

Transcript: Justin

Mills-4976525391347712-5406208348045312

Full Transcript

Hello. Your call may be monitored or recorded for quality assurance purposes. Hey, um, hello, am I speaking with Faithy? Yes, hi, speaking. Hey, this is Justin from Benefits in a Card, we just spoke not too long ago. Yeah. Hi, Justin. Hey, um, so I did receive information from my back office regarding whatever was going on, but can you confirm your date of birth for me real quick? March 27th, 1980. Okay, so I did receive word back, and my account manager did give the, give you the okay to enroll, so we can go ahead and get this process started for you, okay? Oh, great. Awesome. Now, did you have a- I'm on actually on speakerphone. Yeah, hang on. Okay. Up it. Uh-huh. Now, did you have an idea of what you wanted to be enrolled into, or did you have any questions regarding what was being offered? I think the only question I have is, um, I know there is a separate enrollment for FreeRxX. Mm-hmm. Um, and then for MEC there's TeleRxX. Is there prescription coverage in MEC TeleRxX? Um, so with the MEC, it does come with a subscription to FreeRxX, um, while the MEC just covers preventative services only, so like your annual exams, physicals, diabetes screenings, stuff like that. Um, but it also includes a subscription to FreeRxX. Oh, okay, so, so then if I select MEC, then it doesn't make sense for me to also select FreeRxX, right? Correct, because FreeRxX- Oh, okay. ... is included with the MEC, yes, ma'am. Okay, great. Okay, okay, yeah, yeah. Then I know what I would like to opt into. Okay. And what were those elections? Okay, uh, I- I'm going off of the list in your portal. Should I go in that order or does it matter? Um, y- It doesn't matter. Okay. Yeah, so I'll start with the, um, MEC coverage for employee only. Okay. And, um, and also, uh, behavioral health. Okay. So everything is employee only. Um, and then, um, also accident. Okay. And illness. Okay. Vision. Now, that does come with a bundle, uh, the term life and dental. Oh, yeah, yeah. Yes, please. Yes. Okay. Anything else? Uh, the Ensure+ Basics. And the Ensure+ Basic, okay. And I think that covers it. Okay, so just to confirm, we have the Ensure+ Basic, the MEC TeleRxX, the dental term life vision bundle, critical illness- Mm-hmm. ... group accident and behavioral health, all for employee only. Correct? Yes. Okay, so doing all of those would make your total deductions \$46.76 per week. Mm-hmm. We authorize Creative Circle to make the deduction for you. Yes. Okay, so let me go ahead and save that. And who do you wanna put down as your beneficiary for the term life? Um, I- I- my sister, Ines Leong, if first name is spelled I-N-E-S. Okay. And last name is Sane. Leong, okay. And you said it was s- s- uh, sister? Yeah. Okay. Displaying. Okay, now I do wanna let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$46.76 come off your paycheck, coverage begins the Monday we receive that deduction from Creative Circle. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. Mm-hmm. However, I do see that Creative Circle is a Section 125 client. So what Section 125 is, it's an IRS code, which means- Mm-hmm. ... employees could pay their premiums with

pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Faithy, is there anything else I can assist you with today? Um, no, that's clear. Yeah, thank you for that. You're welcome. Well, I hope you have a wonderful day, okay? Okay, you too. Thanks so much for your help. You're welcome. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Hello.

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_2: Hey, um, hello, am I speaking with Faithy?

Speaker speaker_0: Yes, hi, speaking.

Speaker speaker_2: Hey, this is Justin from Benefits in a Card, we just spoke not too long ago.

Speaker speaker_0: Yeah. Hi, Justin.

Speaker speaker_2: Hey, um, so I did receive information from my back office regarding whatever was going on, but can you confirm your date of birth for me real quick?

Speaker speaker_0: March 27th, 1980.

Speaker speaker_2: Okay, so I did receive word back, and my account manager did give the, give you the okay to enroll, so we can go ahead and get this process started for you, okay?

Speaker speaker_0: Oh, great.

Speaker speaker_2: Awesome. Now, did you have a-

Speaker speaker_0: I'm on actually on speakerphone. Yeah, hang on.

Speaker speaker_2: Okay. Up it.

Speaker speaker_0: Uh-huh.

Speaker speaker_2: Now, did you have an idea of what you wanted to be enrolled into, or did you have any questions regarding what was being offered?

Speaker speaker_0: I think the only question I have is, um, I know there is a separate enrollment for FreeRxX.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Um, and then for MEC there's TeleRxX. Is there prescription coverage in MEC TeleRxX?

Speaker speaker_2: Um, so with the MEC, it does come with a subscription to FreeRxX, um, while the MEC just covers preventative services only, so like your annual exams, physicals, diabetes screenings, stuff like that. Um, but it also includes a subscription to FreeRxX.

Speaker speaker_0: Oh, okay, so, so then if I select MEC, then it doesn't make sense for me to also select FreeRxX, right?

Speaker speaker_2: Correct, because FreeRxX-

Speaker speaker_0: Oh, okay.

Speaker speaker_2: ... is included with the MEC, yes, ma'am.

Speaker speaker_0: Okay, great. Okay, okay, yeah, yeah. Then I know what I would like to opt into.

Speaker speaker_2: Okay. And what were those elections?

Speaker speaker_0: Okay, uh, I- I'm going off of the list in your portal. Should I go in that order or does it matter?

Speaker speaker_2: Um, y- It doesn't matter.

Speaker speaker_0: Okay. Yeah, so I'll start with the, um, MEC coverage for employee only.

Speaker speaker_2: Okay.

Speaker speaker_0: And, um, and also, uh, behavioral health.

Speaker speaker_2: Okay.

Speaker speaker_0: So everything is employee only. Um, and then, um, also accident.

Speaker speaker_2: Okay.

Speaker speaker_0: And illness.

Speaker speaker_2: Okay.

Speaker speaker_0: Vision.

Speaker speaker_2: Now, that does come with a bundle, uh, the term life and dental.

Speaker speaker_0: Oh, yeah, yeah. Yes, please. Yes.

Speaker speaker_2: Okay. Anything else?

Speaker speaker_0: Uh, the Ensure+ Basics.

Speaker speaker_2: And the Ensure+ Basic, okay.

Speaker speaker_0: And I think that covers it.

Speaker speaker_2: Okay, so just to confirm, we have the Ensure+ Basic, the MEC TeleRxX, the dental term life vision bundle, critical illness-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... group accident and behavioral health, all for employee only. Correct?

Speaker speaker_0: Yes.

Speaker speaker_2: Okay, so doing all of those would make your total deductions \$46.76 per week.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: We authorize Creative Circle to make the deduction for you.

Speaker speaker_0: Yes.

Speaker speaker_2: Okay, so let me go ahead and save that. And who do you wanna put down as your beneficiary for the term life?

Speaker speaker_0: Um, I- I- my sister, Ines Leong, if first name is spelled I-N-E-S.

Speaker speaker_2: Okay.

Speaker speaker_0: And last name is Sane.

Speaker speaker_2: Leong, okay. And you said it was s- s- uh, sister?

Speaker speaker_0: Yeah.

Speaker speaker_2: Okay. Displaying. Okay, now I do wanna let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$46.76 come off your paycheck, coverage begins the Monday we receive that deduction from Creative Circle. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: However, I do see that Creative Circle is a Section 125 client. So what Section 125 is, it's an IRS code, which means-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Faithy, is there anything else I can assist you with today?

Speaker speaker_0: Um, no, that's clear. Yeah, thank you for that.

Speaker speaker_2: You're welcome. Well, I hope you have a wonderful day, okay?

Speaker speaker_0: Okay, you too. Thanks so much for your help.

Speaker speaker_2: You're welcome. Bye-bye.

Speaker speaker_0: Bye.