

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in the Car. My name is Stephanie. How can I assist you? Hi. I would like to enroll in coverage. Okay. What's the agency do you work for? I work for Creative Circle. And then what are the last four of your Social? 8547. And your first and last name? Summer Farley. For security purposes, can you verify your address and date of birth? Yes. 2000 North Street, Apartment 431, Washington, D.C. 20036. My date of birth is July 23rd, 1994. And then I have 310-560-7208 as your phone number? Yeah. It's the number from calling. Okay. And then I have summer... Yes. ...andfarley@gmail.com? Mm-hmm. Yeah, that's perfect. By any chance, did you know already which one you wanted to be enrolled into? Yeah, let me look. I think I just want to do, like, the basic plan. Okay. Let me see. For health insurance, what's like... Actually, let me just look. What is the big difference on them? Okay. So, um, if you want, I can go over the plans with you. Yeah. That would be great, actually. I would really appreciate that. So they only offer four different medical plans. Three are hospital indemnity, meaning they will cover a flat fee towards doctor visits the sick, urgent care, emergency room, surgeries, and hospital visits. Mm-hmm. Um, and then the other one is only preventative, meaning it will only cover, like, STD screening, cancer screening, a physical, your annual checkups. Um, but it does not cover doctor visits, the sick, urgent care, emergency room, nor surgeries. So, three are hospital indemnity, and then one is just preventative. Yeah. I would rather do the indemnity ones to- Okay. Um- ... try and save up some cards. And then you are allowed to pick the preventative as well as one of the hospital indemnities since one is just preventative, and they don't offer a plan that covers both areas. Um, so if you do want to get the preventative as well as one of the indemnities, you can do that as well. Um, but the preventative one is called the StayHealthy MEC Telara Rep. That one is only preventative, so it'll cover things such as a physical, vaccinations, STD and cancer screenings, but it doesn't cover any actual doctor visits. Um, you receive prescription benefits through ALEPMA. And it offers a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US. Some of those generic- That's amazing. ... medications being, uh, free. Um, I don't have the list of the free ones, but I know some of them are free, and then some of them have their discounts. Um, this plan- Okay. What is- Mm-hmm? What is the cost of a doctor visit between the basic and the enhanced for the indemnity plan? So, I wouldn't have that information. Since we're just the administrators, I can just g- give you basic information that I see on the guide. Um, for questions- Got it. Got it. Okay. So, it's the same, like, guide that I think maybe I'm looking at. Yes. Um, and I was gonna tell you that for your three insu- hospital indemnity plans, there's the Ensure Plus, the Ensure Plus Enhanced, and then the Ensure Plus Premier. That- those three will cover, like, urgent care, emergency room, doctor visits, the sick. They don't require you to stay within network, so you don't really have to use their list of providers and clinics to receive coverage.

As long as a provider out of the network takes that insurance, then you can use it. These three plans also do include virtual urgent care, which means they offer medical assistance virtually with medical providers over the phone or via video call. And they cover a flat fee. Okay. Mm-hmm? What is the flat fee? Um, then they cover a flat fee depending on what service you go for. So, and mainly in four areas is where the differences come. For example, for daily hospital confinement, the Ensure Plus Basic only covers \$50 per day, while the Ensure Plus Enhanced- Mm-hmm. ... would cover \$100 per day, and then the Ensure Plus Premier- Got it. ... would cover \$200 per day. For intensive care, the Ensure Plus Basic covers \$200 per day, while your Ensure Plus Enhanced covers \$400 per day, and then the Ensure Plus Premier would cover \$1,000 per day. And then for occurrence in hospitals, the Ensure Plus covers \$500, while your Ensure Plus Enhanced covers \$1,500, and your Ensure Plus Premier covers \$2,500. And then the last difference is between surgical. Ensure Plus Basic covers 1,000 based on surgical schedule. Ensure Plus Enhanced covers up to 2,000 based on surgical schedule. And then the Ensure Plus Premier covers up to 4,000 based on surgical schedule. Everything after that stays the exact same between the hospital indemnity plans. It looks like the three of them covers the same amount for outpatient sickness, diagnostic testing, wellness exams, hospital emergency rooms, physician office, emergency dental work, hospital admission, hospital confinement. So, mainly, um, and only those four areas is where their dollar amount really changes, being daily- Got it. ... hospital confinement, intensive care, and occurrence-... first occurrence in hospital and then your surgical. Um, and like I said earlier- So, I have- ... the Insure Plus plans only cover hospital/demi. So if you do wanna receive, um, like, preventative care, such as, like, a physical, pap smear, um... Yeah. I will do the, the Stay Healthy Preventative for sure, and then I think I'll go with the Preventative and the Basic. Am I able to change these plans at any time, or, like, what I pick today I have to stick with for the rest of the year? How does that work? So, no. So, so in two periods you're allowed to make changes, um, to your plans, meaning if you choose the Basic and then later on wanna do the Enhanced or the Premier, you can do it as long as you're within the first 30 days of receiving your paycheck or be within company open enrollment, which I can see in what month that is in. So your deadline date is April 18th, um, to make any changes within your 30 days. After April 18, which is a Friday, you would have to wait for the next company open enrollment, which I can see in what month that is held in. Hang on one second. Okay. So if I choose today the Basic and the Preventative and then I look before the 18th, I can make a change? Correct. And then it looks like- Okay. ... their next company open enrollment is in the month of December. Um, so as long as you call before the 18th, you can do that. After the 18th, if you later on wanna change it, you can do it, as long as you're within company open enrollment, which for them, they do it in the month of December. So it looks like they do it during the ending of the year. Last year they did it- Got it. ... between December 23rd of 2024 up until January 31st of this year. So by the looks of it, they do their enrollment period towards the end of the year. The dates might change, but it's definitely in December. So you could do that in the summer as well. Got it. And then... Okay. I- are these ones, um, like the prices that I have, like the Preventive is like \$15.63, is that per month or per week? That's per week. That would be- Per week. ... deductions from your paycheck. So every- Got it. Okay. Got it. Okay. I will do the Preventative, um, and the Insure Plus Basic, and then, um, I would like to add the dental, uh, for that one, for employee and spouse. That's the only one I wanna... do both on. Okay. And I was gonna tell you that Creative Circle, by the looks of it,

has virtual restriction. So what virtual restriction means is that if you choose one plan as employee only, you have to do every plan as employee only. If you do one plan for employee and spouse- Oh. ... you have to do every single plan with employee and spouse. And it looks like they also make you get dental in a bundle. So if you get dental, you also have to get term life and vision. Term life is \$2.11, and then vision is \$2.15. So it makes you get it in a bundle if I select dental or if I select term life or vision, it makes you get those three plans together. Got it. Okay. Um, okay. That's fine then, um, just one second. Okay. Um, and before you go, another thing is that the only plan that's under a IRS regulation is the NEC Telon Ref, which is your preventative plan that requires you to stay within network. That one is under a restriction called 125, which means you can pay the preventative plan with pre-tax dollars. However, if you want to cancel that plan later on, or if you wanna, like, make changes to that plan, you do have to do it within the first 30 days of receiving your paycheck or within company open enrollment. So in other words you would have to, um, can- if you wanna cancel it later on, you would have to do it before that deadline date that I gave you or within company open enrollment, 'cause if you call and you're out of those periods, they're gonna tell you that you have to wait for the company to be within enrollment to cancel that plan or make changes within that plan. Got it. Okay. Mm-hmm. Just hold on just one moment. Okay. Yeah. Okay. I'm gonna go with the employee only for the Preventative, the Insure Basic, and then the dental. Okay. Um, just t- keep in mind that for dental, since I'm selecting dental, it is gonna make the- Okay, yeah, the dental, vision, term. Yeah, I see the \$7.90. Yes, ma'am. Yeah. Okay. I, I see That was perfect. Yeah. I have, um, the Insure Plus Basic of \$17.21 for employee only weekly, dental for \$3.64 weekly-... term, that comes with term life and vision, which term life is \$2.11 weekly, vision \$2.15 weekly. And then your preventative plan, which is the MEC Okay. ... which is under section 125, which allows you to pay this plan with pre-tax dollars. This one is \$15.63 weekly, being a weekly deduction of \$40.74 weekly from your paycheck. Do you allow us to create a circle and make this weekly deduction? Yes. Okay, please allow one or two weeks for your staffing agency to make the very first deduction. Once you see the very first deduction of the \$40.74 from your paycheck, the following Monday of that first deduction is when your plan becomes active. Um, and then by that first or second week of active coverage, either that Thursday or Friday, you should be receiving your dental card, vision card and preventative card. Um, I was gonna l- advise you that for the Ensure+ basic card, which is your medical card that covers a flat fee towards your urgent care, emergency room and doctor visits, dis- that card they normally don't mail it out to you. So, if you do want a physical card, you're welcome to give us a call once you're active and we can put a request for it. And if you have an appointment coming up while you're still waiting on your cards, you can contact this number and we'll email them to you so you can have them electronically. Okay. And then, um, just when, like, making a doctor's appointment using this insurance, I would just tell them, like, "It's Ensure+ Basic," or- Well- ... and then so they would- Um, so, so you have, um, the Ensure+, dental, term life, those are under American Public Life, APL, and then Vision is under MetLife, and then the MEC's 90 degrees. But once you become active, you're gonna get all that information mailed out to you. And, um- Got it. ... as well as, as well as when you become active, if you call us to get your cards requested, all that information's gonna be on the cards that we send you. Like, it's gonna- Okay. ... show you on the card and then it also is gonna show you, um, three numbers that you can contact for each of the plans that you have to find the providers if it requires, um, network. Okay. Okay, perfect. Well, thank you so much.

You're welcome. And since you had to select term life since it came in that bundle, who do you want to put down as a beneficiary for that term life? My husband. What's his name? And his, his first name is Aaron, A-A-R-O-N. Uh-huh. And his last name is Chawla, C-H-A-W-L-A. Okay, thank you. All right. I have him down. So now you just gotta- And how much is the term life? I was just curious. Like, about eight- That one is... Let's see. That one's \$2.11 and then vision- I mean, like, if- ... is probably \$2.15. Oh, and the plan? I'm sorry. Yes, sorry. So, it's term life, accidental death and dismemberment, employees to age 64 get \$20,000, spouse \$3,500. Okay. Okay, cool. Thank you so much. You're welcome. Have a nice day. You too. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in the Car. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi. I would like to enroll in coverage.

Speaker speaker\_0: Okay. What's the agency do you work for?

Speaker speaker\_1: I work for Creative Circle.

Speaker speaker\_0: And then what are the last four of your Social?

Speaker speaker\_1: 8547.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Summer Farley.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: Yes. 2000 North Street, Apartment 431, Washington, D.C. 20036. My date of birth is July 23rd, 1994.

Speaker speaker\_0: And then I have 310-560-7208 as your phone number?

Speaker speaker\_1: Yeah. It's the number from calling.

Speaker speaker\_0: Okay. And then I have summer...

Speaker speaker\_1: Yes.

Speaker speaker\_0: ...andfarley@gmail.com?

Speaker speaker\_1: Mm-hmm. Yeah, that's perfect.

Speaker speaker\_0: By any chance, did you know already which one you wanted to be enrolled into?

Speaker speaker\_1: Yeah, let me look. I think I just want to do, like, the basic plan.

Speaker speaker\_0: Okay. Let me see.

Speaker speaker\_1: For health insurance, what's like... Actually, let me just look. What is the big difference on them?

Speaker speaker\_0: Okay. So, um, if you want, I can go over the plans with you.

Speaker speaker\_1: Yeah. That would be great, actually. I would really appreciate that.

Speaker speaker\_0: So they only offer four different medical plans. Three are hospital indemnity, meaning they will cover a flat fee towards doctor visits the sick, urgent care, emergency room, surgeries, and hospital visits.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, and then the other one is only preventative, meaning it will only cover, like, STD screening, cancer screening, a physical, your annual checkups. Um, but it does not cover doctor visits, the sick, urgent care, emergency room, nor surgeries. So, three are hospital indemnity, and then one is just preventative.

Speaker speaker\_1: Yeah. I would rather do the indemnity ones to-

Speaker speaker\_0: Okay. Um-

Speaker speaker\_1: ... try and save up some cards.

Speaker speaker\_0: And then you are allowed to pick the preventative as well as one of the hospital indemnities since one is just preventative, and they don't offer a plan that covers both areas. Um, so if you do want to get the preventative as well as one of the indemnities, you can do that as well. Um, but the preventative one is called the StayHealthy MEC Telara Rep. That one is only preventative, so it'll cover things such as a physical, vaccinations, STD and cancer screenings, but it doesn't cover any actual doctor visits. Um, you receive prescription benefits through ALEPMA. And it offers a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US. Some of those generic-

Speaker speaker\_1: That's amazing.

Speaker speaker\_0: ... medications being, uh, free. Um, I don't have the list of the free ones, but I know some of them are free, and then some of them have their discounts. Um, this plan-

Speaker speaker\_1: Okay. What is-

Speaker speaker\_0: Mm-hmm?

Speaker speaker\_1: What is the cost of a doctor visit between the basic and the enhanced for the indemnity plan?

Speaker speaker\_0: So, I wouldn't have that information. Since we're just the administrators, I can just g- give you basic information that I see on the guide. Um, for questions-

Speaker speaker\_1: Got it. Got it. Okay. So, it's the same, like, guide that I think maybe I'm looking at.

Speaker speaker\_0: Yes. Um, and I was gonna tell you that for your three insu- hospital indemnity plans, there's the Ensure Plus, the Ensure Plus Enhanced, and then the Ensure Plus Premier. That- those three will cover, like, urgent care, emergency room, doctor visits, the sick. They don't require you to stay within network, so you don't really have to use their list of providers and clinics to receive coverage. As long as a provider out of the network takes that insurance, then you can use it. These three plans also do include virtual urgent care, which means they offer medical assistance virtually with medical providers over the phone or via video call. And they cover a flat fee.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm?

Speaker speaker\_1: What is the flat fee?

Speaker speaker\_0: Um, then they cover a flat fee depending on what service you go for. So, and mainly in four areas is where the differences come. For example, for daily hospital confinement, the Ensure Plus Basic only covers \$50 per day, while the Ensure Plus Enhanced-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... would cover \$100 per day, and then the Ensure Plus Premier-

Speaker speaker\_1: Got it.

Speaker speaker\_0: ... would cover \$200 per day. For intensive care, the Ensure Plus Basic covers \$200 per day, while your Ensure Plus Enhanced covers \$400 per day, and then the Ensure Plus Premier would cover \$1,000 per day. And then for occurrence in hospitals, the Ensure Plus covers \$500, while your Ensure Plus Enhanced covers \$1,500, and your Ensure Plus Premier covers \$2,500. And then the last difference is between surgical. Ensure Plus Basic covers 1,000 based on surgical schedule. Ensure Plus Enhanced covers up to 2,000 based on surgical schedule. And then the Ensure Plus Premier covers up to 4,000 based on surgical schedule. Everything after that stays the exact same between the hospital indemnity plans. It looks like the three of them covers the same amount for outpatient sickness, diagnostic testing, wellness exams, hospital emergency rooms, physician office, emergency dental work, hospital admission, hospital confinement. So, mainly, um, and only those four areas is where their dollar amount really changes, being daily-

Speaker speaker\_1: Got it.

Speaker speaker\_0: ... hospital confinement, intensive care, and occurrence-... first occurrence in hospital and then your surgical. Um, and like I said earlier-

Speaker speaker\_1: So, I have-

Speaker speaker\_0: ... the Insure Plus plans only cover hospital/demi. So if you do wanna receive, um, like, preventative care, such as, like, a physical, pap smear, um...

Speaker speaker\_1: Yeah. I will do the, the Stay Healthy Preventative for sure, and then I think I'll go with the Preventative and the Basic. Am I able to change these plans at any time,

or, like, what I pick today I have to stick with for the rest of the year? How does that work?

Speaker speaker\_0: So, no. So, so in two periods you're allowed to make changes, um, to your plans, meaning if you choose the Basic and then later on wanna do the Enhanced or the Premier, you can do it as long as you're within the first 30 days of receiving your paycheck or be within company open enrollment, which I can see in what month that is in. So your deadline date is April 18th, um, to make any changes within your 30 days. After April 18, which is a Friday, you would have to wait for the next company open enrollment, which I can see in what month that is held in. Hang on one second.

Speaker speaker\_1: Okay. So if I choose today the Basic and the Preventative and then I look before the 18th, I can make a change?

Speaker speaker\_0: Correct. And then it looks like-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... their next company open enrollment is in the month of December. Um, so as long as you call before the 18th, you can do that. After the 18th, if you later on wanna change it, you can do it, as long as you're within company open enrollment, which for them, they do it in the month of December. So it looks like they do it during the ending of the year. Last year they did it-

Speaker speaker\_1: Got it.

Speaker speaker\_0: ... between December 23rd of 2024 up until January 31st of this year. So by the looks of it, they do their enrollment period towards the end of the year. The dates might change, but it's definitely in December. So you could do that in the summer as well.

Speaker speaker\_1: Got it. And then... Okay. I- are these ones, um, like the prices that I have, like the Preventive is like \$15.63, is that per month or per week?

Speaker speaker\_0: That's per week. That would be-

Speaker speaker\_1: Per week.

Speaker speaker\_0: ... deductions from your paycheck. So every-

Speaker speaker\_1: Got it. Okay. Got it. Okay. I will do the Preventative, um, and the Insure Plus Basic, and then, um, I would like to add the dental, uh, for that one, for employee and spouse. That's the only one I wanna... do both on.

Speaker speaker\_0: Okay. And I was gonna tell you that Creative Circle, by the looks of it, has virtual restriction. So what virtual restriction means is that if you choose one plan as employee only, you have to do every plan as employee only. If you do one plan for employee and spouse-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... you have to do every single plan with employee and spouse. And it looks like they also make you get dental in a bundle. So if you get dental, you also have to get

term life and vision. Term life is \$2.11, and then vision is \$2.15. So it makes you get it in a bundle if I select dental or if I select term life or vision, it makes you get those three plans together.

Speaker speaker\_1: Got it. Okay. Um, okay. That's fine then, um, just one second.

Speaker speaker\_0: Okay. Um, and before you go, another thing is that the only plan that's under a IRS regulation is the NEC Telon Ref, which is your preventative plan that requires you to stay within network. That one is under a restriction called 125, which means you can pay the preventative plan with pre-tax dollars. However, if you want to cancel that plan later on, or if you wanna, like, make changes to that plan, you do have to do it within the first 30 days of receiving your paycheck or within company open enrollment. So in other words you would have to, um, can- if you wanna cancel it later on, you would have to do it before that deadline date that I gave you or within company open enrollment, 'cause if you call and you're out of those periods, they're gonna tell you that you have to wait for the company to be within enrollment to cancel that plan or make changes within that plan.

Speaker speaker\_1: Got it. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Just hold on just one moment.

Speaker speaker\_0: Okay. Yeah.

Speaker speaker\_1: Okay. I'm gonna go with the employee only for the Preventative, the Insure Basic, and then the dental.

Speaker speaker\_0: Okay. Um, just t- keep in mind that for dental, since I'm selecting dental, it is gonna make the-

Speaker speaker\_1: Okay, yeah, the dental, vision, term. Yeah, I see the \$7.90.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I, I see

Speaker speaker\_2: That was perfect. Yeah.

Speaker speaker\_0: I have, um, the Insure Plus Basic of \$17.21 for employee only weekly, dental for \$3.64 weekly-... term, that comes with term life and vision, which term life is \$2.11 weekly, vision \$2.15 weekly. And then your preventative plan, which is the MEC

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... which is under section 125, which allows you to pay this plan with pre-tax dollars. This one is \$15.63 weekly, being a weekly deduction of \$40.74 weekly from your paycheck. Do you allow us to create a circle and make this weekly deduction?



Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, please allow one or two weeks for your staffing agency to make the very first deduction. Once you see the very first deduction of the \$40.74 from your paycheck, the following Monday of that first deduction is when your plan becomes active. Um, and then by that first or second week of active coverage, either that Thursday or Friday, you should be receiving your dental card, vision card and preventative card. Um, I was gonna I-advise you that for the Ensure+ basic card, which is your medical card that covers a flat fee towards your urgent care, emergency room and doctor visits, dis- that card they normally don't mail it out to you. So, if you do want a physical card, you're welcome to give us a call once you're active and we can put a request for it. And if you have an appointment coming up while you're still waiting on your cards, you can contact this number and we'll email them to you so you can have them electronically.

Speaker speaker\_1: Okay. And then, um, just when, like, making a doctor's appointment using this insurance, I would just tell them, like, "It's Ensure+ Basic," or-

Speaker speaker\_0: Well-

Speaker speaker\_1: ... and then so they would-

Speaker speaker\_0: Um, so, so you have, um, the Ensure+, dental, term life, those are under American Public Life, APL, and then Vision is under MetLife, and then the MEC's 90 degrees. But once you become active, you're gonna get all that information mailed out to you. And, um-

Speaker speaker\_1: Got it.

Speaker speaker\_0: ... as well as, as well as when you become active, if you call us to get your cards requested, all that information's gonna be on the cards that we send you. Like, it's gonna-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... show you on the card and then it also is gonna show you, um, three numbers that you can contact for each of the plans that you have to find the providers if it requires, um, network.

Speaker speaker\_1: Okay. Okay, perfect. Well, thank you so much.

Speaker speaker\_0: You're welcome. And since you had to select term life since it came in that bundle, who do you want to put down as a beneficiary for that term life?

Speaker speaker\_1: My husband.

Speaker speaker\_0: What's his name?

Speaker speaker\_1: And his, his first name is Aaron, A-A-R-O-N.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: And his last name is Chawla, C-H-A-W-L-A.

Speaker speaker\_0: Okay, thank you. All right. I have him down. So now you just gotta-

Speaker speaker\_1: And how much is the term life? I was just curious. Like, about eight-

Speaker speaker\_0: That one is... Let's see. That one's \$2.11 and then vision-

Speaker speaker\_1: I mean, like, if-

Speaker speaker\_0: ... is probably \$2.15. Oh, and the plan? I'm sorry.

Speaker speaker\_1: Yes, sorry.

Speaker speaker\_0: So, it's term life, accidental death and dismemberment, employees to age 64 get \$20,000, spouse \$3,500.

Speaker speaker\_1: Okay. Okay, cool. Thank you so much.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_1: You too. Bye.