

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, I want to... I just started a new assignment with, uh, Creative Circle, the recruiting agency, and I want to enroll in medical benefits. What are the last four of your Social? It's 7404. And the last name? Zaxenberg. For security purposes, could you please verify your mailing address and date of birth? Sure. It should be 875 Boulevard East in Weehawken and the date of birth is 9/22/1995. We have the best phone number to reach you down as 908-217-71... I'm sorry, 8710. Yes, that's correct. And then I have your email down. First initial, last name, @gmail.com? Correct. Okay. Did you know which benefit plans you wanted to enroll into? I think I just want to do the MEC. Um, maybe you could help me understand a little bit better. That's the one, the only one that covers annual checkups, preventative healthcare, correct? The other, the indemnity, does it it- you'd still pay a copay for annual checkups, correct? So with the other, the Insure Plus, they just cover hospital indemnity, which are like your hospital services. They don't really work with a copay. Those set dollar amounts you're seeing is what they will cover for that service. Um, however, the Insure Plus plans don't cover anything preventative. And then the Stay Healthy doesn't cover anything hospital indemnity. Oh, I see. You can make- So is it... Those are in addition to the MEC? So you're able to- Right. ... mix them if you would like, um, but they're just two separate categories. Hmm. Okay. I see. Um... Okay. Well, I definitely want to start with the MEC. Mm-hmm. The preventative medical plan. And which other plan did you want to enroll into? Um, let's add the Critical Illness and Accident too. All right. Any other plan you would like to add to the policy? Um, that is all. So, um, when does the coverage start? It will take one to two weeks for them to start making you your deductions if you have already started working. And then once you see the first deductions the following Monday is when coverage becomes effective, and that same week of activation, Friday will be when those carriers mail out the benefit cards. Now, the Critical Illness and Group Accident are not going to have a benefit card. Um, however, they are going to be with a separate carrier from the m-Stay Healthy. The Critical and Group Accident will be with American Public Life. They also go by APL. And then the medical preventative will be with 90 Degree. I do want to say that Stay Healthy is also going to require network, which will be the- with the multi-plan network provider. Okay. I think I understand. All right. Um, so with those three plans you're looking at \$20.10 per pay check. Do you authorize Creative Circle to make those deductions for you? Uh, yes. All right, and then the Stay Healthy is under Section 125, so they are gonna be taking that deduction prior to your tax as well as the fact that they do have a restriction on it, which is due to it being an IRS regulation. You can't make changes or cancellations unless you're in a company open enrollment period, a personal one like you are today, or if you have a qualified life event. Who would you like to put down as a beneficiary for the policy? I just need their first

and last name and relationship to you. Um, like an emergency, in case of emergency kind of? I know. So the- One moment, I mean... No, sir. So the Group Accident and the Critical Illness require a beneficiary to be on it. Oh, okay. Um, you can have it be my sister, Naomi, N-A-O-M-I, same last name. N-A-O-M-I? Yes. All right. Okay. And then you have all the way to December 6th to make any changes to this current policy that we made. Okay, great. Good to know. Do you want me to send you the information for the... Actually, it's December 7th, sorry. No- On the 6th I was thinking of that way since we're closed Saturday, Sundays. Do you want me to email you the network provider information for that medical plan? Yeah, that would be great. I wanna try and schedule... I haven't had a, um, a primary care doctor visit, a checkup in a very long time, so, so I'm hoping to schedule the... that visit as soon as possible, so maybe that will help, yeah. I can look for... 'Cause it has to be one of their in-network providers, right? Yes, sir, it has to be in-network. Okay, great. If you could send me the network provider, I, I will start, uh, digging into that. Of course. I do want to clarify, it is a medical preventative plan, so it's only gonna cover the charges for the physical. Okay, great. That's all I needed. From our understanding. I understand, yes. All right. So you are all set. I also did send you that network provider information. Was there anything else we can assist you with today? Uh, I think that's it. Uh, so... Oh, yeah, I just got your email. Okay, so it looks like we're all confirmed. Okay, thank you so much for your help. That's all today. No problem. Thank you for calling. I hope you have a wonderful rest of your day. Okay. You too. Thanks. Take care. Bye. 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, I want to... I just started a new assignment with, uh, Creative Circle, the recruiting agency, and I want to enroll in medical benefits.

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

Speaker speaker_2: It's 7404.

Speaker speaker_1: And the last name?

Speaker speaker_2: Zaxenberg.

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

Speaker speaker_2: Sure. It should be 875 Boulevard East in Weehawken and the date of birth is 9/22/1995.

Speaker speaker_1: We have the best phone number to reach you down as 908-217-71... I'm sorry, 8710.

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: And then I have your email down. First initial, last name, @gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Did you know which benefit plans you wanted to enroll into?

Speaker speaker_2: I think I just want to do the MEC. Um, maybe you could help me understand a little bit better. That's the one, the only one that covers annual checkups, preventative healthcare, correct? The other, the indemnity, does it it- you'd still pay a copay for annual checkups, correct?

Speaker speaker_1: So with the other, the Insure Plus, they just cover hospital indemnity, which are like your hospital services. They don't really work with a copay. Those set dollar amounts you're seeing is what they will cover for that service. Um, however, the Insure Plus plans don't cover anything preventative. And then the Stay Healthy doesn't cover anything hospital indemnity.

Speaker speaker_2: Oh, I see.

Speaker speaker_1: You can make-

Speaker speaker_2: So is it... Those are in addition to the MEC?

Speaker speaker_1: So you're able to-

Speaker speaker_2: Right.

Speaker speaker_1: ... mix them if you would like, um, but they're just two separate categories.

Speaker speaker_2: Hmm. Okay. I see. Um... Okay. Well, I definitely want to start with the MEC.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: The preventative medical plan.

Speaker speaker_1: And which other plan did you want to enroll into?

Speaker speaker_2: Um, let's add the Critical Illness and Accident too.

Speaker speaker_1: All right. Any other plan you would like to add to the policy?

Speaker speaker_2: Um, that is all. So, um, when does the coverage start?

Speaker speaker_1: It will take one to two weeks for them to start making you your deductions if you have already started working. And then once you see the first deductions the following Monday is when coverage becomes effective, and that same week of activation, Friday will be when those carriers mail out the benefit cards. Now, the Critical Illness and Group Accident are not going to have a benefit card. Um, however, they are going to be with a separate carrier from the m- Stay Healthy. The Critical and Group Accident will be with American Public

Life. They also go by APL. And then the medical preventative will be with 90 Degree. I do want to say that Stay Healthy is also going to require network, which will be the- with the multi-plan network provider.

Speaker speaker_2: Okay. I think I understand.

Speaker speaker_1: All right. Um, so with those three plans you're looking at \$20.10 per pay check. Do you authorize Creative Circle to make those deductions for you?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: All right, and then the Stay Healthy is under Section 125, so they are gonna be taking that deduction prior to your tax as well as the fact that they do have a restriction on it, which is due to it being an IRS regulation. You can't make changes or cancellations unless you're in a company open enrollment period, a personal one like you are today, or if you have a qualified life event. Who would you like to put down as a beneficiary for the policy? I just need their first and last name and relationship to you.

Speaker speaker_2: Um, like an emergency, in case of emergency kind of?

Speaker speaker_1: I know. So the-

Speaker speaker_2: One moment,

Speaker speaker_3: I mean...

Speaker speaker_1: No, sir. So the Group Accident and the Critical Illness require a beneficiary to be on it.

Speaker speaker_2: Oh, okay. Um, you can have it be my sister, Naomi, N-A-O-M-I, same last name.

Speaker speaker_1: N-A-O-M-I?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Okay. And then you have all the way to December 6th to make any changes to this current policy that we made.

Speaker speaker_2: Okay, great. Good to know.

Speaker speaker_1: Do you want me to send you the information for the... Actually, it's December 7th, sorry.

Speaker speaker_2: No-

Speaker speaker_1: On the 6th I was thinking of that way since we're closed Saturday, Sundays. Do you want me to email you the network provider information for that medical plan?

Speaker speaker_2: Yeah, that would be great. I wanna try and schedule... I haven't had a, um, a primary care doctor visit, a checkup in a very long time, so, so I'm hoping to schedule the... that visit as soon as possible, so maybe that will help, yeah. I can look for... 'Cause it

has to be one of their in-network providers, right?

Speaker speaker_1: Yes, sir, it has to be in-network.

Speaker speaker_2: Okay, great. If you could send me the network provider, I, I will start, uh, digging into that.

Speaker speaker_1: Of course. I do want to clarify, it is a medical preventative plan, so it's only gonna cover the charges for the physical.

Speaker speaker_2: Okay, great. That's all I needed.

Speaker speaker_1: From our understanding.

Speaker speaker_2: I understand, yes.

Speaker speaker_1: All right. So you are all set. I also did send you that network provider information. Was there anything else we can assist you with today?

Speaker speaker_2: Uh, I think that's it. Uh, so... Oh, yeah, I just got your email. Okay, so it looks like we're all confirmed. Okay, thank you so much for your help. That's all today.

Speaker speaker_1: No problem. Thank you for calling. I hope you have a wonderful rest of your day.

Speaker speaker_2: Okay. You too. Thanks. Take care. Bye.

Speaker speaker_1: Bye-bye.