

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 in a Card. This is Chris. How can I help you today? Hi. Yes. Um, I would like to, um, enroll in benefits. Okay. Which staffing company do you work with? I work with Creative Circle. Okay. And last four of your Social? It's 3296. All right. Your first and last name? My name is Melissa. And last name is Schuler, S-C-H-U-L-E-R. Thank you. Ms. Schuler, could you verify your address and date of birth for me, please? Sure. 2657 North Springfield Avenue, Apartment One, Chicago, Illinois, 60647. And date of birth is 3/27/1976. Thank you. All right. Let's see here. And then we have a phone number on file of 644-6936. Is that correct? Yes. That's correct. Got it. And did you have an idea of what you wanted to enroll into, ma'am? Um, I just wanted, um, like medical and dental, if that's possible. Okay. Um, so medical, you've got four options. You have the StayHealthy Tell RX plan, which is a preventative care only plan. It's going to be good for things like physicals, vaccines, cancer screenings, and, uh- Mm-hmm. ... services like that. Uh, but any sort of treatment services, like if you're sick or injured and need to go to the doctor for that, um, it would not- Mm-hmm. ... cover those kinds of visits. Okay. Um, the other three plans, the Ensure Plus plans, um, these, uh, these all are just three levels of the same plan. They will cover those doctor's visits and hospital visits for, like, sickness, or injury, or anything like that, but- Mm-hmm. ... they will not cover those preventative care services. Now as a result- Mm-hmm. ... because they don't... because there are gaps that are left that are covered by each other plans, um, you are allowed to enroll into both the StayHealthy and the Ensure Plus plans at the same time if you feel you need both types of benefits. Well, which... does any of them cover prescriptions? Um, all four of them actually cover prescriptions in different ways. The preventative care plan covers it by also enrolling you into a program called Free Rx, where if it's a, if it's a covered medication under Free Rx, it's completely free out-of-pocket for you. Whereas- Mm-hmm. ... the Ensure Plus plans have a prescription coverage through PharmaAvail, where if it's a covered medication, it's a \$10, \$20, or \$30 copay depending on the level of coverage it has, which is determined at the pharmacy. Mm-hmm. So what would I, what would I... what kind, um... so, like, what would I need if, like... I don't know what's... like, I just... I need, uh, I, I have, like, I have prescriptions that I have to fill, but I, I don't know. I guess, um, like, doctor's appoint... I don't know. I don't know. Like, I'm gonna be the first... So what is this? This is... there's the one that just preventative, and then there's the other three, right? Right. All three of those are just the three levels of the Ensure Plus plan: Basic, Enhanced, and Premier. The higher level you select, the more coverage you get specifically for hospitalizations, surgeries, and ICU stays. But all other, all other benefits between the three plans are the exact same. So, like, doctor's- Mm-hmm. ... visits, urgent care, prescriptions, all that kind of stuff. Um- So what's the mid... Yeah. ... there's no difference. The second level is the Enhanced? Correct.

And what is... how much is that? Is it for just yourself? Just me. Yeah. Ensure Plus Enhanced is \$24.38 per week. Okay. And so then, do you get a list of, like, who you can and can't see, like, in-network versus out-of-network? Uh, yes, there... so you can go to multiplan.com to see who is part of the network. I do know that, or I do believe that on the ID cards as well is, like, how to locate participating providers. It should have their website and phone number. Mm-hmm. Okay. And then what about if I wanted to go to the dentist? Uh, dental is a, an add-on. Uh, it's a bundle. It's dental, vision, and life insurance- Mm-hmm. ... for \$7.90 a week. Now, what does the dental cover, I guess? Uh, preventative services, like routine cleanings, are covered at 100% with no deductible requirement. Basic services- Mm-hmm. ... such as simple extractions, cavity fillings or X-rays are covered at 80% after you've met a \$50 deductible. However, major services such as root canals, crowns, surgeries, braces, dentures, those kinds of services are not covered by the dental plan offered. Mm-hmm. Okay. All right. Um, okay. So can I do the Enhanced Medical and then the dental, the visu... And there's no levels of dental, right? There's just... you just get that package? Correct. It's, it's just dental, vision, life bundle or nothing. Got it. Okay. Okay. So can I sign up for the health, the Enhanced one, the \$24.38, is this you said, a week? Mm-hmm. And then the- All right. So... .. dental. And then the bundle. Got it. All right. So medical is going to be \$24.38 a week. Your dental, vision, and life bundle is \$7.90 a week. This totals out to \$32.28 per week. Do you authorize Creative Circle to make these deductions? Yes. All right. Now it's going to take about one to two weeks for this enrollment to process. Once processing- Mm-hmm. ... is complete, you should start seeing those deductions coming out of your checks. The Monday following that first deduction is when policies typically become effective, with ID cards arriving about one to two weeks after that effective date. Okay, so techni-- like, in theory, when would... Like, if I wanted to go to the dentist, when would I be able to go? The Mo- the Monday following the first deduction is when the policy becomes effective. I cannot say anything more specific than that because those deductions- Mm-hmm. ... themselves are handled by Creative Circles. Okay. So the Mo- the Monday after the first deduction? The Monday after the first deduction is when the policy is effective. ID cards will typically arrive one to two weeks after that, but if you need to go to the... If you need to use the services after the policy has gone into effect, but before you receive any ID cards, you can call- Mm-hmm. ... us to see if a digital copy is available. If it is, we can send that to you via email. If it's not, we can always just... Uh, we can always advise that the provider can give us a call to verify eligibility. Okay. All right. So basically after the first... Monday after the first deduction. So, to check to see, would I just call Creative Circles, then, to see when it would be deducted? Yeah, you would- The first ded- You would have to... Yeah. You would have to, uh, see exactly how they're able to tell you if the deductions happened, if there's a way for you to view your pay stubs, or anything like that. Um, like I said- Got it. ... unfortunately, all we do is we tell them how much to take out and for what, but where- Mm-hmm. ... be- because, because it's a deduction out of your paycheck, that's handled by payroll. We're not payroll. Got it. All right, so ask them, okay. All right, then. Anything else? Nope, that's it. All right, well, if that's everything, thank you again for calling and have a wonderful day. All right. So you basically just send it to them and then they do it, so I don't have to do anything else? Yep. I don't have to fill any paperwork, I don't have to sign anything? No, no further action from you needs to be done, it's all going to be automatic between our systems and theirs. Okay. All right. All right. Anything else? Nope, that's it. Thank you. You're welcome. Thanks for calling and have a good day. 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 in a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi. Yes. Um, I would like to, um, enroll in benefits.

Speaker speaker_1: Okay. Which staffing company do you work with?

Speaker speaker_2: I work with Creative Circle.

Speaker speaker_1: Okay. And last four of your Social?

Speaker speaker_2: It's 3296.

Speaker speaker_1: All right. Your first and last name?

Speaker speaker_2: My name is Melissa. And last name is Schuler, S-C-H-U-L-E-R.

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

Speaker speaker_2: Sure. 2657 North Springfield Avenue, Apartment One, Chicago, Illinois, 60647. And date of birth is 3/27/1976.

Speaker speaker_1: Thank you. All right. Let's see here. And then we have a phone number on file of 644-6936. Is that correct?

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: Got it. And did you have an idea of what you wanted to enroll into, ma'am?

Speaker speaker_2: Um, I just wanted, um, like medical and dental, if that's possible.

Speaker speaker_1: Okay. Um, so medical, you've got four options. You have the StayHealthy Tell RX plan, which is a preventative care only plan. It's going to be good for things like physicals, vaccines, cancer screenings, and, uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... services like that. Uh, but any sort of treatment services, like if you're sick or injured and need to go to the doctor for that, um, it would not-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... cover those kinds of visits.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, the other three plans, the Ensure Plus plans, um, these, uh, these all are just three levels of the same plan. They will cover those doctor's visits and hospital visits for, like, sickness, or injury, or anything like that, but-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... they will not cover those preventative care services. Now as a result-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... because they don't... because there are gaps that are left that are covered by each other plans, um, you are allowed to enroll into both the StayHealthy and the Ensure Plus plans at the same time if you feel you need both types of benefits.

Speaker speaker_2: Well, which... does any of them cover prescriptions?

Speaker speaker_1: Um, all four of them actually cover prescriptions in different ways. The preventative care plan covers it by also enrolling you into a program called Free Rx, where if it's a, if it's a covered medication under Free Rx, it's completely free out-of-pocket for you. Whereas-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the Ensure Plus plans have a prescription coverage through PharmaAvail, where if it's a covered medication, it's a \$10, \$20, or \$30 copay depending on the level of coverage it has, which is determined at the pharmacy.

Speaker speaker_2: Mm-hmm. So what would I, what would I... what kind, um... so, like, what would I need if, like... I don't know what's... like, I just... I need, uh, I, I have, like, I have prescriptions that I have to fill, but I, I don't know. I guess, um, like, doctor's appoint... I don't know. I don't know. Like, I'm gonna be the first... So what is this? This is... there's the one that just preventative, and then there's the other three, right?

Speaker speaker_1: Right. All three of those are just the three levels of the Ensure Plus plan: Basic, Enhanced, and Premier. The higher level you select, the more coverage you get specifically for hospitalizations, surgeries, and ICU stays. But all other, all other benefits between the three plans are the exact same. So, like, doctor's-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... visits, urgent care, prescriptions, all that kind of stuff. Um-

Speaker speaker_2: So what's the mid... Yeah.

Speaker speaker_1: ... there's no difference.

Speaker speaker_2: The second level is the Enhanced?

Speaker speaker_1: Correct.

Speaker speaker_2: And what is... how much is that?

Speaker speaker_1: Is it for just yourself?

Speaker speaker_2: Just me. Yeah.

Speaker speaker_1: Ensure Plus Enhanced is \$24.38 per week.

Speaker speaker_2: Okay. And so then, do you get a list of, like, who you can and can't see, like, in-network versus out-of-network?

Speaker speaker_1: Uh, yes, there... so you can go to multiplan.com to see who is part of the network. I do know that, or I do believe that on the ID cards as well is, like, how to locate participating providers. It should have their website and phone number.

Speaker speaker_2: Mm-hmm. Okay. And then what about if I wanted to go to the dentist?

Speaker speaker_1: Uh, dental is a, an add-on. Uh, it's a bundle. It's dental, vision, and life insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for \$7.90 a week.

Speaker speaker_2: Now, what does the dental cover, I guess?

Speaker speaker_1: Uh, preventative services, like routine cleanings, are covered at 100% with no deductible requirement. Basic services-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... such as simple extractions, cavity fillings or X-rays are covered at 80% after you've met a \$50 deductible. However, major services such as root canals, crowns, surgeries, braces, dentures, those kinds of services are not covered by the dental plan offered.

Speaker speaker_2: Mm-hmm. Okay. All right. Um, okay. So can I do the Enhanced Medical and then the dental, the visu... And there's no levels of dental, right? There's just... you just get that package?

Speaker speaker_1: Correct. It's, it's just dental, vision, life bundle or nothing.

Speaker speaker_2: Got it. Okay. Okay. So can I sign up for the health, the Enhanced one, the \$24.38, is this you said, a week?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then the-

Speaker speaker_1: All right. So...

Speaker speaker_2: ... dental.

Speaker speaker_1: And then the bundle. Got it. All right. So medical is going to be \$24.38 a week. Your dental, vision, and life bundle is \$7.90 a week. This totals out to \$32.28 per week. Do you authorize Creative Circle to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Now it's going to take about one to two weeks for this enrollment to process. Once processing-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is complete, you should start seeing those deductions coming out of your checks. The Monday following that first deduction is when policies typically become effective, with ID cards arriving about one to two weeks after that effective date.

Speaker speaker_2: Okay, so techni-- like, in theory, when would... Like, if I wanted to go to the dentist, when would I be able to go?

Speaker speaker_1: The Mo- the Monday following the first deduction is when the policy becomes effective. I cannot say anything more specific than that because those deductions-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... themselves are handled by Creative Circles.

Speaker speaker_2: Okay. So the Mo- the Monday after the first deduction?

Speaker speaker_1: The Monday after the first deduction is when the policy is effective. ID cards will typically arrive one to two weeks after that, but if you need to go to the... If you need to use the services after the policy has gone into effect, but before you receive any ID cards, you can call-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... us to see if a digital copy is available. If it is, we can send that to you via email. If it's not, we can always just... Uh, we can always advise that the provider can give us a call to verify eligibility.

Speaker speaker_2: Okay. All right. So basically after the first... Monday after the first deduction. So, to check to see, would I just call Creative Circles, then, to see when it would be deducted?

Speaker speaker_1: Yeah, you would-

Speaker speaker_2: The first ded-

Speaker speaker_1: You would have to... Yeah. You would have to, uh, see exactly how they're able to tell you if the deductions happened, if there's a way for you to view your pay stubs, or anything like that. Um, like I said-

Speaker speaker_2: Got it.

Speaker speaker_1: ... unfortunately, all we do is we tell them how much to take out and for what, but where-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... be- because, because it's a deduction out of your paycheck, that's handled by payroll. We're not payroll.

Speaker speaker_2: Got it. All right, so ask them, okay.

Speaker speaker_1: All right, then. Anything else?

Speaker speaker_2: Nope, that's it.

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

Speaker speaker_2: All right. So you basically just send it to them and then they do it, so I don't have to do anything else?

Speaker speaker_1: Yep.

Speaker speaker_2: I don't have to fill any paperwork, I don't have to sign anything?

Speaker speaker_1: No, no further action from you needs to be done, it's all going to be automatic between our systems and theirs.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: All right. Anything else?

Speaker speaker_2: Nope, that's it. Thank you.

Speaker speaker_1: You're welcome. Thanks for calling and have a good day.

Speaker speaker_2: Bye.

Speaker speaker_1: Bye now.