

Transcript: Estefania

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Full Transcript

All right, here. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes. I have two questions for you, Stephanie. Um, do you... What information do you need from me? Um, I need the name of your staffing agency and then the last four of your Social Security number. Yes. It's Creative Circle, and my last digits are 7912. You said 7992? 7912. Two, okay. And your first and last name? Autumn. Oh, well, sorry. Well, my name is Monique Rodriguez but my first name is Autumn. But it's Monique Rodriguez. Okay, thank you. And then can you please verify your address and date of birth? Yes. It's 1536 Fern Meadow Street, Kendra, Florida 34744. And then what was that date of birth? 07/16/81. I have 321-989-5465 as your phone number. Correct. And then I have monique.rodriguez.writer@gmail.com. Is that up to date? Correct. Yes. Mm-hmm. Correct. Okay. And then what was your question? Yes. I have two. Um, my first question is about my behavior health benefits. I have my last, um, I think meeting, or my, uh, last appointment with my mental health coach on Monday. Mm-hmm. But she says that the type of, um, insurance I have, I'm able to... I can either continue it or go to a therapist, and I'm trying to... Um, could you explain my benefits a little bit more? Hmm. Yeah. Because I- I don't know if you could go to a therapist, though. Because I know your behavior health is virtual. Mm-hmm. Correct. So it's virtual behavior health counseling. Uh, counseling service included 24/7, access to master level counselors, no copay or fee, sessions available via telephone or video. Uh, comprehensive risk assessment, supportive counseling, 100% follow-up original counselor. Um, I have a phone number that you could call, um, for support services 'cause that's- Okay. ... really the main information that I have. Mm-hmm. For my understanding, it's only virtual. I know you do- Okay. That's good to know. ... have actual coverage for, um, for next week. But if I'm completely honest, that's really the only information that I have. Um, behavior... Uh, let me see. Um, how many sessions? I think I was... I think only... She said I only had, like, five or six with her. I don't have- And... ... that information. Um, the only information- Okay. ... is the information that I provided. But I do have... Uh, if you want, I can give you two different contact numbers. Yes. I have the contact number that's provided on your specific guide for your staffing agency. Yeah. When it comes to that particular plan, I have that as well as I have, um, a different... Let me see One, health virtual care. Give me one second. Let me, let me see if the second number is correct. Um, can I put you on on hold real quick? Sure. No worries. Okay. Yeah. So I would call the number that I'm about to provide to you. Okay. I'm ready. Ready. That's 888-5- Oh, hold on one second. Mm-hmm. 888... Uh-huh. I'm ready. 5... 507- Mm-hmm. Yes? 0435. 0435? Correct. Mm-hmm. Okay. All right. So I'll give that one a call. Okay. And I have... My second question is... If, um... Can I add... Um, how much is it to add my family for behavioral health s- and when? So, I did have to let you know, the only periods that you're eligible to add, like, um, coverage are within the first 30 days of receiving your first

check. Once you're past those 30 days, you would have to enroll within company open enrollment, which let me see when theirs is. So give me one second, let me verify real quick. Uh, it's done in December. Um, I was gonna ask though, have you experienced a quality life event within the last 30 days, like a loss of benefit, getting married, divorced, having a baby, or adopting? No. No. No? But, uh, m- my husband and I are discussing a separation. So would that be... Would that qualify? So, you wouldn't actually have to have, like... 'Cause they're gonna request documents to see if you're within those 30 days. Oh. So they're gonna ask for some type of, um- Divorce. ... divorce papers. Yeah. And then request um... Okay then. Um, but if you don't have none of that, you're welcome to contact us back in December when it's company open enrollment 'cause theirs, it looks like it was... Last year, it was between December 23rd up until January. It's usually held around the same period. The dates might change, but it's definitely held in December. Okay. Um, but, but you would have to call back within company open enrollment, or if you experience a quality life event, they will send out an email that you would have to email back to us. And then the main office actually is the one who reviews that for eligibility. Um... Okay. But if you did add them to behavioral health, it looks like it's still a dollar and 50. Right now it's only a dollar and 50. So it's what you're paying for. Okay. So, okay, so if I enroll my son, who's a teenager, um, it would be the same? So I would probably pay... Will it be a dollar 50 for everyone, or will it be additional? Yeah. So it's... No, it's just a dollar and 50, um, for employee and spouse, employee and child, employee and family. So they keep it at the same price regardless of the level- Oh, that's good. ... dependents. Mm-hmm. So nothing really would change, just that somebody else is included, but- Okay. ... you would be paying the same amount. So if I wanted to add my teenage son, I would have to send, like, medical records saying that the doctor... For a referral for a therapist or something like that for them to add him? No, you just have to call. As long as you're within company open enrollment, we can enroll him into the benefits. Um, how old is he though? He's 13. Oh, yeah, you can add him. Um, as long as you're within company open enrollment, you can just call and add your son. You just have to let us know, "Hey, I, um, wanna enroll my dependent." And then they're gonna enroll him, and we just ask for his first name, last name, social, date of birth. Okay. And then relationship, and that's really it. Then from there, you just have to wait for the coverage to go into effect. But you do have to wait for the company open enrollment. Okay. So I'm just curious, what do I have? I, I just have the behavioral health, correct? Yeah, that's the only thing that you're enrolled into. Yeah, so a dollar and 50, um, a week. Okay. All right, so that's no worries. Oh, so it is possible since I'm paying that, that I, I am, um... I can get more mental health services, right? Because I'm paying that for the whole y- Um, can you repeat that? I'm sorry. No worries. So since I am paying a dollar 50, um, for the whole year, so it is possible that I can get more mental health services? So on my end, the only information that I have is, um, the information that I read out to you earlier, that it's virtual, um, what kinda counseling they provide. Any additional information, I would honestly call that number that I gave to you. Because if I'm honest, the only information that I really have is what I honestly read out to you, um, not too long ago. Okay. And it's just really, it's telling me that it's virtual behavioral health counseling, uh, what is included, when to use, but that's really it. Okay. No worries. So I would honestly call that number 'cause if we're just the administrators, I wouldn't really be able to tell you since I'm not really sure. I can really just go based off what the guide tells me. So I would definitely call that number, um, and they should be able to help you. But I know- Okay. ... that you do pay a dollar and 50 a week for that plan

and it's only for employee only. You definitely can add dependents later on once company open enrollment opens back up in December. Um... Okay. But regarding, like, having additional services and stuff like that, I really wouldn't be able to answer that for you. Okay. Um, will you be able to a- answer me... I'm looking at the, some of the employee benefits. What's, what does FreeRx mean? So, FreeRx is a membership that you're technically paying for. It gives you access to the top 90% generic drugs prescribed in the US, some of those generic medications being free. Um, I don't have the list of the ones that are free, but normally if you search them up on the search bar, it'll tell you if that one is one that they provide free or not. Um... Okay. And some of them just have their discounts. So it's really just a membership that you're paying for. It gives you access to, like- Okay. ... cheaper generic medication. And that- Am I paying for that... No. Am I paying for that by check? No, you only have, um, behavioral health as- Oh, okay. ... as a plan. That's the only thing. So if you did wanna enroll into the other benefits, like FreeRx, you would have to wait for the next company open enrollment, which is this... which is in December. Okay. All right. That works. Thank you so much for the information. You're welcome. And if you have any other questions, you're welcome to give us a call back. We're open till 8:00 PM Eastern Time, Monday through Friday. Okay, thank you. You're welcome. Have a nice day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: All right, here. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes. I have two questions for you, Stephanie. Um, do you... What information do you need from me?

Speaker speaker_0: Um, I need the name of your staffing agency and then the last four of your Social Security number.

Speaker speaker_1: Yes. It's Creative Circle, and my last digits are 7912.

Speaker speaker_0: You said 7992?

Speaker speaker_1: 7912.

Speaker speaker_0: Two, okay. And your first and last name?

Speaker speaker_1: Autumn. Oh, well, sorry. Well, my name is Monique Rodriguez but my first name is Autumn. But it's Monique Rodriguez.

Speaker speaker_0: Okay, thank you. And then can you please verify your address and date of birth?

Speaker speaker_1: Yes. It's 1536 Fern Meadow Street, Kendra, Florida 34744.

Speaker speaker_0: And then what was that date of birth?

Speaker speaker_1: 07/16/81.

Speaker speaker_0: I have 321-989-5465 as your phone number.

Speaker speaker_1: Correct.

Speaker speaker_0: And then I have monique.rodriquez.writer@gmail.com. Is that up to date?

Speaker speaker_1: Correct. Yes.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. And then what was your question?

Speaker speaker_1: Yes. I have two. Um, my first question is about my behavior health benefits. I have my last, um, I think meeting, or my, uh, last appointment with my mental health coach on Monday.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But she says that the type of, um, insurance I have, I'm able to... I can either continue it or go to a therapist, and I'm trying to... Um, could you explain my benefits a little bit more?

Speaker speaker_0: Hmm. Yeah. Because I- I don't know if you could go to a therapist, though. Because I know your behavior health is virtual.

Speaker speaker_1: Mm-hmm. Correct.

Speaker speaker_0: So it's virtual behavior health counseling. Uh, counseling service included 24/7, access to master level counselors, no copay or fee, sessions available via telephone or video. Uh, comprehensive risk assessment, supportive counseling, 100% follow-up original counselor. Um, I have a phone number that you could call, um, for support services 'cause that's-

Speaker speaker_1: Okay.

Speaker speaker_0: ... really the main information that I have.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: For my understanding, it's only virtual. I know you do-

Speaker speaker_1: Okay. That's good to know.

Speaker speaker_0: ... have actual coverage for, um, for next week. But if I'm completely honest, that's really the only information that I have. Um, behavior... Uh, let me see.

Speaker speaker_1: Um, how many sessions? I think I was... I think only... She said I only had, like, five or six with her.

Speaker speaker_0: I don't have-

Speaker speaker_1: And...

Speaker speaker_0: ... that information. Um, the only information-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is the information that I provided. But I do have... Uh, if you want, I can give you two different contact numbers.

Speaker speaker_1: Yes.

Speaker speaker_0: I have the contact number that's provided on your specific guide for your staffing agency.

Speaker speaker_1: Yeah.

Speaker speaker_0: When it comes to that particular plan, I have that as well as I have, um, a different... Let me see

Speaker speaker_2: One, health virtual care.

Speaker speaker_0: Give me one second. Let me, let me see if the second number is correct. Um, can I put you on on hold real quick?

Speaker speaker_1: Sure. No worries.

Speaker speaker_0: Okay. Yeah. So I would call the number that I'm about to provide to you.

Speaker speaker_1: Okay. I'm ready.

Speaker speaker_0: Ready. That's 888-5- Oh, hold on one second. Mm-hmm. 888... Uh-huh. I'm ready. 5... 507-

Speaker speaker_1: Mm-hmm. Yes?

Speaker speaker_0: 0435.

Speaker speaker_1: 0435?

Speaker speaker_0: Correct. Mm-hmm.

Speaker speaker_1: Okay. All right. So I'll give that one a call. Okay. And I have... My second question is...If, um... Can I add... Um, how much is it to add my family for behavioral health s-and when?

Speaker speaker_0: So, I did have to let you know, the only periods that you're eligible to add, like, um, coverage are within the first 30 days of receiving your first check. Once you're past those 30 days, you would have to enroll within company open enrollment, which let me see when theirs is. So give me one second, let me verify real quick. Uh, it's done in December. Um, I was gonna ask though, have you experienced a quality life event within the last 30 days, like a loss of benefit, getting married, divorced, having a baby, or adopting?

Speaker speaker_1: No. No.

Speaker speaker_0: No?

Speaker speaker_1: But, uh, m- my husband and I are discussing a separation. So would that be... Would that qualify?

Speaker speaker_0: So, you wouldn't actually have to have, like... 'Cause they're gonna request documents to see if you're within those 30 days.

Speaker speaker_1: Oh.

Speaker speaker_0: So they're gonna ask for some type of, um-

Speaker speaker_1: Divorce.

Speaker speaker_0: ... divorce papers.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then request um...

Speaker speaker_1: Okay then.

Speaker speaker_0: Um, but if you don't have none of that, you're welcome to contact us back in December when it's company open enrollment 'cause theirs, it looks like it was... Last year, it was between December 23rd up until January. It's usually held around the same period. The dates might change, but it's definitely held in December.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but, but you would have to call back within company open enrollment, or if you experience a quality life event, they will send out an email that you would have to email back to us. And then the main office actually is the one who reviews that for eligibility. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: But if you did add them to behavioral health, it looks like it's still a dollar and 50. Right now it's only a dollar and 50. So it's what you're paying for.

Speaker speaker_1: Okay. So, okay, so if I enroll my son, who's a teenager, um, it would be the same? So I would probably pay... Will it be a dollar 50 for everyone, or will it be additional?

Speaker speaker_0: Yeah. So it's... No, it's just a dollar and 50, um, for employee and spouse, employee and child, employee and family. So they keep it at the same price regardless of the level-

Speaker speaker_1: Oh, that's good.

Speaker speaker_0: ... dependents. Mm-hmm. So nothing really would change, just that somebody else is included, but-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you would be paying the same amount.

Speaker speaker_1: So if I wanted to add my teenage son, I would have to send, like, medical records saying that the doctor... For a referral for a therapist or something like that for them to add him?

Speaker speaker_0: No, you just have to call. As long as you're within company open enrollment, we can enroll him into the benefits. Um, how old is he though?

Speaker speaker_1: He's 13.

Speaker speaker_0: Oh, yeah, you can add him. Um, as long as you're within company open enrollment, you can just call and add your son. You just have to let us know, "Hey, I, um, wanna enroll my dependent." And then they're gonna enroll him, and we just ask for his first name, last name, social, date of birth.

Speaker speaker_1: Okay.

Speaker speaker_0: And then relationship, and that's really it. Then from there, you just have to wait for the coverage to go into effect. But you do have to wait for the company open enrollment.

Speaker speaker_1: Okay. So I'm just curious, what do I have? I, I just have the behavioral health, correct?

Speaker speaker_0: Yeah, that's the only thing that you're enrolled into. Yeah, so a dollar and 50, um, a week.

Speaker speaker_1: Okay. All right, so that's no worries. Oh, so it is possible since I'm paying that, that I, I am, um... I can get more mental health services, right? Because I'm paying that for the whole y-

Speaker speaker_0: Um, can you repeat that? I'm sorry.

Speaker speaker_1: No worries. So since I am paying a dollar 50, um, for the whole year, so it is possible that I can get more mental health services?

Speaker speaker_0: So on my end, the only information that I have is, um, the information that I read out to you earlier, that it's virtual, um, what kinda counseling they provide. Any additional information, I would honestly call that number that I gave to you. Because if I'm honest, the only information that I really have is what I honestly read out to you, um, not too long ago.

Speaker speaker_1: Okay.

Speaker speaker_0: And it's just really, it's telling me that it's virtual behavioral health counseling, uh, what is included, when to use, but that's really it.

Speaker speaker_1: Okay. No worries.

Speaker speaker_0: So I would honestly call that number 'cause if we're just the administrators, I wouldn't really be able to tell you since I'm not really sure. I can really just go based off what the guide tells me. So I would definitely call that number, um, and they should

be able to help you. But I know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that you do pay a dollar and 50 a week for that plan and it's only for employee only. You definitely can add dependents later on once company open enrollment opens back up in December. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: But regarding, like, having additional services and stuff like that, I really wouldn't be able to answer that for you.

Speaker speaker_1: Okay. Um, will you be able to a- answer me... I'm looking at the, some of the employee benefits. What's, what does FreeRx mean?

Speaker speaker_0: So, FreeRx is a membership that you're technically paying for. It gives you access to the top 90% generic drugs prescribed in the US, some of those generic medications being free. Um, I don't have the list of the ones that are free, but normally if you search them up on the search bar, it'll tell you if that one is one that they provide free or not. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: And some of them just have their discounts. So it's really just a membership that you're paying for. It gives you access to, like-

Speaker speaker_1: Okay.

Speaker speaker_0: ... cheaper generic medication. And that-

Speaker speaker_1: Am I paying for that...

Speaker speaker_0: No.

Speaker speaker_1: Am I paying for that by check?

Speaker speaker_0: No, you only have, um, behavioral health as-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... as a plan. That's the only thing. So if you did wanna enroll into the other benefits, like FreeRx, you would have to wait for the next company open enrollment, which is this... which is in December.

Speaker speaker_1: Okay. All right. That works. Thank you so much for the information.

Speaker speaker_0: You're welcome. And if you have any other questions, you're welcome to give us a call back. We're open till 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: You too. Bye-bye.