

Transcript: Francesca

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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 Francesca. How can I assist you today? Hi. Um, I just wanna make sure everything is set for my benefits, um, for 2025. Um, I'm employed by Creative Circle and, um, I got a notice, and I'm not sure if I have to do anything for it. What are the last four of your Social? Uh, 0506. Your last name? It's Kameyama. K-A-M-E-Y-A-M-A. For security purposes, please verify your mailing address and date of birth. Uh, yes. Lena Kameyama, 1515 North Fremont Street, Apartment 712, uh, Chicago, Illinois 60642, uh, February 27, '91. We have this phone number to reach you down as 630-814-9040. Uh, yes, that's correct. We have your email down as last name period first name @gmail.com? Yes. When you say you were making sure that everything is o- okay and correct for your enrollment, do you mean to make sure that you're gonna keep the same policy moving on to 2025? Uh, that's what I'm not sure of. So I, um, enrolled... I was eligible through Creative Circle to enroll with... in a plan through United, um, which I did start in January, but I don't know if this was tied to Benefits in a Card. Um, I tried calling Creative Circle and no one is answering. Um, and I just found this email that was in my spam folder. I found it today, that today was, um, the last day to cancel or make changes to my coverage by 8:00 PM EST. Um, so because I enrolled in this other plan, I don't exactly know if, if this falls into, um, a category of one of the plans I was offered or if I need to cancel anything. So, I wouldn't know in regards to that specific message, email that you received. I know for a fact anything that has to do with the carrier United Health won't be with Benefits in a Card. The carriers from the benefits we offer are not them, these are PPO limited plans. The only thing I'm concerned of is I'm not sure that email was from us or from the system of of the benefits we administer, 'cause Creative Circle company open enrollment period doesn't end till January 31st, 2025. Now, that policy itself that they're offering with the benefits from 2025 doesn't get effective till January 6th, which the system has already rolled over your current policy for the beginning of that year. So you shouldn't have any lapse in coverage unless you miss hours or miss work and we wouldn't receive a payment. Okay. Um, so... Okay, um, then I'm just not exactly sure what I would need... So today is the last day to cancel or make changes, correct? No, ma'am. As I just stated, it will be January 31st, 2025, which will be the ending of the open enrollment period. Okay, 'cause the email I got says, um, that cancel or make changes ends today, but it does say open enrollment continues through January 31st. It lists these two separate dates. So we are not... Benefits in a Card is not responsible for the media that you guys sent out in regards to those notices, emails, text messages or calls. The automated system of your staffing company is the one that does it. Since we're an account administrators for their health insurance, our information is on those messages. However, we did not create them or send them. So a lot of times we're not knowledgeable in regards to what email is being sent to you.

For instance, that specific email you received, I cannot assist you with it because we don't have access to it, as well as the fact that I'm not too sure that we send it. I think your staffing company, Creative Circle sent that email out. Oh, okay. Um, so on, on your end though, I, I do have until the last day of January to, um, make any changes, correct? Yes, ma'am. Okay. Um, okay. So I'll try to contact them after the holidays and, um, if I have any more questions, I'll just call you guys back then. But, um, knowing that I have this time period, um, makes things a little bit easier. So thank you for confirming. Of course. So your policy that's gonna be rolled over is for free Rx, initial plus basic dental vision, shortened disability and behavior health. That's currently active right now. The system just rolled it over for the offerings of 2025. Oh, um, sorry, I know the, um... So, I did want to keep the, the dental and the vision. Um, and the other one was the, um... Um, sorry, let me pull it up. Uh, what was the, the other one? Dental, vision and... I forgot what it's called. FreeRx membership Insure Plus Basic for medical, dental, term life, vision and behavior health. Okay. Um, these are all... Okay. Um, so if I needed to, um, opt out of the Insure Plus, um, I would have until the end of January to do so? Because I'm- So, your- ... not totally clear on if that ties into the benefit that I just signed up for with United. It wouldn't. We're a complete different administrator, and our benefits are not offered by the carrier UnitedHealthcare. None of the current plans that you're enrolled into are under Section 125, which would be the only thing putting a restriction, um, on you not being able to cancel them at any given time. However, you're able to cancel these benefits at any time that you will wish to. The system just basically did what they call rolled over, which means that they processed it out to going into 2025 offering. So, by the time that the clock changes to January 5th, 2025, which is the, when the offering for health coverage of 2024 with Creative Circle will be ending, on January 6th, 2025, the same policy will continue to be activated during that offering period unless you canceled it. Okay. Um, yeah, so that's what I was wondering. So, I don't... I'm not sure if I need to cancel that or not. Um, and I just got the notice today and no one at Creative Circle is picking up. So, get... Am I, like, at... I'm just wondering if I'm at deadline to cancel or if, um, if I'm understanding correctly that I have until the end of January. So, with the benefits, the PPO limited benefits and our current administrators for Creative Circle, you have till the 31st to make any additional changes. The additional changes that will require you to have an open enrollment period at this time is if you want to add anything to the policy. You are able to cancel those benefits at any time throughout the 365 days that the year has. There isn't any open enrollment- Oh. ... restrictions with any of your plans. That enrollment that you processed- Oh. ... for United benefits, we unfortunately cannot make comments or assist you with that 'cause we don't administer any benefits with that carrier. So I wouldn't be able to- Oh, okay. ... assist you with it 'cause we don't offer them. Okay, I gotcha. I believe, if I'm not mistaking, um, Creative Circle could have another account administrator. Um, basically just another company that handles those benefits, 'cause with the benefits that we offer for any of the staffing companies in general that we work with, they're not offered through a specific company carrier, United or UnitedHealthcare. So, I wouldn't be able to help you in regards to that. However, the ones that you currently have active with Creative Circle, from the looks of this, you've had them since 2023. That's the policy that I'm seeing. You don't have any restrictions in canceling it, but you have till the 31st to add anything to it if you wanted to. Oh, okay. Okay. Um, thank you so much for clarifying. I, I get that. Or, I, um, have a better understanding of that now. Okay. Um, so I will just try to get in contact with the agency after the holidays and, um, take action if

there's anything I need to do going forward. But, um, yeah, I think you definitely answered all of my questions and, um, yeah. I think I'm all set with, um, my next steps here, so appreciate your time. Sure thing. What I would recommend doing, if you have any confirmation email, remember what website you enrolled into, if it was through a website or phone number. I would recommend trying to call that number back. Maybe it will reroute you to that United people that you enrolled into additional benefits with. Or speak with HR. Um, I think HR might be able to see. I'm not too sure 'cause, like I said, with these staffing companies, a lot of them get what they call the account administrator, that third-party company to handle insurance specifically, just that. But we're not- Mm-hmm. ... aware of other staffing companies, I mean of other account administrators, if that makes sense, when they get them. Yeah. Okay, okay. That makes sense. Um, all right. I'll... I'm gonna check their roster and see if there's anyone else I can call, um, or have HR redirect me. But, um, yes. That is helpful to know, so, um, I'll go ahead and try that. I don't know if I'm gonna get an answer today, but- Mm-hmm. ... um, just knowing I have a little bit of time is, is helpful. Of course. Was there anything else we can assist you with today? Um, nope, that's all from my end. Thank you so, so much and have a wonderful holiday. Oh, of course. It was my pleasure. I hope you have a wonderful rest of your day, and enjoy your holidays as well. All right. Thanks. 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 Francesca. How can I assist you today?

Speaker speaker_2: Hi. Um, I just wanna make sure everything is set for my benefits, um, for 2025. Um, I'm employed by Creative Circle and, um, I got a notice, and I'm not sure if I have to do anything for it.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: Uh, 0506.

Speaker speaker_1: Your last name?

Speaker speaker_2: It's Kameyama. K-A-M-E-Y-A-M-A.

Speaker speaker_1: For security purposes, please verify your mailing address and date of birth.

Speaker speaker_2: Uh, yes. Lena Kameyama, 1515 North Fremont Street, Apartment 712, uh, Chicago, Illinois 60642, uh, February 27, '91.

Speaker speaker_1: We have this phone number to reach you down as 630-814-9040.

Speaker speaker_2: Uh, yes, that's correct.

Speaker speaker_1: We have your email down as last name period first name @gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: When you say you were making sure that everything is o- okay and correct for your enrollment, do you mean to make sure that you're gonna keep the same policy moving on to 2025?

Speaker speaker_2: Uh, that's what I'm not sure of. So I, um, enrolled... I was eligible through Creative Circle to enroll with... in a plan through United, um, which I did start in January, but I don't know if this was tied to Benefits in a Card. Um, I tried calling Creative Circle and no one is answering. Um, and I just found this email that was in my spam folder. I found it today, that today was, um, the last day to cancel or make changes to my coverage by 8:00 PM EST. Um, so because I enrolled in this other plan, I don't exactly know if, if this falls into, um, a category of one of the plans I was offered or if I need to cancel anything.

Speaker speaker_1: So, I wouldn't know in regards to that specific message, email that you received. I know for a fact anything that has to do with the carrier United Health won't be with Benefits in a Card. The carriers from the benefits we offer are not them, these are PPO limited plans. The only thing I'm concerned of is I'm not sure that email was from us or from the system of of the benefits we administer, 'cause Creative Circle company open enrollment period doesn't end till January 31st, 2025. Now, that policy itself that they're offering with the benefits from 2025 doesn't get effective till January 6th, which the system has already rolled over your current policy for the beginning of that year. So you shouldn't have any lapse in coverage unless you miss hours or miss work and we wouldn't receive a payment.

Speaker speaker_2: Okay. Um, so... Okay, um, then I'm just not exactly sure what I would need... So today is the last day to cancel or make changes, correct?

Speaker speaker_1: No, ma'am. As I just stated, it will be January 31st, 2025, which will be the ending of the open enrollment period.

Speaker speaker_2: Okay, 'cause the email I got says, um, that cancel or make changes ends today, but it does say open enrollment continues through January 31st. It lists these two separate dates.

Speaker speaker_1: So we are not... Benefits in a Card is not responsible for the media that you guys sent out in regards to those notices, emails, text messages or calls. The automated system of your staffing company is the one that does it. Since we're an account administrators for their health insurance, our information is on those messages. However, we did not create them or send them. So a lot of times we're not knowledgeable in regards to what email is being sent to you. For instance, that specific email you received, I cannot assist you with it because we don't have access to it, as well as the fact that I'm not too sure that we send it. I think your staffing company, Creative Circle sent that email out.

Speaker speaker_2: Oh, okay. Um, so on, on your end though, I, I do have until the last day of January to, um, make any changes, correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Um, okay. So I'll try to contact them after the holidays and, um, if I have any more questions, I'll just call you guys back then. But, um, knowing that I have this time period, um, makes things a little bit easier. So thank you for confirming.

Speaker speaker_1: Of course. So your policy that's gonna be rolled over is for free Rx, initial plus basic dental vision, shortened disability and behavior health. That's currently active right now. The system just rolled it over for the offerings of 2025.

Speaker speaker_2: Oh, um, sorry, I know the, um... So, I did want to keep the, the dental and the vision. Um, and the other one was the, um... Um, sorry, let me pull it up. Uh, what was the, the other one? Dental, vision and... I forgot what it's called.

Speaker speaker_1: FreeRx membership Insure Plus Basic for medical, dental, term life, vision and behavior health.

Speaker speaker_2: Okay. Um, these are all... Okay. Um, so if I needed to, um, opt out of the Insure Plus, um, I would have until the end of January to do so? Because I'm-

Speaker speaker_1: So, your-

Speaker speaker_2: ... not totally clear on if that ties into the benefit that I just signed up for with United.

Speaker speaker_1: It wouldn't. We're a complete different administrator, and our benefits are not offered by the carrier UnitedHealthcare. None of the current plans that you're enrolled into are under Section 125, which would be the only thing putting a restriction, um, on you not being able to cancel them at any given time. However, you're able to cancel these benefits at any time that you will wish to. The system just basically did what they call rolled over, which means that they processed it out to going into 2025 offering. So, by the time that the clock changes to January 5th, 2025, which is the, when the offering for health coverage of 2024 with Creative Circle will be ending, on January 6th, 2025, the same policy will continue to be activated during that offering period unless you canceled it.

Speaker speaker_2: Okay. Um, yeah, so that's what I was wondering. So, I don't... I'm not sure if I need to cancel that or not. Um, and I just got the notice today and no one at Creative Circle is picking up. So, get... Am I, like, at... I'm just wondering if I'm at deadline to cancel or if, um, if I'm understanding correctly that I have until the end of January.

Speaker speaker_1: So, with the benefits, the PPO limited benefits and our current administrators for Creative Circle, you have till the 31st to make any additional changes. The additional changes that will require you to have an open enrollment period at this time is if you want to add anything to the policy. You are able to cancel those benefits at any time throughout the 365 days that the year has. There isn't any open enrollment-

Speaker speaker_2: Oh.

Speaker speaker_1: ... restrictions with any of your plans. That enrollment that you processed-

Speaker speaker_2: Oh.

Speaker speaker_1: ... for United benefits, we unfortunately cannot make comments or assist you with that 'cause we don't administer any benefits with that carrier. So I wouldn't be able to-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... assist you with it 'cause we don't offer them.

Speaker speaker_2: Okay, I gotcha.

Speaker speaker_1: I believe, if I'm not mistaking, um, Creative Circle could have another account administrator. Um, basically just another company that handles those benefits, 'cause with the benefits that we offer for any of the staffing companies in general that we work with, they're not offered through a specific company carrier, United or UnitedHealthcare. So, I wouldn't be able to help you in regards to that. However, the ones that you currently have active with Creative Circle, from the looks of this, you've had them since 2023. That's the policy that I'm seeing. You don't have any restrictions in canceling it, but you have till the 31st to add anything to it if you wanted to.

Speaker speaker_2: Oh, okay. Okay. Um, thank you so much for clarifying. I, I get that. Or, I, um, have a better understanding of that now. Okay. Um, so I will just try to get in contact with the agency after the holidays and, um, take action if there's anything I need to do going forward. But, um, yeah, I think you definitely answered all of my questions and, um, yeah. I think I'm all set with, um, my next steps here, so appreciate your time.

Speaker speaker_1: Sure thing. What I would recommend doing, if you have any confirmation email, remember what website you enrolled into, if it was through a website or phone number. I would recommend trying to call that number back. Maybe it will reroute you to that United people that you enrolled into additional benefits with. Or speak with HR. Um, I think HR might be able to see. I'm not too sure 'cause, like I said, with these staffing companies, a lot of them get what they call the account administrator, that third-party company to handle insurance specifically, just that. But we're not-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... aware of other staffing companies, I mean of other account administrators, if that makes sense, when they get them.

Speaker speaker_2: Yeah. Okay, okay. That makes sense. Um, all right. I'll... I'm gonna check their roster and see if there's anyone else I can call, um, or have HR redirect me. But, um, yes. That is helpful to know, so, um, I'll go ahead and try that. I don't know if I'm gonna get an answer today, but-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um, just knowing I have a little bit of time is, is helpful.

Speaker speaker_1: Of course. Was there anything else we can assist you with today?

Speaker speaker_2: Um, nope, that's all from my end. Thank you so, so much and have a wonderful holiday.

Speaker speaker_1: Oh, of course. It was my pleasure. I hope you have a wonderful rest of your day, and enjoy your holidays as well.

Speaker speaker_2: All right. Thanks. You too. Bye.

Speaker speaker_1: Bye.