

Transcript: Franchesca

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Full Transcript

Thank you for calling Benefits 10-0-4. My name is Francesca. How can I help you? Hi, Francesca. I am, um, trying to enroll in coverage for, um, BIC through, um, Creative Circle, and I've made selections. However, I have an alert at the top that says vertical restrictions, so I'm trying to understand what that means. Okay. Ma'am, I do wanna clarify, we don't want any of those benefits, we only administer them. The reason why I told you that is because your specific staffing company has a restriction. What that vertical restriction means is that any plan that you select, if you're having a dependent on it, they have to be in all plans that you selected except for short-term disability, since it's only offered for employees. Otherwise, you will not be able to put a dependent on your policy. I, I don't think I did choose an employee, but if you'll give me a second, I just wanna go through and- Sure thing. ... okay. I could see a decline. I'm gonna start at the top. Um, I selected Insure Premier. Oh, I see. It's in a, I guess within a box. I'm sorry. Um, selected. No, it's okay. Select. Okay. Selected. Um, term life employee only. Okay. Select. Um, selected. Select. You know, um, some of the boxes I click on, like your Premier Plus H5, I clicked on and it says selected. I did the free, um, Rx employee only selected. I did the employee only for dental and it's green selected. For the term life, um, I'm selecting it, but it's not turning green. So your staffing company also only offers dental vision and life insurance in a bundle deal. So if you select any of those three, it will automatically select the other ones since they only offer from that three deal packet. Uh, oh, okay. So I should, um, for term life hit decline since my company won't cover it? No ma'am. What I'm saying is if you want to have life insurance, you have to have dental and vision. They don't sell it separate. Yeah, I, I did. I selected for dental and I selected for vision, um, but that box isn't turning green for vision. Um, but I- Mm-hmm. Oh, okay. And maybe I'll decline accident because you said they, they don't cover that either. Um, I'm gonna decline them at this point. They do, ma'am. They don't cover what? Um, for term life, as you said, that wasn't part of the bundle. So I, I'm gonna decline that. And- No, ma'am. I think you're misunderstanding me. I tried to explain to you that vision, dental and life insurance comes in a bundle. The only way for you to have either of those three services is having all three together because they do not get sold separately. Okay, so then I... Okay. Thank you for explaining again. So first, so all I, I guess, so what do I need to choose if I'm on coverages? If I just use the Insure Plus Premier, that'll take care of everything else? No. So the Insure Plus Premier comes by itself. Um, it's not attached to any other plan. However, when you click any of those three, let's say for example, if you were to click vision, the system is supposed to also select dental and life insurance, and it should be on a different color, for example, blue or such. While the vision, which is the one that you click on initially should be green. Okay. Okay. The colors help. So I click on dental and that box is green. Um, I clicked on vision, that box is blue. Yes. Is that where I click for- You don't have to click on those two now because the

system already selected them. Okay. Um- Yeah. You know how the boxes are white and when you click on it, it will change color? It's not gonna do that with the dental and the life insurance since you already clicked vision. It will automatically select those two since they come in a bundle. So it's not gonna give you the option for you to click it and for it to change colors since it has been already selected automatically by the system. Oh, and that's why it's blue. Yes, ma'am. Okay. Um, okay. So illness, uh, I, I should not, I should decline that because that's not part of the bundle, right? Um, no. So you are able to select any of the other ones that are not part of the bundle. The only one that has that restriction where you'll have to be with the other two if you choose that one, is just those three, dental, vision and life insurance. Okay. I, at the bottom of this- But you can see critical illness. Okay. It's still not letting me click done. So I, I'm so sorry, but I don't know what I'm doing wrong. Um, I've clicked on the employee only for insurance plus H5. Um, I've clicked, it's a green box for free Rx. The dental was selected, that's green. Um, the term life, I tried to decline that. And then the illness, that's green. The vision, I wanna select the be- that is blue. And I think that's be- that's because it's already part of the bundle. So I don't know why I can't click done. Yes, ma'am. I, then at the bottom, it's not letting me click done. Is it giving you any error, error message? No. At the top it just says that vertical restriction. I'm wondering, do you think I should reset and then just walk with you from the top to make sure? You could try if you like. Okay. So I'm at the top now for Insure Plus Employee Only. It's a yellow outline, so I wanna click Select. Um, and then next is the Free Rx. There's a yellow circle around Select, and I wanna cr- uh, box around that. I wanna click that. And then for dental, there's a yellow box for Employee Only. I will, clicking on that so it says Selected. Um, and then for Term Life, it's the blue box, but if I want that, you said I can still select it? For Term Life? Once again, ma'am, you don't have a choice with dental, vision or life insurance. It's a bundle. It's either the three of them or nothing. Okay. So you, so I- So you can't enroll into dental and vision and decline life insurance because it's in a package. Without life insurance, you can't have dental and vision, and vice versa. So I should not be clicking Dental and Vision? Is, is that it? I'm just- No, ma'am. What I'm trying to explain to you is, you keep saying that you're trying to decline Term Life or that you're trying to decline dental. You can't decline it 'cause it's all together. But then the only way- But then how come when I select it, it doesn't turn green as Selected? Remember, we went over this. That's why it will turn blue, because of something that the system would automatically select. Okay. So the Term Life now is blue, um, right, and the... 'Cause I guess it's automatically selected it, and the vision, that's blue, automatically selected. Critical Illness, I have to manually select that and it says Selected. Um, and then Group Accident, I manually select that, so that says Selected. Um, for the MC Telix, that's brown and when I hover over it, it turns red, um, so that's not part of it. And then, um, that's all I want, but at the bottom it still, I still can't click on Done. Oh. How, how... I'm not under... There's something I'm not understanding. Um, I just scrolled through everything that I selected, and I don't know why it's not. Unfortunately, that is beyond my capabilities. I wouldn't be able to assist you any farther than this. It's not something that I can process the enrollment on my end, but I wouldn't be able to provide any further assistance with that online enrollment. 'Cause the only access we have IT-wise to the online enrollments- Okay. ... is, is either walkthroughs with you guys over the phone- Mm-hmm. ... or resetting your passwords. But we're not able to like, go into the system and see whatever message you're currently getting, or what's stopping the process from letting you go, move on to the next step. We don't have

that type of IT access, unfortunately. Okay. Okay. All right. Well, thank you so much for your help. Of course. Did you want me to try to submit it through my end? Um, yes. It, and the, the amount I'm coming up with is \$54.14 for, I guess, per paycheck. All right. What are the last four of the Social for me to locate your account on my end? 5-6-0-6. And the last name? Jamison. J-A-M-I-S-O-N. Oh. Please verify your mailing address and date of birth to make sure I'm in the right account. Yes. 102 Justin Avenue, Shreveport, Louisiana, 71105. And I'm s-... And you need my date of birth? October 3rd, 1961. I have last contact same as the one you called on, 347-533-1018. Yes. Mm-hmm. With both emails of the first one being firstname.lastname@gmail.com, and then the second one says allaboutev38@gmail.com? Yes. Mm-hmm. Also, I did figure out why it's not letting you process it online. You're a rehire. Due to the fact that you're a rehire, there's more than one hire day, so the systems online are not able to process whether or not you're eligible for enrollment. That's why I wasn't letting you do it on your end. Oh. So before we're able to submit it on my end as well, I have to get with the front office for them to clear it through by doing an eligibility review. Okay. Okay. So it should take them roughly 24 to 48 hours, um, to get that back with me with that, so I should be getting back with you. Ms. Jamison, if not by end of today, it will be by end of tomorrow. Is there a specific time frame it might be better for me to try to call you on? Um, no, th- this is my mobile phone, so it's fine. Mm-hmm. Um, okay. Yeah, that'll be fine, 'cause I know tomorrow is the last day for enrollment. Um, so yeah, hearing back from you, um... Thank you so much. I'm glad I understood like, okay, that's the issue. It wasn't something I wasn't doing. So, sorry about all that. That's okay. Bear with me one moment, 'cause I did overlook the fact that your company is still in their company open enrollment period. I was confusing it with another one- Okay. ... that ended on Monday. Let me see if by refreshing your account, it will give me access to it. Bare with me one moment. Okay. Okay. There we go. Okay, and then we had said you wanted the age five Premier FreeRx. Yes. The dental, the vision, and life insurance. Yes. The critical illness, and what was the other one? Oh, that you did not want critical illness. Um, I, I did want critical illness, and then the, um, other one was the FreeRx. Okay. FreeRx, Insura- Insurer Premier, dental, term life, vision, and critical illness. Mm-hmm. Yes. Okay, so it comes to \$52.13 per paycheck. Do you authorize Creative Circle to make those deductions for you? Yes. There we go. All right, so it's all set. Allow one to two weeks for them to start making your deductions. When you see the first deduction, following Monday is going to be when coverage will become effective, and then that same week of activation, Friday will be when those carriers are going to send out your benefit cards. Okay. Now, specifically speaking, there's two things I'd like to add to that. The Insurer Plus Premier is the same carrier as your dental, which is American Public Life. Okay. Mm-hmm. They only do a digital benefit card for the medical plan for some reason. Okay. So it's going to be sent to your email rather than home. Okay. Now, if you do want a physical card sent home, once you see that first deduction, following Monday of it, that week of activation, give us a call so that we can put in the request for them to do the physical card sent to the house as well. Oh, okay. Okay. I'll remember that. All right, and then aside from that, it will be that your FreeRx is going to have a registration step to be able to access your benefit cards in order to use your FreeRx membership. That's going to be sent to your email. If you don't see it within that first week of activation, feel free to give us a call back so we can send you an email with the links and steps for it. Okay. Okay, I'll do that. All right, so you are all set, ma'am. Is there anything else we can assist you with today? Um, no. Everything else was fine. Thank you so much for your

help for helping me register. Of course. I hope you have a wonderful rest of your day, and it was a pleasure assisting you today. Okay, thank you. You too. You're welcome. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-0-4. My name is Francesca. How can I help you?

Speaker speaker_1: Hi, Francesca. I am, um, trying to enroll in coverage for, um, BIC through, um, Creative Circle, and I've made selections. However, I have an alert at the top that says vertical restrictions, so I'm trying to understand what that means.

Speaker speaker_0: Okay. Ma'am, I do wanna clarify, we don't want any of those benefits, we only administer them. The reason why I told you that is because your specific staffing company has a restriction. What that vertical restriction means is that any plan that you select, if you're having a dependent on it, they have to be in all plans that you selected except for short-term disability, since it's only offered for employees. Otherwise, you will not be able to put a dependent on your policy.

Speaker speaker_1: I, I don't think I did choose an employee, but if you'll give me a second, I just wanna go through and-

Speaker speaker_0: Sure thing.

Speaker speaker_1: ... okay. I could see a decline. I'm gonna start at the top. Um, I selected Insure Premier. Oh, I see. It's in a, I guess within a box. I'm sorry. Um, selected.

Speaker speaker_0: No, it's okay.

Speaker speaker_1: Select. Okay. Selected. Um, term life employee only. Okay. Select. Um, selected. Select. You know, um, some of the boxes I click on, like your Premier Plus H5, I clicked on and it says selected. I did the free, um, Rx employee only selected. I did the employee only for dental and it's green selected. For the term life, um, I'm selecting it, but it's not turning green.

Speaker speaker_0: So your staffing company also only offers dental vision and life insurance in a bundle deal. So if you select any of those three, it will automatically select the other ones since they only offer from that three deal packet.

Speaker speaker_1: Uh, oh, okay. So I should, um, for term life hit decline since my company won't cover it?

Speaker speaker_0: No ma'am. What I'm saying is if you want to have life insurance, you have to have dental and vision. They don't sell it separate.

Speaker speaker_1: Yeah, I, I did. I selected for dental and I selected for vision, um, but that box isn't turning green for vision. Um, but I-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Oh, okay. And maybe I'll decline accident because you said they, they don't cover that either. Um, I'm gonna decline them at this point.

Speaker speaker_0: They do, ma'am. They don't cover what?

Speaker speaker_1: Um, for term life, as you said, that wasn't part of the bundle. So I, I'm gonna decline that. And-

Speaker speaker_0: No, ma'am. I think you're misunderstanding me. I tried to explain to you that vision, dental and life insurance comes in a bundle. The only way for you to have either of those three services is having all three together because they do not get sold separately.

Speaker speaker_1: Okay, so then I... Okay. Thank you for explaining again. So first, so all I, I guess, so what do I need to choose if I'm on coverages? If I just h- use the Insure Plus Premier, that'll take care of everything else?

Speaker speaker_0: No. So the Insure Plus Premier comes by itself. Um, it's not attached to any other plan. However, when you click any of those three, let's say for example, if you were to click vision, the system is supposed to also select dental and life insurance, and it should be on a different color, for example, blue or such. While the vision, which is the one that you click on initially should be green.

Speaker speaker_1: Okay. Okay. The colors help. So I click on dental and that box is green. Um, I clicked on vision, that box is blue.

Speaker speaker_0: Yes.

Speaker speaker_1: Is that where I click for-

Speaker speaker_0: You don't have to click on those two now because the system already selected them.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: Yeah. You know how the boxes are white and when you click on it, it will change color? It's not gonna do that with the dental and the life insurance since you already clicked vision. It will automatically select those two since they come in a bundle. So it's not gonna give you the option for you to click it and for it to change colors since it has been already selected automatically by the system.

Speaker speaker_1: Oh, and that's why it's blue.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Um, okay. So illness, uh, I, I should not, I should decline that because that's not part of the bundle, right?

Speaker speaker_0: Um, no. So you are able to select any of the other ones that are not part of the bundle. The only one that has that restriction where you'll have to be with the other two if you choose that one, is just those three, dental, vision and life insurance.

Speaker speaker_1: Okay. I, at the bottom of this-

Speaker speaker_0: But you can see critical illness.

Speaker speaker_1: Okay. It's still not letting me click done. So I, I'm so sorry, but I don't know what I'm doing wrong. Um, I've clicked on the employee only for insurance plus H5. Um, I've clicked, it's a green box for free Rx. The dental was selected, that's green. Um, the term life, I tried to decline that. And then the illness, that's green. The vision, I wanna select the be- that is blue. And I think that's be- that's because it's already part of the bundle. So I don't know why I can't click done.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: I, then at the bottom, it's not letting me click done.

Speaker speaker_0: Is it giving you any error, error message?

Speaker speaker_1: No. At the top it just says that vertical restriction. I'm wondering, do you think I should reset and then just walk with you from the top to make sure?

Speaker speaker_0: You could try if you like.

Speaker speaker_1: Okay. So I'm at the top now for Insure Plus Employee Only. It's a yellow outline, so I wanna click Select. Um, and then next is the Free Rx. There's a yellow circle around Select, and I wanna cr- uh, box around that. I wanna click that. And then for dental, there's a yellow box for Employee Only. I will, clicking on that so it says Selected. Um, and then for Term Life, it's the blue box, but if I want that, you said I can still select it? For Term Life?

Speaker speaker_0: Once again, ma'am, you don't have a choice with dental, vision or life insurance. It's a bundle. It's either the three of them or nothing.

Speaker speaker_1: Okay. So you, so I-

Speaker speaker_0: So you can't enroll into dental and vision and decline life insurance because it's in a package. Without life insurance, you can't have dental and vision, and vice versa.

Speaker speaker_1: So I should not be clicking Dental and Vision? Is, is that it? I'm just-

Speaker speaker_0: No, ma'am. What I'm trying to explain to you is, you keep saying that you're trying to decline Term Life or that you're trying to decline dental. You can't decline it 'cause it's all together. But then the only way-

Speaker speaker_1: But then how come when I select it, it doesn't turn green as Selected?

Speaker speaker_0: Remember, we went over this. That's why it will turn blue, because of something that the system would automatically select.

Speaker speaker_1: Okay. So the Term Life now is blue, um, right, and the... 'Cause I guess it's automatically selected it, and the vision, that's blue, automatically selected. Critical Illness, I have to manually select that and it says Selected. Um, and then Group Accident, I manually

select that, so that says Selected. Um, for the MC Telix, that's brown and when I hover over it, it turns red, um, so that's not part of it. And then, um, that's all I want, but at the bottom it still, I still can't click on Done.

Speaker speaker_0: Oh.

Speaker speaker_1: How, how... I'm not under... There's something I'm not understanding. Um, I just scrolled through everything that I selected, and I don't know why it's not.

Speaker speaker_0: Unfortunately, that is beyond my capabilities. I wouldn't be able to assist you any farther than this. It's not something that I can process the enrollment on my end, but I wouldn't be able to provide any further assistance with that online enrollment. 'Cause the only access we have IT-wise to the online enrollments-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is, is either walkthroughs with you guys over the phone-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... or resetting your passwords. But we're not able to like, go into the system and see whatever message you're currently getting, or what's stopping the process from letting you go, move on to the next step. We don't have that type of IT access, unfortunately.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: All right. Well, thank you so much for your help.

Speaker speaker_1: Of course. Did you want me to try to submit it through my end?

Speaker speaker_0: Um, yes. It, and the, the amount I'm coming up with is \$54.14 for, I guess, per paycheck. All right. What are the last four of the Social for me to locate your account on my end?

Speaker speaker_1: 5-6-0-6.

Speaker speaker_0: And the last name?

Speaker speaker_1: Jamison. J-A-M-I-S-O-N. Oh.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I'm in the right account.

Speaker speaker_1: Yes. 102 Justin Avenue, Shreveport, Louisiana, 71105. And I'm s-... And you need my date of birth? October 3rd, 1961.

Speaker speaker_0: I have last contact same as the one you called on, 347-533-1018.

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: With both emails of the first one being firstname.lastname@gmail.com, and then the second one says allaboutev38@gmail.com?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: Also, I did figure out why it's not letting you process it online. You're a rehire. Due to the fact that you're a rehire, there's more than one hire day, so the systems online are not able to process whether or not you're eligible for enrollment. That's why I wasn't letting you do it on your end.

Speaker speaker_1: Oh.

Speaker speaker_0: So before we're able to submit it on my end as well, I have to get with the front office for them to clear it through by doing an eligibility review.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: So it should take them roughly 24 to 48 hours, um, to get that back with me with that, so I should be getting back with you. Ms. Jamison, if not by end of today, it will be by end of tomorrow. Is there a specific time frame it might be better for me to try to call you on?

Speaker speaker_1: Um, no, th- this is my mobile phone, so it's fine.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, okay. Yeah, that'll be fine, 'cause I know tomorrow is the last day for enrollment. Um, so yeah, hearing back from you, um... Thank you so much. I'm glad I understood like, okay, that's the issue. It wasn't something I wasn't doing. So, sorry about all that.

Speaker speaker_0: That's okay. Bear with me one moment, 'cause I did overlook the fact that your company is still in their company open enrollment period. I was confusing it with another one-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that ended on Monday. Let me see if by refreshing your account, it will give me access to it. Bare with me one moment.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: There we go. Okay, and then we had said you wanted the age five Premier FreeRx.

Speaker speaker_1: Yes.

Speaker speaker_0: The dental, the vision, and life insurance.

Speaker speaker_1: Yes.

Speaker speaker_0: The critical illness, and what was the other one? Oh, that you did not want critical illness.

Speaker speaker_1: Um, I, I did want critical illness, and then the, um, other one was the FreeRx.

Speaker speaker_0: Okay. FreeRx, Insura- Insurer Premier, dental, term life, vision, and critical illness.

Speaker speaker_1: Mm-hmm. Yes.

Speaker speaker_0: Okay, so it comes to \$52.13 per paycheck. Do you authorize Creative Circle to make those deductions for you?

Speaker speaker_1: Yes.

Speaker speaker_0: There we go. All right, so it's all set. Allow one to two weeks for them to start making your deductions. When you see the first deduction, following Monday is going to be when coverage will become effective, and then that same week of activation, Friday will be when those carriers are going to send out your benefit cards.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, specifically speaking, there's two things I'd like to add to that. The Insurer Plus Premier is the same carrier as your dental, which is American Public Life.

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_0: They only do a digital benefit card for the medical plan for some reason.

Speaker speaker_1: Okay.

Speaker speaker_0: So it's going to be sent to your email rather than home.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, if you do want a physical card sent home, once you see that first deduction, following Monday of it, that week of activation, give us a call so that we can put in the request for them to do the physical card sent to the house as well.

Speaker speaker_1: Oh, okay. Okay. I'll remember that.

Speaker speaker_0: All right, and then aside from that, it will be that your FreeRx is going to have a registration step to be able to access your benefit cards in order to use your FreeRx membership. That's going to be sent to your email. If you don't see it within that first week of activation, feel free to give us a call back so we can send you an email with the links and steps for it.

Speaker speaker_1: Okay. Okay, I'll do that.

Speaker speaker_0: All right, so you are all set, ma'am. Is there anything else we can assist you with today?

Speaker speaker_1: Um, no. Everything else was fine. Thank you so much for your help for helping me register.

Speaker speaker_0: Of course. I hope you have a wonderful rest of your day, and it was a pleasure assisting you today.

Speaker speaker_1: Okay, thank you. You too.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: Bye-bye.