

Transcript: Estefania

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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. My name is Stephanie. How can I assist you? Hi, there. Um, I'm calling because, um, I just started a new Creative Circle contract and, um, I was just... I had some questions about the benefits. Okay. Yeah. I can help you. Um, since we do administer different agencies, I do need to get your specific file. Um... Yeah. ... could I please get the name of the staffing agency as well as the last four of your Social? Uh, the staffing agency is Creative Circle of, of Boston, and the last four digits of my Social is 9431. Thank you. And then your first and last name, please? Uh, Brandon Freitas. Okay, thank you. For security purposes, I do need you to verify your full address as well as your date of birth. 86 Scott Connect Road, Fairhaven, Massachusetts 02719, August 23rd, 1988. Did you recently move by any chance? I have a different address on file. Oh, really? Do you have 124 Patapsco Street? Yes. Is it in a housing apartment? Um, it should be under 86 Scott Connect Road. I wonder who put 124 Patapsco Street. I mean, I- I must have done it, but it should be under 86 Scott Connect Road of Fairhaven. Is that something you can change or no? So, um, first I would need you to verify the entire address before I give you new information for security purposes. Yeah, 124 Patapsco Street- Can you verify- ... New Bedford, Massachusetts 02740. It's my mom's address. I'm just... I- I used to live there. I just don't know why that was on, is that's on my file. Maybe Okay then. Uh, something I can go ahead and change it if you want. Yeah, I probably should, um, just because, uh, for, you know, that- that's where everything else goes to, 86 Scott Connect. And then, what's that new address? 86 Scott Connect. It's S-C-O-N-T-I-C-U-T Net Road. Okay. And then is the city and the state still the same? Nope. Fairhaven, Massachusetts. Fairhaven is one word. Okay. And the zip code is 02719. 02719? Yep. Okay, thank you. No problem. And then I have 508-728-7994 as your phone number. Correct. And then I have your first name, last name, design at gmail.com. Is that up to date? Yes, it is. Okay. And then did you want me to go over the plans with you? I can also send you the benefit guide to your email on file and- Yeah, I've- ... Mm-hmm. ... I've had the guide but it's not really explaining much. Um, before I opt into anything or enroll, that's why I called. Okay. Um, yeah, I want to know just, uh, more detail about what the plans offer. So I'm not looking for medical, I'm not looking for, um, normal health insurance, 'cause I, I get it through the state. But if I wanted iHealth benefits, I would have to get a bundle, right? Let me verify, because I know some staffing agencies do make you get, um, plans as a bundle. And actually, yeah. So let's say you want vision. Y- you would have to get vision with term life and dental. That would come out to be a bundle of \$7.90 and same thing- So- ... for dental. Let's say you want dental, you would be forced to get- Yeah. ... term life and vision. Yeah. I have dental, but I mean, the- there's no hurrt- there's no hurting in having two insurances for dental, right, if I had it? I'm not 100%. I don't think there is, but since I'm- Yeah. ... just a

healthcare administrator- So- ... I'm not 100% sure. That's totally fine. So with that being said, what is, um, the life insurance? Like, what would my family get if something happened to me? Okay. So for employees to age 64, um, \$20,000, 200 and... 2500. Children six months up to age 26, 2500. Children 14 days up to six months, 500. And then for the employee plan, that would be \$7.90. And I know, um, if I'm not mistaken, that gets reduced by 25% by the time you reach the age of 55. That's okay. And- Yeah, I'm only 36 right now. ... and then a- Um... Okay. And I- and I don't have a spouse or child, so it would just... it would be 20,000 you said? Yes, sir. Mm-hmm. All right, that's good to know. And then like how... if I was to enroll, how do I set up the beneficiary for that? Through us. We could do it all through- Oh, okay. ... phone. We could do it Oh, okay. ... through me. Good to know too. Okay, that's good to know. What about dental? Um, what is covered for dental? So for dental, you do only have a annual maximum of \$500. Um, for a preventative visit, it would be covered at 100%. Basic visit, being like a cleansing of the teeth, that would be covered at 80%. Basic restorative would be covered at 80%. X-rays would be covered at 80%. And with the dental plan you would have to give a one-time deductible of \$50 if you were to choose the individual plan or 150 if you were to choose a family plan. I'm sorry. Can you say that again? What, huh, what's deductible? 150, you said? Um, if you were to select the family plan, but if you do the- Oh, no. It's this- ... employee only- No, it's this individual. Yeah, I don't have family. Oh. That would only be a \$50, a one-time deductible. Is that every year? \$50? Is that what it is? Yes. Mm-hmm. Okay. And then, like, I guess it would... I don't know, is there any way that y- you could find out if my dentist accepts this insurance? So, I don't have that list of- ... the, the dentists that are within that network, but I can provide you the phone number and the carrier, and they will let you know if that dentist- Uh-huh. ... is in the network or out of the network. Yeah, let me know. That would be good to know, um, 'cause I go to, I go to a dentist in Rhode Island, so- Okay. ... um, I would be switching them. But let me know- Yeah. ... when you're ready and then I'll tell you- I'm ready. ... my name as well. Um, so the name of the carrier- Okay. ... is American Public Life or they call it APL. And then that phone number is 800-256- One second, sorry. Oh, it's okay. Okay. 800-256- 8606. Again, 800-256-8606. 86-06. And what kind of plan is this? American Public Life, it's a PPO plan? Yes. And then the network is through Carrington. Can you spell that? C-A-R-R-I-N-G-T-O-N. So C-A-R-R-I-N-G-T-O-N. Okay. 'Cause I was wondering too, I could probably just call my dentist and ask them if they accept it too, I think, right, as, as an alternative? Yes, sir. Okay. That's good to know. Okay. Thank you. Um, that's helpful. Um, and then- And if you ever have questions if let's say, like- Yeah. ... certain services are covered through, like, the dental plan, since we're only the healthcare administrators, I can really only go based off what the guide tells me. Um, but- No, that's totally fine. ... if you have any specific questions, you're always welcome to ask that carrier, 'cause they'll definitely let you know if certain services are covered or not- Sure. But- ... since the annual maximum- Ques- ... is only 500. Yeah, that's fine, and I have my other dental insurance as well. Um, another question for you too, um, if, if I found for some reason this wasn't working for me, would I be able to turn it off or, or could I not do that? Give me one second. So you would be able to. Um, they don't have no IRS regulation with none of those plans that make you get it in a bundle. So it looks like dental, term life, and they don't have a restriction for you to keep it. So let's say- So- ... you were to enroll. Yeah. Um, you can call at any time and cancel it. I would call this phone number? Correct. Yes, sir. Okay. So like if I decided like in March this wasn't working for me, uh- You can just call in, mm-hmm, and

cancel it. Okay. That's good to know. It looks like the- Okay. Can you go over- Mm-hmm. Oh, go ahead. I was gonna tell you that it looks like the only plan that they have a restriction on is the preventative one, but that's one of the medical ones that you said you don't want. Oh yeah, I, I don't, I don't need that right now. Um, and then can you go over the eye health benefits and what- Mm-hmm. ... eye vision, what is, um, what they give? Yeah. So for the vision plan, that one has its copays. So for the copay for an eye exam, you would only have to pay \$10. The copay for lenses and frames, you would only have to pay 25. And then the frame allowance that they offer is \$130. What about, um, contact lens if I'm a contact lens wearer? So copay for lenses and frames is 25. Um, it doesn't... Contact fittings, copay for contact fittings would be \$0. Oh, wow. Okay. That's good to know. And do they give an allowance for contacts? Is it still 125? Um, I don't have any information about that allowance. What is the, um, p- what is the provider for that? It's MetLife, and I can provide that phone number as well just in case you want to ask, 'cause the only frame allowance- Allowance, MetLife, okay. ... that I can give you is... Yeah, that's, yeah, that's a different carrier's. Um, so that one's MEP- So- Mm-hmm. Go ahead, sorry. And then I can give you that number if you want. Sure. And then I would be able to tell you. Let me know when you're ready. Yep, I'm ready. That's 855- Yep. ... 638- 63- ... 39-31. So 855- 39-31. ... 638-39-31. Okay. That's good to know. Thank you. Um, what was my other questions? How long do I have to enroll? Your last day to enroll is gonna be the 31st of January. Okay. You would have to call before the 31st, um, 'cause that's the last day that they have company open enrollment for their members. You can call this number. We're open from 8:00 AM up until 8:00 PM Eastern Time. Oh, perfect. I was wondering, do they have a form online too? Would, would calling be the same as doing the opt-in on the form? Correct, yeah. I know somebody said- Okay, for now. ... to do it through us, but you could do it on their page as well. No, I'll, I will, yeah, I'd rath- I'd ra- I'm a phone, I'm pr- I prefer phone just to make sure I did it right. Mm-hmm. I'm just, you know, okay, that's good to know. Yeah, I'm just gonna contact my dentist and, um, and my eye, uh, my vision doctor just to make sure that- Mm-hmm. ... they accept both. Okay, yeah, that's fine. Um, and then- Oh, is it just called MetLife Vision? Or- Yeah, MetLife. It's just really MetLife. Okay, good, good. Like there's no network name for that one? Mm-mm. Just MetLife? Okay, good to know. Um, what else did I have? So \$25, okay. And then if you have questions about that- Yeah. ... contact allowance, I would ask them as well, because I only have information regarding the frame allowance, and it's only 130. So I would- Yeah, that's not- ... ask them as well 'cause I don't have- ... that's not all of them. ... information about that. That's okay. Yes, exactly. Okay, perfect. Thank you. Um, all right. I think that was helpful. Um, I will give everyone a call and call you back. All right. That's fine. But thank you. You're welcome. Have a nice day. You too. Bye-bye.

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. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, there. Um, I'm calling because, um, I just started a new Creative Circle contract and, um, I was just... I had some questions about the benefits.

Speaker speaker_1: Okay. Yeah. I can help you. Um, since we do administer different agencies, I do need to get your specific file. Um...

Speaker speaker_2: Yeah.

Speaker speaker_1: ... could I please get the name of the staffing agency as well as the last four of your Social?

Speaker speaker_2: Uh, the staffing agency is Creative Circle of, of Boston, and the last four digits of my Social is 9431.

Speaker speaker_1: Thank you. And then your first and last name, please?

Speaker speaker_2: Uh, Brandon Freitas.

Speaker speaker_1: Okay, thank you. For security purposes, I do need you to verify your full address as well as your date of birth.

Speaker speaker_2: 86 Scott Connect Road, Fairhaven, Massachusetts 02719, August 23rd, 1988.

Speaker speaker_1: Did you recently move by any chance? I have a different address on file.

Speaker speaker_2: Oh, really? Do you have 124 Patapsco Street?

Speaker speaker_1: Yes. Is it in a housing apartment?

Speaker speaker_2: Um, it should be under 86 Scott Connect Road. I wonder who put 124 Patapsco Street. I mean, I- I must have done it, but it should be under 86 Scott Connect Road of Fairhaven. Is that something you can change or no?

Speaker speaker_1: So, um, first I would need you to verify the entire address before I give you new information for security purposes.

Speaker speaker_2: Yeah, 124 Patapsco Street-

Speaker speaker_1: Can you verify-

Speaker speaker_2: ... New Bedford, Massachusetts 02740. It's my mom's address. I'm just... I- I used to live there. I just don't know why that was on, is that's on my file. Maybe

Speaker speaker_3: Okay then.

Speaker speaker_2: Uh, something

Speaker speaker_3: I can go ahead and change it if you want.

Speaker speaker_2: Yeah, I probably should, um, just because, uh, for, you know, that- that's where everything else goes to, 86 Scott Connect.

Speaker speaker_1: And then, what's that new address?

Speaker speaker_2: 86 Scott Connect. It's S-C-O-N-T-I-C-U-T Net Road.

Speaker speaker_1: Okay. And then is the city and the state still the same?

Speaker speaker_2: Nope. Fairhaven, Massachusetts. Fairhaven is one word.

Speaker speaker_1: Okay.

Speaker speaker_2: And the zip code is 02719.

Speaker speaker_1: 02719?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay, thank you.

Speaker speaker_2: No problem.

Speaker speaker_1: And then I have 508-728-7994 as your phone number.

Speaker speaker_2: Correct.

Speaker speaker_1: And then I have your first name, last name, design at gmail.com. Is that up to date?

Speaker speaker_2: Yes, it is.

Speaker speaker_1: Okay. And then did you want me to go over the plans with you? I can also send you the benefit guide to your email on file and-

Speaker speaker_2: Yeah, I've-

Speaker speaker_1: ...

Speaker speaker_4: Mm-hmm.

Speaker speaker_2: ... I've had the guide but it's not really explaining much. Um, before I opt into anything or enroll, that's why I called.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, yeah, I want to know just, uh, more detail about what the plans offer. So I'm not looking for medical, I'm not looking for, um, normal health insurance, 'cause I, I get it through the state. But if I wanted iHealth benefits, I would have to get a bundle, right?

Speaker speaker_1: Let me verify, because I know some staffing agencies do make you get, um, plans as a bundle. And actually, yeah. So let's say you want vision. Y- you would have to get vision with term life and dental. That would come out to be a bundle of \$7.90 and same thing-

Speaker speaker_2: So-

Speaker speaker_1: ... for dental. Let's say you want dental, you would be forced to get-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... term life and vision.

Speaker speaker_2: Yeah. I have dental, but I mean, the- there's no hurrt- there's no hurting in having two insurances for dental, right, if I had it?

Speaker speaker_4: I'm not 100%. I don't think there is, but since I'm-

Speaker speaker_2: Yeah.

Speaker speaker_4: ... just a healthcare administrator-

Speaker speaker_2: So-

Speaker speaker_4: ... I'm not 100% sure.

Speaker speaker_2: That's totally fine. So with that being said, what is, um, the life insurance? Like, what would my family get if something happened to me?

Speaker speaker_1: Okay. So for employees to age 64, um, \$20,000, 200 and... 2500. Children six months up to age 26, 2500. Children 14 days up to six months, 500. And then for the employee plan, that would be \$7.90. And I know, um, if I'm not mistaken, that gets reduced by 25% by the time you reach the age of 55.

Speaker speaker_2: That's okay.

Speaker speaker_1: And-

Speaker speaker_2: Yeah, I'm only 36 right now.

Speaker speaker_1: ... and then a-

Speaker speaker_2: Um...

Speaker speaker_1: Okay.

Speaker speaker_2: And I- and I don't have a spouse or child, so it would just... it would be 20,000 you said?

Speaker speaker_1: Yes, sir. Mm-hmm.

Speaker speaker_2: All right, that's good to know. And then like how... if I was to enroll, how do I set up the beneficiary for that?

Speaker speaker_1: Through us. We could do it all through-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... phone. We could do it

Speaker speaker_4: Oh, okay.

Speaker speaker_1: ... through me.

Speaker speaker_2: Good to know too. Okay, that's good to know. What about dental? Um, what is covered for dental?

Speaker speaker_1: So for dental, you do only have a annual maximum of \$500. Um, for a preventative visit, it would be covered at 100%. Basic visit, being like a cleansing of the teeth, that would be covered at 80%. Basic restorative would be covered at 80%. X-rays would be covered at 80%. And with the dental plan you would have to give a one-time deductible of \$50 if you were to choose the individual plan or 150 if you were to choose a family plan.

Speaker speaker_2: I'm sorry. Can you say that again? What, huh, what's deductible? 150, you said?

Speaker speaker_1: Um, if you were to select the family plan, but if you do the-

Speaker speaker_2: Oh, no. It's this-

Speaker speaker_1: ... employee only-

Speaker speaker_2: No, it's this individual. Yeah, I don't have family. Oh.

Speaker speaker_1: That would only be a \$50, a one-time deductible.

Speaker speaker_2: Is that every year? \$50? Is that what it is?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_2: Okay. And then, like, I guess it would... I don't know, is there any way that y- you could find out if my dentist accepts this insurance?

Speaker speaker_1: So, I don't have that list of- ... the, the dentists that are within that network, but I can provide you the phone number and the carrier, and they will let you know if that dentist-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... is in the network or out of the network.

Speaker speaker_2: Yeah, let me know. That would be good to know, um, 'cause I go to, I go to a dentist in Rhode Island, so-

Speaker speaker_1: Okay.

Speaker speaker_2: ... um, I would be switching them.

Speaker speaker_1: But let me know-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... when you're ready and then I'll tell you-

Speaker speaker_2: I'm ready.

Speaker speaker_1: ... my name as well. Um, so the name of the carrier-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is American Public Life or they call it APL. And then that phone number is 800-256-

Speaker speaker_2: One second, sorry.

Speaker speaker_1: Oh, it's okay.

Speaker speaker_2: Okay. 800-256-

Speaker speaker_1: 8606. Again, 800-256-8606.

Speaker speaker_2: 86-06. And what kind of plan is this? American Public Life, it's a PPO plan?

Speaker speaker_1: Yes. And then the network is through Carrington.

Speaker speaker_2: Can you spell that?

Speaker speaker_1: C-A-R-R-I-N-G-T-O-N. So C-A-R-R-I-N-G-T-O-N.

Speaker speaker_2: Okay. 'Cause I was wondering too, I could probably just call my dentist and ask them if they accept it too, I think, right, as, as an alternative?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. That's good to know. Okay. Thank you. Um, that's helpful. Um, and then-

Speaker speaker_1: And if you ever have questions if let's say, like-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... certain services are covered through, like, the dental plan, since we're only the healthcare administrators, I can really only go based off what the guide tells me. Um, but-

Speaker speaker_2: No, that's totally fine.

Speaker speaker_1: ... if you have any specific questions, you're always welcome to ask that carrier, 'cause they'll definitely let you know if certain services are covered or not-

Speaker speaker_2: Sure. But-

Speaker speaker_1: ... since the annual maximum-

Speaker speaker_2: Ques-

Speaker speaker_1: ... is only 500.

Speaker speaker_2: Yeah, that's fine, and I have my other dental insurance as well. Um, another question for you too, um, if, if I found for some reason this wasn't working for me, would I be able to turn it off or, or could I not do that?

Speaker speaker_1: Give me one second. So you would be able to. Um, they don't have no IRS regulation with none of those plans that make you get it in a bundle. So it looks like dental, term life, and they don't have a restriction for you to keep it. So let's say-

Speaker speaker_2: So-

Speaker speaker_1: ... you were to enroll.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, you can call at any time and cancel it.

Speaker speaker_2: I would call this phone number?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Okay. So like if I decided like in March this wasn't working for me, uh-

Speaker speaker_1: You can just call in, mm-hmm, and cancel it.

Speaker speaker_2: Okay. That's good to know.

Speaker speaker_1: It looks like the-

Speaker speaker_2: Okay. Can you go over-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Oh, go ahead.

Speaker speaker_1: I was gonna tell you that it looks like the only plan that they have a restriction on is the preventative one, but that's one of the medical ones that you said you don't want.

Speaker speaker_2: Oh yeah, I, I don't, I don't need that right now. Um, and then can you go over the eye health benefits and what-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... eye vision, what is, um, what they give?

Speaker speaker_1: Yeah. So for the vision plan, that one has its copays. So for the copay for an eye exam, you would only have to pay \$10. The copay for lenses and frames, you would only have to pay 25. And then the frame allowance that they offer is \$130.

Speaker speaker_2: What about, um, contact lens if I'm a contact lens wearer?

Speaker speaker_1: So copay for lenses and frames is 25. Um, it doesn't... Contact fittings, copay for contact fittings would be \$0.

Speaker speaker_2: Oh, wow. Okay. That's good to know. And do they give an allowance for contacts? Is it still 125?

Speaker speaker_1: Um, I don't have any information about that allowance.

Speaker speaker_2: What is the, um, p- what is the provider for that?

Speaker speaker_1: It's MetLife, and I can provide that phone number as well just in case you want to ask, 'cause the only frame allowance-

Speaker speaker_2: Allowance, MetLife, okay.

Speaker speaker_1: ... that I can give you is... Yeah, that's, yeah, that's a different carrier's. Um, so that one's MEP-

Speaker speaker_2: So-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Go ahead, sorry.

Speaker speaker_1: And then I can give you that number if you want.

Speaker speaker_2: Sure.

Speaker speaker_1: And then I would be able to tell you. Let me know when you're ready.

Speaker speaker_2: Yep, I'm ready.

Speaker speaker_1: That's 855-

Speaker speaker_2: Yep.

Speaker speaker_1: ... 638-

Speaker speaker_2: 63-

Speaker speaker_1: ... 39-31. So 855-

Speaker speaker_2: 39-31.

Speaker speaker_1: ... 638-39-31.

Speaker speaker_2: Okay. That's good to know. Thank you. Um, what was my other questions? How long do I have to enroll?

Speaker speaker_1: Your last day to enroll is gonna be the 31st of January.

Speaker speaker_2: Okay.

Speaker speaker_1: You would have to call before the 31st, um, 'cause that's the last day that they have company open enrollment for their members. You can call this number. We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Oh, perfect. I was wondering, do they have a form online too? Would, would calling be the same as doing the opt-in on the form?

Speaker speaker_1: Correct, yeah. I know somebody said-

Speaker speaker_2: Okay, for now.

Speaker speaker_1: ... to do it through us, but you could do it on their page as well.

Speaker speaker_2: No, I'll, I will, yeah, I'd rath- I'd ra- I'm a phone, I'm pr- I prefer phone just to make sure I did it right.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm just, you know, okay, that's good to know. Yeah, I'm just gonna contact my dentist and, um, and my eye, uh, my vision doctor just to make sure that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... they accept both.

Speaker speaker_1: Okay, yeah, that's fine. Um, and then-

Speaker speaker_2: Oh, is it just called MetLife Vision? Or-

Speaker speaker_1: Yeah, MetLife. It's just really MetLife.

Speaker speaker_2: Okay, good, good. Like there's no network name for that one?

Speaker speaker_1: Mm-mm.

Speaker speaker_2: Just MetLife? Okay, good to know. Um, what else did I have? So \$25, okay.

Speaker speaker_1: And then if you have questions about that-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... contact allowance, I would ask them as well, because I only have information regarding the frame allowance, and it's only 130. So I would-

Speaker speaker_2: Yeah, that's not-

Speaker speaker_1: ... ask them as well 'cause I don't have-

Speaker speaker_2: ... that's not all of them.

Speaker speaker_1: ... information about that.

Speaker speaker_2: That's okay. Yes, exactly. Okay, perfect. Thank you. Um, all right. I think that was helpful. Um, I will give everyone a call and call you back.

Speaker speaker_1: All right. That's fine.

Speaker speaker_2: But thank you.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_2: You too. Bye-bye.