speaker\_1: ... that bundle only. Vision, dental and term life.

Speaker speaker\_2: It's for any... Okay. It's for any of these, uh, plans, right? Add-on?

Speaker speaker\_1: So, 790 is how much you would... Is how much would come out of your check for vision, dental and life. These deduction amounts listed on this page are not included-

Speaker speaker\_2: Yeah, yeah.

Speaker speaker\_1: ... in the medical-

Speaker speaker\_2: I got it. I me- I mean-



Speaker speaker\_1: ... deductions.

Speaker speaker\_2: I mean, is this the same price that would be added as add-on for all the four plan options that you have, for Stay Healthy-

Speaker speaker\_1: Yeah, the-

Speaker speaker\_2: ... or for Insure Plus? Mm-hmm.

Speaker speaker\_1: Yeah. There is no... There is no-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... change in deduction amount for... if it's-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... for whichever medical policy you select.

Speaker speaker\_2: Okay. Um, and the other thing is that, for example, if I enroll for, uh, Stay Healthy during this open enrollment date, and then I want to upgrade, can I do this anytime?

Speaker speaker\_1: No. Only during open enrollment.

Speaker speaker\_2: Oh, Jesus. Okay. So, I gotta decide. Okay. Um, all right. If I apply on December 23rd, when it's gonna start my first... Uh, when's gonna be my first day off?

Speaker speaker\_1: Um, so, any enrollments take one to two weeks to process.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Once processing is complete, you would see the deductions for the plans that you've selected coming out of your checks. The Monday following the first deduction is when the policies become effective, which when that deduction happens is entirely up to Creative Circle. We're not in charge of that. So, I can't tell you anything further than that.

Speaker speaker\_2: So like, it... At least it's maximum two weeks, right?

Speaker speaker\_1: So, two... One to two weeks for it to process.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then, it's whenever Creative Circle decides to take those deductions. So, it could be-

Speaker speaker\_2: Oh, I see. Okay.

Speaker speaker\_1: ... immediately after that two weeks, or if there is a delay on their side-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... it could be anywhere from... It could be up to, up to a month, if not more. It's... That's-

Speaker speaker\_2: Got it.

Speaker speaker\_1: ... depending on Creative Circle, and we have no control over that.

Speaker speaker\_2: Okay. All right. That's pretty clear. Thank you. Um, do you have any, uh, also benefits for, uh, wellness, like gym membership or something?

Speaker speaker\_1: Th- Uh, that, that's a question for Creative Circle. If it's not to do with health insurance, we have no- we don't know-

Speaker speaker\_2: Ah.

Speaker speaker\_1: ... anything about it.

Speaker speaker\_2: Got it. Thank you.

Speaker speaker\_1: Mm-hmm. Anything else before you go?

Speaker speaker\_2: Uh, uh, should I call this same number on December 23rd?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. Thank you. Bye.

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