

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. My name is Francesca beneficiario Karla Contisdeco and this is Ivana on behalf of Creative Circle. Oh, hi. Good morning. Hi. Yes, this is her. Oh, hold on. Yes, hello ma'am. Okay. Hi. Yes, hello, ma'am. Well, we're giving you a call back regarding the request for the eligibility review that you recently requested. Mm-hmm. I'm going to inform you, you are currently eligible for enrollment. Mm-hmm. Your personal enrollment period doesn't end till this Saturday, 26th of March. Okay. Um, can I... Or am I able to do it online or do I need to do it on the phone with you? You can do it on the phone with us today or you can do it online. Okay, 'cause before when I was trying to do it online, I was, um, denied. But this time once I log in, I should be able to, correct? All right. Um, no, 'cause you're retired and they might not let you. If we was inviting you previously, the system wouldn't allow you now. Do you know which elections you wanted to be enrolled into? Uh, yes actually. Let me go get my computer 'cause I have, um, I have those opened up in there. Hold on. Okay. Hello? Yes, ma'am. Okay. Hold on one second and let me open it up. Go ahead. All right. Um... Oh. I'm sorry. I thought it was in my computer. Um, let me just open my email 'cause I don't have that list. Mm. Okay. Um... Um, I... Okay. I have it. All right. Um, so I will do that, uh, Stay Healthy MECH Cali Rx. Is that correct? Yes, ma'am. And that's, um, \$15.63. Is that correct? Yes, ma'am. Per paycheck. Per paycheck. And then these Insure Plus, Insure Plus Enhanced, Insure Plus Premier, these are for like special, uh, s- like if I were to go to a, I don't know, an orthopedic or something, this is the one where, that's going to be taking, uh, the insurance that I'll be reusing? The Stay Healthy MECH Cali Rx is a preventative only plan, and all three of the Insure Plus plans are hospital indemnity. Does that answer your question, ma'am? Um, uh, so I need to pick one of those two besides that, uh, Cali- the Stay Healthy ME- You can only be enrolled into one Insure Plus plan. Okay. Um, I'll do the Insure Plus. Just the Insure Plus. All right. Any other plan that you would like to be enrolled into? Uh, yes. I'll do the, the vision and the, the dental. And what else? Mm. For, um, prescriptions do I need to have that FreeRx one or is that something that I can, that is part of the insurance? The Free Rx is a prescription medication. It's not an insurance plan but is already included into the MEC 10RX. The RX is for that Free Rx. So, the Insurplus and the Stay Healthy by themselves without thinking about the Free Rx have already prescription coverage, but the Free Rx will have an additional prescription coverage. Okay. Um, uh, I won't take the Free Rx then. That should be okay. So I have the vision, the dental and um... I think that's... Oh, oh, there's behavioral health weekly deduction. Is that for, um, seeing a therapy- therapist? Yes, ma'am behavior health is virtual therapy. I did want to clarify you already have the Free Rx ma'am with the MEC Stay Healthy. You can't enroll into the Free Rx twice. So regardless once you're enrolled into the Stay Healthy, the system doesn't let you enroll into that Stay Healthy by itself. Um, and then the other thing I

also wanted to mention, I'm not aware if you already knew this but the vision, the dental and life insurance comes in a bundle. You can't enroll into either of those three plans by itself. You have to be in all three of them. Okay. So by selecting that dental and that vision you also are getting the life insurance. And that's for \$7.90? Yes, ma'am. Okay. Yeah, that's fine. And I think... Yeah, I'll do the behavioral health as well. All right. Any other plans you'd like to enroll into? I think that is... That's it, I believe. Yes. And all these coverages are for employee only, correct? Mm-hmm. Yes. So the total comes out to be \$42.24 per paycheck, the authorized creative circle to make those deductions for you. Yes. All right, please allow one to two weeks for your employer to start making your elections. Once you see your first deduction of the \$42.24 being taken out, following Monday the coverage is going to be effective. That same week of activation, by Friday will be when the carriers are going to send out your benefit cards. Okay. The only plan that's not going to send a physical card out immediately would be the Insurplus plan. We're going to send a digital copy to the email we have on file which is your last name period case@Gmail.com. Now, if you do need a hard copy, once we can active give us a call so that we can put in a mail request for you for that specific benefit card. Okay, that sounds good. Thank you. All right. Of course. And then the last thing I want to mention is that MEC plan is the only plan that's under Section 125 which means that it's going to be pre-tax plan. Since you won't be paying taxes on it, the IRS does have regulations on it which are that you cannot make changes of cancellations unless you have a company open enrollment period, personal open enrollment period, or a qualified life event. Okay, sounds good. All right. So you are all set. Was there anything else besides those information provided that you would like to ask today? Uh, no I'm great. Thank you so much for your help. My pleasure, I hope you have a wonderful rest of your day and thank you for calling Benefits and Off cards today. Okay, thank you. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Good morning. My name is Francesca beneficienio Karla Contisdeco and this is Ivana on behalf of Creative Circle.

Speaker speaker_2: Oh, hi. Good morning. Hi. Yes, this is her. Oh, hold on.

Speaker speaker_1: Yes, hello ma'am.

Speaker speaker_2: Okay. Hi.

Speaker speaker_1: Yes, hello, ma'am. Well, we're giving you a call back regarding the request for the eligibility review that you recently requested.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I'm going to inform you, you are currently eligible for enrollment.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Your personal enrollment period doesn't end till this Saturday, 26th of March.

Speaker speaker_2: Okay. Um, can I... Or am I able to do it online or do I need to do it on the phone with you?

Speaker speaker_1: You can do it on the phone with us today or you can do it online.

Speaker speaker_2: Okay, 'cause before when I was trying to do it online, I was, um, denied. But this time once I log in, I should be able to, correct?

Speaker speaker_1: All right. Um, no, 'cause you're retired and they might not let you. If we was inviting you previously, the system wouldn't allow you now. Do you know which elections you wanted to be enrolled into?

Speaker speaker_2: Uh, yes actually. Let me go get my computer 'cause I have, um, I have those opened up in there. Hold on.

Speaker speaker_1: Okay.

Speaker speaker_2: Hello?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Hold on one second and let me open it up.

Speaker speaker_1: Go ahead.

Speaker speaker_2: All right. Um... Oh. I'm sorry. I thought it was in my computer. Um, let me just open my email 'cause I don't have that list. Mm. Okay. Um... Um, I... Okay. I have it.

Speaker speaker_1: All right.

Speaker speaker_2: Um, so I will do that, uh, Stay Healthy MECH Cali Rx. Is that correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: And that's, um, \$15.63. Is that correct?

Speaker speaker_1: Yes, ma'am. Per paycheck.

Speaker speaker_2: Per paycheck. And then these Insure Plus, Insure Plus Enhanced, Insure Plus Premier, these are for like special, uh, s- like if I were to go to a, I don't know, an orthopedic or something, this is the one where, that's going to be taking, uh, the insurance that I'll be reusing?

Speaker speaker_1: The Stay Healthy MECH Cali Rx is a preventative only plan, and all three of the Insure Plus plans are hospital indemnity. Does that answer your question, ma'am?

Speaker speaker_2: Um, uh, so I need to pick one of those two besides that, uh, Cali- the Stay Healthy ME-

Speaker speaker_1: You can only be enrolled into one Insure Plus plan.

Speaker speaker_2: Okay. Um, I'll do the Insure Plus. Just the Insure Plus.

Speaker speaker_1: All right. Any other plan that you would like to be enrolled into?

Speaker speaker_2: Uh, yes. I'll do the, the vision and the, the dental. And what else? Mm. For, um, prescriptions do I need to have that FreeRx one or is that something that I can, that is part of the insurance?

Speaker speaker_1: The Free Rx is a prescription medication. It's not an insurance plan but is already included into the MEC 10RX. The RX is for that Free Rx. So, the Insurplus and the Stay Healthy by themselves without thinking about the Free Rx have already prescription coverage, but the Free Rx will have an additional prescription coverage.

Speaker speaker_2: Okay. Um, uh, I won't take the Free Rx then. That should be okay. So I have the vision, the dental and um... I think that's... Oh, oh, there's behavioral health weekly deduction. Is that for, um, seeing a therapy- therapist?

Speaker speaker_1: Yes, ma'am behavior health is virtual therapy. I did want to clarify you already have the Free Rx ma'am with the MEC Stay Healthy. You can't enroll into the Free Rx twice. So regardless once you're enrolled into the Stay Healthy, the system doesn't let you enroll into that Stay Healthy by itself. Um, and then the other thing I also wanted to mention, I'm not aware if you already knew this but the vision, the dental and life insurance comes in a bundle. You can't enroll into either of those three plans by itself. You have to be in all three of them.

Speaker speaker_2: Okay.

Speaker speaker_1: So by selecting that dental and that vision you also are getting the life insurance.

Speaker speaker_2: And that's for \$7.90?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Yeah, that's fine. And I think... Yeah, I'll do the behavioral health as well.

Speaker speaker_1: All right. Any other plans you'd like to enroll into?

Speaker speaker_2: I think that is... That's it, I believe. Yes.

Speaker speaker_1: And all these coverages are for employee only, correct?

Speaker speaker_2: Mm-hmm. Yes.

Speaker speaker_1: So the total comes out to be \$42.24 per paycheck, the authorized creative circle to make those deductions for you.

Speaker speaker_2: Yes.

Speaker speaker_1: All right, please allow one to two weeks for your employer to start making your elections. Once you see your first deduction of the \$42.24 being taken out, following

Monday the coverage is going to be effective. That same week of activation, by Friday will be when the carriers are going to send out your benefit cards.

Speaker speaker_2: Okay.

Speaker speaker_1: The only plan that's not going to send a physical card out immediately would be the Insurplus plan. We're going to send a digital copy to the email we have on file which is your last name period case@Gmail.com. Now, if you do need a hard copy, once we can active give us a call so that we can put in a mail request for you for that specific benefit card.

Speaker speaker_2: Okay, that sounds good. Thank you.

Speaker speaker_1: All right. Of course. And then the last thing I want to mention is that MEC plan is the only plan that's under Section 125 which means that it's going to be pre-tax plan. Since you won't be paying taxes on it, the IRS does have regulations on it which are that you cannot make changes of cancellations unless you have a company open enrollment period, personal open enrollment period, or a qualified life event.

Speaker speaker_2: Okay, sounds good.

Speaker speaker_1: All right. So you are all set. Was there anything else besides those information provided that you would like to ask today?

Speaker speaker_2: Uh, no I'm great. Thank you so much for your help.

Speaker speaker_1: My pleasure, I hope you have a wonderful rest of your day and thank you for calling Benefits and Off cards today.

Speaker speaker_2: Okay, thank you. Bye.