

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 Accords. My name is Francesca. How can I assist you today? Hi. Um, I submitted all my paperwork for insurance coverage on Thursday. And I haven't heard back from anybody, so I just wanted to check in on the status. Sure thing. What staffing company do you work with? Creative Circle. What are the last four of your social and the last name? 7605, and the last name is Penzone, P-E-N-Z-O-N-E. For security purposes, can you please verify your mailing address and date of birth? Uh, 625 East Monroe Avenue, Apartment 551, Alexandria, Virginia, 22301. And birthday is 05/09/'80. Thank you very much. We have the best phone number to reach you to, 02-271-5511. Yes. And we have your email down as first initial last name at gmail.com? Yes. All right. Let's take a look and see. Okay. So it does say here that it does state it looks like the representatives just hasn't gotten to that list of people they have to get back to. Um, but it shows that you were approved for benefits for yourself only, through your qualified life event. Oh, okay. Great. Um, so now I just wait for someone to call me, or will they email me? Um, so you should be able to go ahead and enroll into benefits. Just bear with me one moment. I'm trying to figure out what type of benefits, since it wasn't specified. So I'm gonna go ahead and place another quick hold to check and see, and I'll be right back. Okay. Thank you. All right. Thank you so much for holding. Um, so based on the document that you submitted showing that you had health, medical, dental, and vision, I believe those are the benefits that you'll be able to enroll into at this moment. Okay. Um, and so where can I do that? That will be with us over the phone. So your staffing company only offers one dental, um, and one vision plan. It does come in a bundle package with a life insurance, which would be \$7.90 per paycheck. Mm-hmm. The vision plan works with a copay. It is a \$10 copay for your eye exams, a \$25 copay for the lenses and frames, a \$0 copay for contact lens fittings, and the frame allowance annually will be \$130. Okay. And then dental works with percentages. It will cover pre- preventative services at 100%, basic services, basic restorative services, and radiographs at 80%. The annual maximum coverage and services will be \$500, with a \$50 deductible. Okay, great. And then for the term life plan that's included in there, you'll be covered up to \$20,000 till the age of 64. Once you reach 64, that will decrease 25%, and it could do so every five years. Okay. And then the last one will be the medical. They do have it split into two type of services. Um, they have the preventative, which only one plan is offered. It's called Stay Healthy MUC Tailor Rx. That plan is \$15.58 per paycheck. It does come with a urgent care virtual package, as well as a free Rx membership. So the preventative services are basically your screenings for, like, your blood pressure, iron deficiency, those counselings for a healthy diet, avoiding UV exposures from the sun. The immunizations are preventative, like that tetanus, varicella-zostera, as well as your generic preventative prescriptions, like vitamins or FDA-approved contraceptive methods. Now, due to

it being a preventative plan, it doesn't cover what they call hospital indemnity services. Those are basically your hospital services.... like your doctor's visits, urgent care visits, or the emergency room, as well as your surgeries or advanced studies or lab work that's advanced, or imaging. So all of those hospital indemnity services are covered by the plan that they call Ensure Plus. They work in a tier system. The lowest tier is Ensure Plus Basic, which is 17.21, Ensure Plus Enhanced, which is 24.38, and Ensure Plus Premier, which is 34.91 per paycheck. So those are the three type of benefits that they offer from the ones that you're able to enroll into. Um, if you have any questions, we can answer them and help you process the enrollment. If you feel that you need time to look over them or to think it through, you do have to the 30th of this month to enroll into benefits. If you do need time to think it over, I can send you a copy of the benefit guide, if you wish to. Um, I've had a chance to take a look at it so I'm, I'm ready to enroll. All right. And from these medical plans, which one did you want me in- to enroll you into? You're able to make that- I- ... preventative with one of the Ensure Pluses, but you just can't enroll into more than one Ensure Plus plan. Right. Is there one that you think would be, um, like more between, between the Ensure Plus Enhanced and the Ensure Plus Premium, is there a really big difference 'cause it looks like the m- the main difference is, like, hospital, um, indemnity, but everything else kinda looks the same. So between the Enhanced and the Premier is really just the dollar amount that they cover, um, where the Premier will cover more on certain services than the Ensure. Mm-hmm. Okay, um, I think that I'm just gonna go with the... I'll go with the Ensure Plus Enhanced. All right, so we're doing the Ensure Plus Enhanced and then the dental and vision package with the term life, correct? Yes. So you're looking at \$32.28 per paycheck. Do you authorize Creative Circle to make those deductions for your selected benefits? Yes, I do. All right. And who would you like to put down on the policy as your beneficiary? We just need their first and last name and their relationship to you. Um, you can put Brian Penzone and that's my brother . All right. So just allow one to two weeks for your employer to start making those deductions. When you see the very first one, following Monday will be when coverage becomes effective. In that same week of activation, Friday will be when the carrier mails out the benefit card. Now, from your selected benefits, the medical will be the only one that's not going to be coming in physically to your home. This is due to the fact that American Public Life, which is the carrier for that plan, they only send out the benefit cards digitally. But if you want a hard copy that week of activation, give us a call, that way we'll be able to put a mail order for you so they can send it to your home physically. Okay . All right. Was there anything else we can assist you with today? Um, is there, like, a website I can go to to see if my doctors are covered, um, in network on this plan? Yes, ma'am. So from all of your plans, none of them require network, but they do have network providers. Okay. I'm gonna send you all three of them, um, 'cause as long as your doctor himself does work with the insurance, you should be okay to go. All right. But on that email, what I'll do will be I'll put in the names of your carriers and leave the provider's information in there. It will have their phone number as well as their website. Okay, great . All right. Just give me one moment to make you... There you go. Okay, and then your dental and medical is the same. The only difference will be the fact that your medical runs through the network provider MultiPlan Network and then for the dental they run through Careington Network, but it is still the same carrier that you will have for that plan. The only plan that's not going to be with the same carrier is going to be your vision, which will be MetLife. Okay. All right. And then I'm getting to the last one. And then on the dental one, there is going to be two

phone numbers just due to the fact that they have a different line for them to speak with customer service. Do you also want me to include your American Public Life customer service in the event you need them? Sure. That's fine . All right . All right. So it's all set. You should be receiving it in a couple minutes. Okay. Wonderful. Thank you. No problem. Was there anything else that we can assist you with today? Nope, that's gonna be it. I hope you have a wonderful rest of your day, and thank you so much for calling Benefits In Our Cart today. Thank you. Bye-bye. Thank you. 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 Accords. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi. Um, I submitted all my paperwork for insurance coverage on Thursday. And I haven't heard back from anybody, so I just wanted to check in on the status.

Speaker speaker_1: Sure thing. What staffing company do you work with?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: What are the last four of your social and the last name?

Speaker speaker_2: 7605, and the last name is Penzone, P-E-N-Z-O-N-E.

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

Speaker speaker_2: Uh, 625 East Monroe Avenue, Apartment 551, Alexandria, Virginia, 22301. And birthday is 05/09/80.

Speaker speaker_1: Thank you very much. We have the best phone number to reach you to, 02-271-5511.

Speaker speaker_2: Yes.

Speaker speaker_1: And we have your email down as first initial last name at gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Let's take a look and see. Okay. So it does say here that it does state it looks like the representatives just hasn't gotten to that list of people they have to get back to. Um, but it shows that you were approved for benefits for yourself only, through your qualified life event.

Speaker speaker_2: Oh, okay. Great. Um, so now I just wait for someone to call me, or will they email me?

Speaker speaker_1: Um, so you should be able to go ahead and enroll into benefits. Just bear with me one moment. I'm trying to figure out what type of benefits, since it wasn't specified. So I'm gonna go ahead and place another quick hold to check and see, and I'll be right back.

Speaker speaker_2: Okay.

Speaker speaker_1: Thank you. All right. Thank you so much for holding. Um, so based on the document that you submitted showing that you had health, medical, dental, and vision, I believe those are the benefits that you'll be able to enroll into at this moment.

Speaker speaker_2: Okay. Um, and so where can I do that?

Speaker speaker_1: That will be with us over the phone. So your staffing company only offers one dental, um, and one vision plan. It does come in a bundle package with a life insurance, which would be \$7.90 per paycheck.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The vision plan works with a copay. It is a \$10 copay for your eye exams, a \$25 copay for the lenses and frames, a \$0 copay for contact lens fittings, and the frame allowance annually will be \$130.

Speaker speaker_2: Okay.

Speaker speaker_1: And then dental works with percentages. It will cover pre- preventative services at 100%, basic services, basic restorative services, and radiographs at 80%. The annual maximum coverage and services will be \$500, with a \$50 deductible.

Speaker speaker_2: Okay, great.

Speaker speaker_1: And then for the term life plan that's included in there, you'll be covered up to \$20,000 till the age of 64. Once you reach 64, that will decrease 25%, and it could do so every five years.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the last one will be the medical. They do have it split into two type of services. Um, they have the preventative, which only one plan is offered. It's called Stay Healthy MUC Tailor Rx. That plan is \$15.58 per paycheck. It does come with a urgent care virtual package, as well as a free Rx membership. So the preventative services are basically your screenings for, like, your blood pressure, iron deficiency, those counselings for a healthy diet, avoiding UV exposures from the sun. The immunizations are preventative, like that tetanus, varicella-zostera, as well as your generic preventative prescriptions, like vitamins or FDA-approved contraceptive methods. Now, due to it being a preventative plan, it doesn't cover what they call hospital indemnity services. Those are basically your hospital services.... like your doctor's visits, urgent care visits, or the emergency room, as well as your surgeries or advanced studies or lab work that's advanced, or imaging. So all of those hospital indemnity services are covered by the plan that they call Ensure Plus. They work in a tier system. The lowest tier is Ensure Plus Basic, which is 17.21, Ensure Plus Enhanced, which is 24.38, and Ensure Plus Premier, which is 34.91 per paycheck. So those are the three type of

benefits that they offer from the ones that you're able to enroll into. Um, if you have any questions, we can answer them and help you process the enrollment. If you feel that you need time to look over them or to think it through, you do have to the 30th of this month to enroll into benefits. If you do need time to think it over, I can send you a copy of the benefit guide, if you wish to.

Speaker speaker_2: Um, I've had a chance to take a look at it so I'm, I'm ready to enroll.

Speaker speaker_1: All right. And from these medical plans, which one did you want me in- to enroll you into? You're able to make that-

Speaker speaker_2: I-

Speaker speaker_1: ... preventative with one of the Ensure Pluses, but you just can't enroll into more than one Ensure Plus plan.

Speaker speaker_2: Right. Is there one that you think would be, um, like more between, between the Ensure Plus Enhanced and the Ensure Plus Premium, is there a really big difference 'cause it looks like the m- the main difference is, like, hospital, um, indemnity, but everything else kinda looks the same.

Speaker speaker_1: So between the Enhanced and the Premier is really just the dollar amount that they cover, um, where the Premier will cover more on certain services than the Ensure.

Speaker speaker_2: Mm-hmm. Okay, um, I think that I'm just gonna go with the... I'll go with the Ensure Plus Enhanced.

Speaker speaker_1: All right, so we're doing the Ensure Plus Enhanced and then the dental and vision package with the term life, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: So you're looking at \$32.28 per paycheck. Do you authorize Creative Circle to make those deductions for your selected benefits?

Speaker speaker_2: Yes, I do.

Speaker speaker_1: All right. And who would you like to put down on the policy as your beneficiary? We just need their first and last name and their relationship to you.

Speaker speaker_2: Um, you can put Brian Penzone and that's my brother .

Speaker speaker_1: All right. So just allow one to two weeks for your employer to start making those deductions. When you see the very first one, following Monday will be when coverage becomes effective. In that same week of activation, Friday will be when the carrier mails out the benefit card. Now, from your selected benefits, the medical will be the only one that's not going to be coming in physically to your home. This is due to the fact that American Public Life, which is the carrier for that plan, they only send out the benefit cards digitally. But if you want a hard copy that week of activation, give us a call, that way we'll be able to put a mail order for you so they can send it to your home physically.

Speaker speaker_2: Okay .

Speaker speaker_1: All right. Was there anything else we can assist you with today?

Speaker speaker_2: Um, is there, like, a website I can go to to see if my doctors are covered, um, in network on this plan?

Speaker speaker_1: Yes, ma'am. So from all of your plans, none of them require network, but they do have network providers.

Speaker speaker_2: Okay.

Speaker speaker_1: I'm gonna send you all three of them, um, 'cause as long as your doctor himself does work with the insurance, you should be okay to go.

Speaker speaker_2: All right.

Speaker speaker_1: But on that email, what I'll do will be I'll put in the names of your carriers and leave the provider's information in there. It will have their phone number as well as their website.

Speaker speaker_2: Okay, great .

Speaker speaker_1: All right. Just give me one moment to make you... There you go. Okay, and then your dental and medical is the same. The only difference will be the fact that your medical runs through the network provider MultiPlan Network and then for the dental they run through Careington Network, but it is still the same carrier that you will have for that plan. The only plan that's not going to be with the same carrier is going to be your vision, which will be MetLife.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And then I'm getting to the last one. And then on the dental one, there is going to be two phone numbers just due to the fact that they have a different line for them to speak with customer service. Do you also want me to include your American Public Life customer service in the event you need them?

Speaker speaker_2: Sure. That's fine .

Speaker speaker_1: All right . All right. So it's all set. You should be receiving it in a couple minutes.

Speaker speaker_2: Okay. Wonderful. Thank you.

Speaker speaker_1: No problem. Was there anything else that we can assist you with today?

Speaker speaker_2: Nope, that's gonna be it.

Speaker speaker_1: I hope you have a wonderful rest of your day, and thank you so much for calling Benefits In Our Cart today.

Speaker speaker_2: Thank you. Bye-bye.

Speaker speaker_1: Thank you. Bye-bye.