

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi. I had a specific question about my health insurance. Um, I know that open enrollment ends on the 31st. But say if I were to change my health insurance today, because I want to cancel my, like, vision insurance that I'm paying for, um, when would I see that actually go into effect? So, if I cancel today, would I still have coverage, like, next week? Because it's... I pay weekly, so I would have already paid for next week, right? Um, because I want to cancel it, but my optometrist also has to put in an order to file against the insurance. So, I just want to know more details, um, because I obviously want to cancel it before open enrollment ends, which is tomorrow. Um, yeah. Let me try pulling your file and see what's going on. What's the staffing agency you work for? Um, Creative Circle. And the last four of your Social? Uh, 4035. I- And what was your first and last name? Vivian Suen. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Vivian? Yeah. 2248 9th Avenue, San Francisco, California 94106. And your date of birth? 01/03/92. And a good telephone number. I have a 415-264-4287? Correct. And the email I have is viviansuen at gmail? Correct. Okay. So let's see here. Um, so if we made a change today, uh, changes, uh... Uh, pending enrollments take one to two weeks to go through, so there is that, so you'll have one or two extra weeks of coverage of the vision before you make... Uh, before it actually cancels out. However, vision actually comes in a bundle with dental and term life. So if you drop vision, dental and term life will be dropped as well. What's term life? Life insurance. I thought that I had that under the original, normal bucket. Um, no ma'am. So dental, term life, vision come in a bundle, uh, through Creative Circle. Um, the only thing else that I see on your file is the MEC TeleRx, which is a preventative healthcare service plan, which covers, like, physicals, diabetes screenings, vaccinations. Pretty much things that generally make you stay healthy. Um, but to answer your question earlier, like I said, pending enrollments take one to two weeks to go through. So you'll have that one to two weeks of extra coverage under the vision before everything is dropped. Um, okay. And how much am I paying right now for the vision then? Can you tell me? Um, so vision separately is \$2.15. However, the bundle is \$7.90 per week. Oh, okay. I got it. I got it. How much is the, um, life insurance up to? Do you know how much they cover? Uh, let me check on that. So for employees up to age 64, uh, the benefit amount is 20,000. Oh, okay. Cool. And if I get rid of it now, I still qualify for, like, changing it before open enrollment, but I would still have how many weeks of coverage? Can you tell me? One to two weeks 'cause pending enrollments take one to two weeks to go through. Okay, cool. So if I file something, like, on Tuesday of next week, that should still be fine? Correct. Okay, awesome. And then for the, for the health plan I'm under, does that cover, like, regular doctor visits? Um, so like I said earlier, it just covers preventative healthcare services. So as long as you go to the doctor for pretty much things that make you

stay healthy, it would be covered. However, if you go to the doctor for, like, uh, if you say you're sick, and they need to prescribe you something, it would not cover that, because it only covers preventative healthcare services. So like, in my daily checkup, does that count? Um, like a basic checkup, a physical exam, diabetes screenings, vaccinations, STD checks. Pretty much things like that. Um, pretty much things you prevent from making you sick. Oh, okay. Okay. You know, preventing stuff. If I wanted to see a doctor, would I have to pay a co-pay? Like a specialist. Like say I wanted to see, like, a foot doctor or something to check my feet. Um, under the other medical plans, we do have coverage for that. But under the MEC, there would be no coverage for that visit. Like I said, it just covers preventative healthcare services. No regular doctor's visits, no hospital emergency rooms, no medication coverage. Um, but there is a ME- there is a free Rx, uh, subscription with the MEC Te- uh, TeleRx, which pretty much gives out free or discounted prescription coverage. Um, but if you go to the free Rx website, you can see the list of medications that's covered under that website. Okay. Cool. Um, can you go ahead and cancel my vision-dental package thing and just leave me with the basic health? The... The basic health one is good enough to satisfy the minimum healthcare requirement for California, right? Um, it's ACA compliant, yes. Okay, yeah. That's... I wanted to double check. Okay. So your current deductions right now with everything, um, was \$23.53. However, dropping the dental-term life-vision bundle, uh, let's see here, would make your new total deductions \$15.63 a week. Do you authorize Creative Circle to make that deduction for you? How much was the deduction before? Um, \$23.53. Sorry, I'm just writing it down. So it was 23.50, and now it'll be? Uh, let's see here. \$15.63. Okay. That's, that's totally fine. A week, right? Yes. Okay, that's cool. Yeah. Can you, um, do that? Yeah. Do you authorize Creative Circle to make that deduction for you? Yeah. And I would still have a week of coverage, right? Because I'm gonna see my optometrist next week. Uh, that's the only time I could get an appointment. Correct. So, like I said earlier, pending enrollments this, or this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$15.63 come off your paycheck, that's how you know the dental, term life and vision bundle was dropped from the coverage. Okay. Sounds good. Thank you. You're welcome. Is there anything else I could help you out with today? Um, that's all. Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay? Bye. Oh, you're doing... All right. Bye. You're gonna do it for me, right? What do you mean? Like you're, you're, you're getting, you're, you're canceling the package, the vision, dental, whatever for me. I don't need to go online to do it. I just wanna double check. Yeah. So I went ahead and made that change for you. Yes. Oh, okay. Perfect. Thank you so much. You're welcome. You have a great day, okay? Thank you. Bye. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi. I had a specific question about my health insurance. Um, I know that open enrollment ends on the 31st. But say if I were to change my health insurance today,

because I want to cancel my, like, vision insurance that I'm paying for, um, when would I see that actually go into effect? So, if I cancel today, would I still have coverage, like, next week? Because it's... I pay weekly, so I would have already paid for next week, right? Um, because I want to cancel it, but my optometrist also has to put in an order to file against the insurance. So, I just want to know more details, um, because I obviously want to cancel it before open enrollment ends, which is tomorrow.

Speaker speaker_0: Um, yeah. Let me try pulling your file and see what's going on. What's the staffing agency you work for?

Speaker speaker_1: Um, Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: Uh, 4035. I-

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Vivian Suen.

Speaker speaker_0: Okay. And for security purposes, could you verify your home address, including city, state and zip code, Vivian?

Speaker speaker_1: Yeah. 2248 9th Avenue, San Francisco, California 94106.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 01/03/92.

Speaker speaker_0: And a good telephone number. I have a 415-264-4287?

Speaker speaker_1: Correct.

Speaker speaker_0: And the email I have is viviansuen at gmail?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. So let's see here. Um, so if we made a change today, uh, changes, uh... Uh, pending enrollments take one to two weeks to go through, so there is that, so you'll have one or two extra weeks of coverage of the vision before you make... Uh, before it actually cancels out. However, vision actually comes in a bundle with dental and term life. So if you drop vision, dental and term life will be dropped as well.

Speaker speaker_1: What's term life?

Speaker speaker_0: Life insurance.

Speaker speaker_1: I thought that I had that under the original, normal bucket.

Speaker speaker_0: Um, no ma'am. So dental, term life, vision come in a bundle, uh, through Creative Circle. Um, the only thing else that I see on your file is the MEC TeleRx, which is a preventative healthcare service plan, which covers, like, physicals, diabetes screenings, vaccinations. Pretty much things that generally make you stay healthy. Um, but to answer

your question earlier, like I said, pending enrollments take one to two weeks to go through. So you'll have that one to two weeks of extra coverage under the vision before everything is dropped.

Speaker speaker_1: Um, okay. And how much am I paying right now for the vision then? Can you tell me?

Speaker speaker_0: Um, so vision separately is \$2.15. However, the bundle is \$7.90 per week.

Speaker speaker_1: Oh, okay. I got it. I got it. How much is the, um, life insurance up to? Do you know how much they cover?

Speaker speaker_0: Uh, let me check on that. So for employees up to age 64, uh, the benefit amount is 20,000.

Speaker speaker_1: Oh, okay. Cool. And if I get rid of it now, I still qualify for, like, changing it before open enrollment, but I would still have how many weeks of coverage? Can you tell me?

Speaker speaker_0: One to two weeks 'cause pending enrollments take one to two weeks to go through.

Speaker speaker_1: Okay, cool. So if I file something, like, on Tuesday of next week, that should still be fine?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay, awesome. And then for the, for the health plan I'm under, does that cover, like, regular doctor visits?

Speaker speaker_0: Um, so like I said earlier, it just covers preventative healthcare services. So as long as you go to the doctor for pretty much things that make you stay healthy, it would be covered. However, if you go to the doctor for, like, uh, if you say you're sick, and they need to prescribe you something, it would not cover that, because it only covers preventative healthcare services.

Speaker speaker_1: So like, in my daily checkup, does that count?

Speaker speaker_0: Um, like a basic checkup, a physical exam, diabetes screenings, vaccinations, STD checks. Pretty much things like that. Um, pretty much things you prevent from making you sick.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: You know, preventing stuff.

Speaker speaker_1: If I wanted to see a doctor, would I have to pay a co-pay? Like a specialist. Like say I wanted to see, like, a foot doctor or something to check my feet.

Speaker speaker_0: Um, under the other medical plans, we do have coverage for that. But under the MEC, there would be no coverage for that visit. Like I said, it just covers preventative healthcare services. No regular doctor's visits, no hospital emergency rooms, no

medication coverage. Um, but there is a ME- there is a free Rx, uh, subscription with the MEC Te- uh, TeleRx, which pretty much gives out free or discounted prescription coverage. Um, but if you go to the free Rx website, you can see the list of medications that's covered under that website.

Speaker speaker_1: Okay. Cool. Um, can you go ahead and cancel my vision-dental package thing and just leave me with the basic health? The... The basic health one is good enough to satisfy the minimum healthcare requirement for California, right?

Speaker speaker_0: Um, it's ACA compliant, yes.

Speaker speaker_1: Okay, yeah. That's... I wanted to double check.

Speaker speaker_0: Okay. So your current deductions right now with everything, um, was \$23.53. However, dropping the dental-term life-vision bundle, uh, let's see here, would make your new total deductions \$15.63 a week. Do you authorize Creative Circle to make that deduction for you?

Speaker speaker_1: How much was the deduction before?

Speaker speaker_0: Um, \$23.53.

Speaker speaker_1: Sorry, I'm just writing it down. So it was 23.50, and now it'll be?

Speaker speaker_0: Uh, let's see here. \$15.63.

Speaker speaker_1: Okay. That's, that's totally fine. A week, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, that's cool. Yeah. Can you, um, do that?

Speaker speaker_0: Yeah. Do you authorize Creative Circle to make that deduction for you?

Speaker speaker_1: Yeah. And I would still have a week of coverage, right? Because I'm gonna see my optometrist next week. Uh, that's the only time I could get an appointment.

Speaker speaker_0: Correct. So, like I said earlier, pending enrollments this, or this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$15.63 come off your paycheck, that's how you know the dental, term life and vision bundle was dropped from the coverage.

Speaker speaker_1: Okay. Sounds good. Thank you.

Speaker speaker_0: You're welcome. Is there anything else I could help you out with today?

Speaker speaker_1: Um, that's all.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay?

Speaker speaker_1: Bye. Oh, you're doing...

Speaker speaker_0: All right. Bye.

Speaker speaker_1: You're gonna do it for me, right?

Speaker speaker_0: What do you mean?

Speaker speaker_1: Like you're, you're, you're getting, you're, you're canceling the package, the vision, dental, whatever for me. I don't need to go online to do it. I just wanna double check.

Speaker speaker_0: Yeah. So I went ahead and made that change for you. Yes.

Speaker speaker_1: Oh, okay. Perfect. Thank you so much.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: Thank you. Bye.

Speaker speaker_0: All right, bye-bye.