

Transcript: Justin

Mills-6532007269449728-5710594279161856

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, Justin. How are... This is Manuela. Um, I'm calling because my employer sent me, um, like the employee benefits, and this is the number that I got to start doing the enrollment. Okay. What's- So I wanted to see if I can do it through the phone because I cannot find the link in here. Yeah. What's the staffing agency you work for? Uh, Creative Circle. And the last four of your Social? Uh, 6002. And what was your first and last name again? I'm sorry. First name, Manuela. Last name, Moncayo. For security purposes, can you verify the home address, including city, state and zip code? Yeah. My permanent address is in Florida, so it's 133 Northeast 2nd Avenue, Apartment 1909, Miami, Florida, 33132. And your date of birth? Date of birth is August 1st, 1990. And a good telephone number has a 786-237-9749? Yes, that's correct. And the email has designer.yourfirstandlastname@gmail? Yes. Okay. Um, now what did you want to be enrolled into? Uh, which plan? Correct. Yeah. So I, I'm a little bit confused because they sent me here the email, uh, and they say that, uh, 2024 Freelance Benefits Summary, right? So in terms of health, I'm se- I'm seeing that there is one that says... It, it will be just for me, employee only. So the first one is, uh, Stay Healthy INEC. That's just preventing medical plan. And then there is another one that says Preferred Choice Plus Indem- Indemnity, um, Insurance Plus Basic, Insurance Plus Enhanced, Insurance Plus Premier. Uh, I wonder what's the difference between the last three? Um, so the only major difference between the Insure Plus plans is how much the insurance carrier pays out to cover things, because the Insure Plus plans cover hospitals, doctors and medications. Oh, yeah, I prefer them, the Plus. Um, so what's the Premier... why the Premier is more expensive? Like, what does it covers? Um, so there's more coverage for that. So, for example, um, let me see... Like, I, I don't have the information of what will be the deductible. Um, I know that this is a minimum plan, that it, it wouldn't cover everything. Uh, but I wanted to have that information, and it's not in the PDF that Creative Circle sent me. Okay. Um, so there's no deductibles since they're not major medical plans. They're hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. Um, but to answer your question, earlier the difference from the Insure Plus Premier with the In- Enhanced. Um, so the Insure Plus Premier is the highest tier that's offered through Creative Circle. Um, so say, for example, you have daily hospital confinement, under the Insure Plus Basic, the insurance carrier will pay \$50 a day, while under the Enhanced, they payout \$100 a day, and then under the Premier, they payout \$200 a day. So, like I said, the only major difference is how much the carrier pays out to cover things. Got it. Okay, so I would like to enroll to the Insure Plus Premier. Okay, so the Insure Plus Premier? Yes. Anything else? Um, and then, uh, Dental Vision and Terms Life bundle. That one too. Okay. Um, the Accident as well. Okay. And that's

it. Okay. So just to confirm, we have the Insure Plus Premier, the Dental Term Life Vision bundle, and Group Accident all for employee only. Correct? Uh, Dental, Vision, Term and Accident. Yes, that's it. Okay, so doing all of those for employee only would make your total deductions \$44.82 per week. Do you authorize Creative Circle to make that deduction for you? Perfect. Yes. Okay. So we'll go ahead and save that. And who do you want to put down as your beneficiary for the term life? Oh, um, I will put my mom. Okay. And her first and last name? Yeah. She has three names, so I'm going to spell it for you because it's really long. Uh, but she's not in the country. Is that okay? That should be fine. Okay. So the first name is M as mom, A as in apple, R as rabbit, I, A as in apple. Maria. Then she has another name, which is H as hotel, I, V as in victor, E as in elephant, T as tomato, T as tomato, E as in elephant. And then the third name is C as in car, A as in apple, R as rabbit, E as... A, A as mom. Sorry. E as in elephant... N as Nancy, Z as in zebra, E as in... A as in apple. And that's the full... The- those, those are the three names. It should read Maria Yvette Carmenza. Okay. So let's see here. And then... Yeah, and then the last name is, um, H as hotel, U, R as rabbit, T as tomato, A as in apple, D as in diamond, O. Hurtado. Okay. So let's see here. Okay. So I do wanna let you know that this pending enrollment will take one to two weeks to go through. And whenever you witness your first payroll deduction of the \$44.82 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, um, but other than that, is there anything else I could help you out with today? No. So it will take, you say, uh, one week to be processed, so it means that I won't be covered this one, I will be covered on the following one? Um, so pending enrollments take one to two weeks to go through, because we have to send that information to Creative Circle, they have to verify it, and then they send it back to us and we verify it. So that's what- Oh. ... the pending enrollment process is. Okay. Got it. And then, uh, what happen if the contract with Creative Circle ends? Like the benefits will be canceled too? Or- Um, no. So you do have the option to make up the four weeks of direct payments to maintain the coverage, um, but after those four weeks of direct payments, you would receive information regarding COBRA coverage if you wanted to maintain the coverage. Oh, okay. Okay. Or if anything, I'll just call to this number, right, to cancel? Correct. Okay. Um, what happen if the cancellation happens before the enrollment is approved? Uh... So if the contract gets terminated before the enrollment goes through? Yes. Yes. Um... Now it would just still be a... Uh, and then there's still... You would still have, uh, coverage, um, but it wouldn't be any active coverage until you receive a paycheck, uh, with an assignment. Yeah, no, but my, my question goes to... Um, this is just a question, uh, and it's case. So what if I'm doing the enrollment right now, and then what if on, on December 4th the contract ends for any reason, but I haven't got the approval of the enrollment, um, will the process be canceled automatically or I will need to call, uh, you guys so you can help me to cancel? Um, so we could either cancel it for you, uh, if you do call us, um, but if there's no... Uh, there's no deductions that happens. After four weeks, it'll roll over to COBRA, so it wouldn't really affect you in... If any ways, if need be- Uh, got it. ... if that makes any sense. Yeah. So, so I will call basically. The answer is that I need to call. Correct. Okay. And then, um, and then you say that this could take between one and two weeks for... To be approved? So it means that in the following week, uh, when I get the payment, it's when, uh, I will start to get the deduction, correct? Correct. Okay. Got it. Um, so yeah, that would be all. I will take a note that if anything I will need to call back. Uh, is there any way that I can get a

confirmation over my email saying that I already did the enrollment? Um, so I can put in that request for you and get the person who's responsible for sending those emails out to you. Um, just give it about an hour or two. Um, but the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandcard.com. Okay? Yeah. But that... But I won't receive that email in the fo- like today. Like I will receive it probably, um, you say one to two weeks. I said one to two hours. No, no, no, no. I mean, um, w- will I receive... I understand that you're gonna put the request and I will receive an email confirm- confirming that I did the enrollment even when it's not approved yet. But, um, is that something that will happen? Or if not, I will need to wait for the email that I will receive within one and two weeks? Um, so you requested an enrollment confirmation. Um, like I said, I can get someone to send that information to you. Uh, but the pending enrollment process, uh, does, like I said, take one to two weeks, uh, to go through. So honestly don't know what your question you're asking. Um, I honestly don't know. The question that I'm asking is... I just want a confirmation that I already start with the process, so I can let the Creative Circle know. Yes. Um, so Creative Circle will know that information because you are in our system, you have a pending enrollment, and I am gonna s- put in the request for a, uh, enrollment confirmation to be sent to you. Um, so- Okay. ... like I said, just give it about one to two hours before that is- Okay. ... sent to you. So I will let Benefits know. Sounds good. Thank you so much for your help. You're welcome. You have a great day, okay? Have a good one. 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. This is Justin. How can I help you today?

Speaker speaker_2: Hey, Justin. How are... This is Manuela. Um, I'm calling because my employer sent me, um, like the employee benefits, and this is the number that I got to start doing the enrollment.

Speaker speaker_1: Okay. What's-

Speaker speaker_2: So I wanted to see if I can do it through the phone because I cannot find the link in here.

Speaker speaker_1: Yeah. 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: Uh, 6002.

Speaker speaker_1: And what was your first and last name again? I'm sorry.

Speaker speaker_2: First name, Manuela. Last name, Moncayo.

Speaker speaker_1: For security purposes, can you verify the home address, including city, state and zip code?

Speaker speaker_2: Yeah. My permanent address is in Florida, so it's 133 Northeast 2nd Avenue, Apartment 1909, Miami, Florida, 33132.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: Date of birth is August 1st, 1990.

Speaker speaker_1: And a good telephone number has a 786-237-9749?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: And the email has designer.yourfirstandlastname@gmail?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, now what did you want to be enrolled into?

Speaker speaker_2: Uh, which plan?

Speaker speaker_1: Correct.

Speaker speaker_2: Yeah. So I, I'm a little bit confused because they sent me here the email, uh, and they say that, uh, 2024 Freelance Benefits Summary, right? So in terms of health, I'm se- I'm seeing that there is one that says... It, it will be just for me, employee only. So the first one is, uh, Stay Healthy INEC. That's just preventing medical plan. And then there is another one that says Preferred Choice Plus Indem- Indemnity, um, Insurance Plus Basic, Insurance Plus Enhanced, Insurance Plus Premier. Uh, I wonder what's the difference between the last three?

Speaker speaker_1: Um, so the only major difference between the Insure Plus plans is how much the insurance carrier pays out to cover things, because the Insure Plus plans cover hospitals, doctors and medications.

Speaker speaker_2: Oh, yeah, I prefer them, the Plus. Um, so what's the Premier... why the Premier is more expensive? Like, what does it covers?

Speaker speaker_1: Um, so there's more coverage for that. So, for example, um, let me see...

Speaker speaker_2: Like, I, I don't have the information of what will be the deductible. Um, I know that this is a minimum plan, that it, it wouldn't cover everything. Uh, but I wanted to have that information, and it's not in the PDF that Creative Circle sent me.

Speaker speaker_1: Okay. Um, so there's no deductibles since they're not major medical plans. They're hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. Um, but to answer your question, earlier the difference from the Insure Plus Premier with the In- Enhanced. Um, so the Insure Plus Premier is the highest tier that's offered through Creative Circle. Um, so say, for example, you have daily hospital confinement, under the Insure Plus Basic, the insurance carrier will pay \$50 a day, while under the Enhanced, they payout \$100 a day, and then under the Premier,

they payout \$200 a day. So, like I said, the only major difference is how much the carrier pays out to cover things.

Speaker speaker_2: Got it. Okay, so I would like to enroll to the Insure Plus Premier.

Speaker speaker_1: Okay, so the Insure Plus Premier?

Speaker speaker_2: Yes.

Speaker speaker_1: Anything else?

Speaker speaker_2: Um, and then, uh, Dental Vision and Terms Life bundle. That one too.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, the Accident as well.

Speaker speaker_1: Okay.

Speaker speaker_2: And that's it.

Speaker speaker_1: Okay. So just to confirm, we have the Insure Plus Premier, the Dental Term Life Vision bundle, and Group Accident all for employee only. Correct?

Speaker speaker_2: Uh, Dental, Vision, Term and Accident. Yes, that's it.

Speaker speaker_1: Okay, so doing all of those for employee only would make your total deductions \$44.82 per week. Do you authorize Creative Circle to make that deduction for you?

Speaker speaker_2: Perfect. Yes.

Speaker speaker_1: Okay. So we'll go ahead and save that. And who do you want to put down as your beneficiary for the term life?

Speaker speaker_2: Oh, um, I will put my mom.

Speaker speaker_1: Okay. And her first and last name?

Speaker speaker_2: Yeah. She has three names, so I'm going to spell it for you because it's really long. Uh, but she's not in the country. Is that okay?

Speaker speaker_1: That should be fine.

Speaker speaker_2: Okay. So the first name is M as mom, A as in apple, R as rabbit, I, A as in apple. Maria. Then she has another name, which is H as hotel, I, V as in victor, E as in elephant, T as tomato, T as tomato, E as in elephant. And then the third name is C as in car, A as in apple, R as rabbit, E as... A, A as mom. Sorry. E as in elephant... N as Nancy, Z as in zebra, E as in... A as in apple. And that's the full... The- those, those are the three names. It should read Maria Yvette Carmenza.

Speaker speaker_1: Okay. So let's see here.

Speaker speaker_2: And then... Yeah, and then the last name is, um, H as hotel, U, R as rabbit, T as tomato, A as in apple, D as in diamond, O. Hurtado.

Speaker speaker_1: Okay. So let's see here. Okay. So I do wanna let you know that this pending enrollment will take one to two weeks to go through. And whenever you witness your first payroll deduction of the \$44.82 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, um, but other than that, is there anything else I could help you out with today?

Speaker speaker_2: No. So it will take, you say, uh, one week to be processed, so it means that I won't be covered this one, I will be covered on the following one?

Speaker speaker_1: Um, so pending enrollments take one to two weeks to go through, because we have to send that information to Creative Circle, they have to verify it, and then they send it back to us and we verify it. So that's what-

Speaker speaker_2: Oh.

Speaker speaker_1: ... the pending enrollment process is.

Speaker speaker_2: Okay. Got it. And then, uh, what happen if the contract with Creative Circle ends? Like the benefits will be canceled too? Or-

Speaker speaker_1: Um, no. So you do have the option to make up the four weeks of direct payments to maintain the coverage, um, but after those four weeks of direct payments, you would receive information regarding COBRA coverage if you wanted to maintain the coverage.

Speaker speaker_2: Oh, okay. Okay. Or if anything, I'll just call to this number, right, to cancel?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Um, what happen if the cancellation happens before the enrollment is approved?

Speaker speaker_1: Uh... So if the contract gets terminated before the enrollment goes through?

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: Um... Now it would just still be a... Uh, and then there's still... You would still have, uh, coverage, um, but it wouldn't be any active coverage until you receive a paycheck, uh, with an assignment.

Speaker speaker_2: Yeah, no, but my, my question goes to... Um, this is just a question, uh, and it's case. So what if I'm doing the enrollment right now, and then what if on, on December 4th the contract ends for any reason, but I haven't got the approval of the enrollment, um, will the process be canceled automatically or I will need to call, uh, you guys so you can help me to cancel?

Speaker speaker_1: Um, so we could either cancel it for you, uh, if you do call us, um, but if there's no... Uh, there's no deductions that happens. After four weeks, it'll roll over to COBRA, so it wouldn't really affect you in... If any ways, if need be-

Speaker speaker_2: Uh, got it.

Speaker speaker_1: ... if that makes any sense.

Speaker speaker_2: Yeah. So, so I will call basically. The answer is that I need to call.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And then, um, and then you say that this could take between one and two weeks for... To be approved? So it means that in the following week, uh, when I get the payment, it's when, uh, I will start to get the deduction, correct?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Got it. Um, so yeah, that would be all. I will take a note that if anything I will need to call back. Uh, is there any way that I can get a confirmation over my email saying that I already did the enrollment?

Speaker speaker_1: Um, so I can put in that request for you and get the person who's responsible for sending those emails out to you. Um, just give it about an hour or two. Um, but the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandcard.com. Okay?

Speaker speaker_2: Yeah. But that... But I won't receive that email in the fo- like today. Like I will receive it probably, um, you say one to two weeks.

Speaker speaker_1: I said one to two hours.

Speaker speaker_2: No, no, no, no. I mean, um, w- will I receive... I understand that you're gonna put the request and I will receive an email confirm- confirming that I did the enrollment even when it's not approved yet. But, um, is that something that will happen? Or if not, I will need to wait for the email that I will receive within one and two weeks?

Speaker speaker_1: Um, so you requested an enrollment confirmation. Um, like I said, I can get someone to send that information to you. Uh, but the pending enrollment process, uh, does, like I said, take one to two weeks, uh, to go through. So honestly don't know what your question you're asking. Um, I honestly don't know.

Speaker speaker_2: The question that I'm asking is... I just want a confirmation that I already start with the process, so I can let the Creative Circle know.

Speaker speaker_1: Yes. Um, so Creative Circle will know that information because you are in our system, you have a pending enrollment, and I am gonna s- put in the request for a, uh, enrollment confirmation to be sent to you. Um, so-

Speaker speaker_2: Okay.

Speaker speaker_1: ... like I said, just give it about one to two hours before that is-

Speaker speaker_2: Okay.

Speaker speaker_1: ... sent to you.

Speaker speaker_2: So I will let Benefits know. Sounds good. Thank you so much for your help.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: Have a good one. Bye.