

## Transcript: Justin

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. Good morning. Um, I wanted to sign up for health insurance, and, um, I was told to call this number. I have questions. That's- that's, yeah, really why I have questions, and I just wanna enroll. Okay. What's the staffing agency you work for? Uh, Creative Circle. And the last four of your Social? 4171. And what was your last name, Tanya? Davis. And for security purposes, can you verify your home address, including city, state, and ZIP code? Yeah. It's, um, uh, 505 Ocean Avenue, Apartment 4J, Brooklyn, New York, 11225. And your date of birth? February the 24th, 1975. And if a telephone number has 917-254-1959? Yes. Mm-hmm. And the email address is mistydavis@gmail? Yes,.com. Mm-hmm. Now, were you given a benefit guide through Creative Circle by any chance? So, I have, like, right now, I have- Yes. So, there's this one. Let me see here. Okay, it says, uh, "You can find the benefits we offer and the rates on our 2025 freelance..." It... thing, like, it's a... basically it's, it's saying it's like a freelance summary. And, I just wanted to know, like, I probably have to push... I have surgery scheduled for my... on January the 23rd. And now that I got this freelance gig, the way that the insurance is kicking in is, like, I have to kind of cancel that surgery and push it out, because m- my insurance when I did have a job, it ends this month. Okay. Um. Hello? I'm still here, I'm just listening. Um, let's see here. So you stated your current coverage ends at the end of this month. I do know that Creative Circle is in an open enrollment period right now, so you are allowed to enroll. Um... Yeah. That's the reason why I'm doing it, 'cause I haven't been working for almost 14 or more months, so I was getting, um, House First Medicaid while I was looking for employment, actively looking for employment. So, I'm in a situation where I have... I need coverage, um, because I have a surgery... it's like an in and out surgery, but I just need good health insurance. So, I... trying to figure out here if- if I should be... if the Insure Premium the best solution, because that's what I'm trying to figure out. Totally understand. Um, so I do know that the Insure Plus plans, they will cover your hospital visits, doctor visits and medications. The only difference between the Basic, Enhanced and the Premier is how much the insurance carrier pays to cover things. Um, so prime example, let's see here. Um, so say for example you have to get surgery in a hospital. Under the Insure Plus Basic, the insurance carrier pay up to a thousand dollars. Under the Enhanced, they'll pay up to \$2,000, and under the Premier, they'll pay up to \$4,000. So, like I said, the only major difference between those Insure Plus plans is how much the carrier pays for things. Yeah, I don't... like, so, I don't want to pay for a lot. So what... so that means that I would go with the Insure Plus Premier? So, the Insure Plus Premier, you said? Yeah. Sorry. Premier. Yeah. Which is \$35.73 a week. Yes. That would be the highest tier offered through Creative Circle. Okay. And so what is this one Stay Healthy NEC? What's that, then? Now the MEC TeleRx, that's just the basic preventative

healthcare service plan, so that just covers preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. So, is that a choice? Either stay... the Stay Healthy NEC or to choose the Insure Plus Premier? Is that different choices, or is that choices in- in the line, like that's something different? Because I want to know... am I... if I choose the Insure Plus Premier, am I still paying for the 15.63, or is that covered within that 35.73? Um, so it's separate. Um, so the Insure Plus plans, those, like I said, they only cover hospital visits, doctor visits and medications. They don't cover preventative healthcare services. Now, the MEC TeleRx, that one would cover preventative healthcare services, but not your hospital visits, doctor visits or medications. So it's separate. Um, you can combine the MEC with one of the Insure Plus plans, but you can't combine two Insure Plus plans, if that makes any sense. Okay. So then if I wanted to enroll for the StayHealthy, the Insure Plus Premier, and then all the ones underneath it, what does that total for the week that comes out of my check? Um, so the MEC TeleRx, the Insure Plus Premier, plus all the additional benefit options as well? Yeah. All the ones with the- the... below, yeah.... um, so doing everything for employee only would be \$65.28 a week. Doing everything, the ones that I said, right? Right. So, like, the Ensure Plus premier, the Dental Term Life Vision Bundle, critical illness, group accident, the MEC TeleRx, and behavior health, correct? Yeah, and the HCO Plus Premier. Yeah. Yeah. I included that one as well, yes. Okay. So, it's 65 a week. Okay. Yeah, I think that's what I would do, and then when would that kick in? Um, here, do you authorize Creative Circle to make that deduction for you? Um, I didn't, I didn't sign up yet for it. Uh, they just, they just sent me this email. Okay. But I'm asking do you authorize Creative Circle to make that deduction for you. It's verbal consent. Oh, yeah, yeah. Who else would be making it? I was just wondering who else. I can make it or? No, ma'am. Oh. They will... Creative Circle makes the deductions. Oh. Okay. I was just asking for verbal consent for them to make that deduction for you. Oh, yes, yes. Of course. Sorry, Justin. Yes. No worries. Let's see here. Um, and for your beneficiary for the term life, who do you wanna put down for that? Like, who would get my, like, money? Yeah. So say if something happens to you, who do you want the benefit going to? Um, that's a good question. Okay. Um, I guess I'll just put, um, my friend. Okay. And their first and last name? Oh. 'Cause my mom's in Canada. Um, hold on. Jodie, J-O-D-I-E, and her last name is Ferguson, F-E-R-G-U-S-O-N. So she's a friend. Okay. Let's see here. So 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, up to \$65.28 come off your paycheck. Coverage begins the Monday we receive that deduction from Creative Circle. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Creative Circle is a Section 125 client. So what Section 125 is, it's an IRS code, which means 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, Tanya, is there anything else I can help you out with today? Uh, no, that's it. So it's just 65... you said 65.23 a week? 28. 65.28 a week. Okay, 65.25 a week, and if there's like one week like that I'm not working because like I'm freelancing, I... how do I pay that to you? Um, so you could just call us at Benefits in a Card, and we can accept a direct payment over the phone. Okay. And make a direct payment over the phone. Okay. Um, and so you get- Is there

anything else I can help you out with today? Yeah, I just wanted to get cu- like I know you said it really fast, but you... so you... it takes two weeks for this to kick in. Correct. And then in... and then in the week that you guys take the first payment... I mean, after the week that you took the first payment, I'll get cards. Correct. So pretty much I won't, I won't have health insurance until February? No, ma'am. Um, pending enrollments take one to two weeks to go through, so there is that. Um, we, we don't really have an exact day on when you will become active, um, because we have to send this information to Creative Circle, they verify it and they send it back to us and we verify it. So that's the pending enrollment which takes the one to two weeks. And then physical ID cards would be received within seven to 10 business days after you become active. However, I do know, um, once you do become active, if you called this Thursday or Friday of the week you become active, we can email those ID cards to you then just so you have them. Oh, okay. But we don't really have an exact date. Um, around the 6th or 7th of January is what it's projecting. But like I said, we won't really know anything until Creative Circle makes those deductions and then sends it over. Okay. Okay. So, um, would it be safe to say that I should call after the first week of January back to you guys, or CCC? Um- I just wanna get a day when it's active so that I have... I have... I, I know how to move. I totally understand. Um, so I would call the week of the 9th just to be on the safe side. Okay. And do I get anything from you as a confirmation to confirm this call that I called in for my insurance and everything Um, look, um, not exactly. Uh, I mean, I can have one of my coworkers, um, work on an enrollment confirmation for you just to give you that peace of mind. Okay. Um, just give me about 4 or 5 minutes to put in that request in for you. Um, but the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Okay. Thank you. But other than that, Tanya, is there anything else I can help you out with today? No, that's it. Thank you. You're welcome. Have a great weekend, okay? You too. Bye-bye. All right.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi, Justin. Good morning. Um, I wanted to sign up for health insurance, and, um, I was told to call this number. I have questions. That's- that's, yeah, really why I have questions, and I just wanna enroll.

Speaker speaker\_1: Okay. What's the staffing agency you work for?

Speaker speaker\_2: Uh, Creative Circle.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 4171.

Speaker speaker\_1: And what was your last name, Tanya?

Speaker speaker\_2: Davis.

Speaker speaker\_1: And for security purposes, can you verify your home address, including city, state, and ZIP code?

Speaker speaker\_2: Yeah. It's, um, uh, 505 Ocean Avenue, Apartment 4J, Brooklyn, New York, 11225.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: February the 24th, 1975.

Speaker speaker\_1: And if a telephone number has 917-254-1959?

Speaker speaker\_2: Yes. Mm-hmm.

Speaker speaker\_1: And the email address is mistydavis@gmail?

Speaker speaker\_2: Yes,.com. Mm-hmm.

Speaker speaker\_1: Now, were you given a benefit guide through Creative Circle by any chance?

Speaker speaker\_2: So, I have, like, right now, I have- Yes. So, there's this one. Let me see here. Okay, it says, uh, "You can find the benefits we offer and the rates on our 2025 freelance..." It... thing, like, it's a... basically it's, it's saying it's like a freelance summary. And, I just wanted to know, like, I probably have to push... I have surgery scheduled for my... on January the 23rd. And now that I got this freelance gig, the way that the insurance is kicking in is, like, I have to kind of cancel that surgery and push it out, because m- my insurance when I did have a job, it ends this month.

Speaker speaker\_1: Okay. Um.

Speaker speaker\_2: Hello?

Speaker speaker\_1: I'm still here, I'm just listening. Um, let's see here. So you stated your current coverage ends at the end of this month. I do know that Creative Circle is in an open enrollment period right now, so you are allowed to enroll. Um...

Speaker speaker\_2: Yeah. That's the reason why I'm doing it, 'cause I haven't been working for almost 14 or more months, so I was getting, um, House First Medicaid while I was looking for employment, actively looking for employment. So, I'm in a situation where I have... I need coverage, um, because I have a surgery... it's like an in and out surgery, but I just need good health insurance. So, I... trying to figure out here if- if I should be... if the Insure Premium the best solution, because that's what I'm trying to figure out.

Speaker speaker\_1: Totally understand. Um, so I do know that the Insure Plus plans, they will cover your hospital visits, doctor visits and medications. The only difference between the Basic, Enhanced and the Premier is how much the insurance carrier pays to cover things. Um, so prime example, let's see here. Um, so say for example you have to get surgery in a hospital. Under the Insure Plus Basic, the insurance carrier pay up to a thousand dollars.

Under the Enhanced, they'll pay up to \$2,000, and under the Premier, they'll pay up to \$4,000. So, like I said, the only major difference between those Insure Plus plans is how much the carrier pays for things.

Speaker speaker\_2: Yeah, I don't... like, so, I don't want to pay for a lot. So what... so that means that I would go with the Insure Plus Premier?

Speaker speaker\_1: So, the Insure Plus Premier, you said?

Speaker speaker\_2: Yeah. Sorry. Premier.

Speaker speaker\_1: Yeah. Which is \$35.73 a week. Yes. That would be the highest tier offered through Creative Circle.

Speaker speaker\_2: Okay. And so what is this one Stay Healthy NEC? What's that, then?

Speaker speaker\_1: Now the MEC TeleRx, that's just the basic preventative healthcare service plan, so that just covers preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy.

Speaker speaker\_2: So, is that a choice? Either stay... the Stay Healthy NEC or to choose the Insure Plus Premier? Is that different choices, or is that choices in- in the line, like that's something different? Because I want to know... am I... if I choose the Insure Plus Premier, am I still paying for the 15.63, or is that covered within that 35.73?

Speaker speaker\_1: Um, so it's separate. Um, so the Insure Plus plans, those, like I said, they only cover hospital visits, doctor visits and medications. They don't cover preventative healthcare services. Now, the MEC TeleRx, that one would cover preventative healthcare services, but not your hospital visits, doctor visits or medications. So it's separate. Um, you can combine the MEC with one of the Insure Plus plans, but you can't combine two Insure Plus plans, if that makes any sense.

Speaker speaker\_2: Okay. So then if I wanted to enroll for the StayHealthy, the Insure Plus Premier, and then all the ones underneath it, what does that total for the week that comes out of my check?

Speaker speaker\_1: Um, so the MEC TeleRx, the Insure Plus Premier, plus all the additional benefit options as well?

Speaker speaker\_2: Yeah. All the ones with the- the... below, yeah.

Speaker speaker\_1: ... um, so doing everything for employee only would be \$65.28 a week.

Speaker speaker\_2: Doing everything, the ones that I said, right?

Speaker speaker\_1: Right. So, like, the Ensure Plus premier, the Dental Term Life Vision Bundle, critical illness, group accident, the MEC TeleRx, and behavior health, correct?

Speaker speaker\_2: Yeah, and the HCO Plus Premier. Yeah.

Speaker speaker\_1: Yeah. I included that one as well, yes.

Speaker speaker\_2: Okay. So, it's 65 a week. Okay. Yeah, I think that's what I would do, and then when would that kick in?

Speaker speaker\_1: Um, here, do you authorize Creative Circle to make that deduction for you?

Speaker speaker\_2: Um, I didn't, I didn't sign up yet for it. Uh, they just, they just sent me this email.

Speaker speaker\_1: Okay. But I'm asking do you authorize Creative Circle to make that deduction for you. It's verbal consent.

Speaker speaker\_2: Oh, yeah, yeah. Who else would be making it? I was just wondering who else. I can make it or?

Speaker speaker\_1: No, ma'am.

Speaker speaker\_2: Oh.

Speaker speaker\_1: They will... Creative Circle makes the deductions.

Speaker speaker\_2: Oh. Okay.

Speaker speaker\_1: I was just asking for verbal consent for them to make that deduction for you.

Speaker speaker\_2: Oh, yes, yes. Of course. Sorry, Justin. Yes.

Speaker speaker\_1: No worries. Let's see here. Um, and for your beneficiary for the term life, who do you wanna put down for that?

Speaker speaker\_2: Like, who would get my, like, money?

Speaker speaker\_1: Yeah. So say if something happens to you, who do you want the benefit going to?

Speaker speaker\_2: Um, that's a good question.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, I guess I'll just put, um, my friend.

Speaker speaker\_1: Okay. And their first and last name?

Speaker speaker\_2: Oh. 'Cause my mom's in Canada. Um, hold on. Jodie, J-O-D-I-E, and her last name is Ferguson, F-E-R-G-U-S-O-N.

Speaker speaker\_1: So she's a friend. Okay. Let's see here. So 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, up to \$65.28 come off your paycheck. Coverage begins the Monday we receive that deduction from Creative Circle. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Creative Circle is a Section 125 client. So what Section 125 is, it's an IRS code, which means

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Speaker speaker\_2: Uh, no, that's it. So it's just 65... you said 65.23 a week?

Speaker speaker\_1: 28. 65.28 a week.

Speaker speaker\_2: Okay, 65.25 a week, and if there's like one week like that I'm not working because like I'm freelancing, I... how do I pay that to you?

Speaker speaker\_1: Um, so you could just call us at Benefits in a Card, and we can accept a direct payment over the phone.

Speaker speaker\_2: Okay. And make a direct payment over the phone. Okay. Um, and so you get-

Speaker speaker\_1: Is there anything else I can help you out with today?

Speaker speaker\_2: Yeah, I just wanted to get cu- like I know you said it really fast, but you... so you... it takes two weeks for this to kick in.

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Speaker speaker\_1: Um-

Speaker speaker\_2: I just wanna get a day when it's active so that I have... I have... I, I know how to move.

Speaker speaker\_1: I totally understand. Um, so I would call the week of the 9th just to be on the safe side.

Speaker speaker\_2: Okay. And do I get anything from you as a confirmation to confirm this call that I called in for my insurance and everything

Speaker speaker\_1: Um, look, um, not exactly. Uh, I mean, I can have one of my coworkers, um, work on an enrollment confirmation for you just to give you that peace of mind.

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Speaker speaker\_1: Um, just give me about 4 or 5 minutes to put in that request in for you. Um, but the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: But other than that, Tanya, is there anything else I can help you out with today?

Speaker speaker\_2: No, that's it. Thank you.

Speaker speaker\_1: You're welcome. Have a great weekend, okay?

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: All right.