

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card, this is Justin. How can I help you today? Hi there. Um, I'm trying to get enrolled into the Benefits in a Card program through Creative Circle, um, and I just had a few questions and I'm hoping I called the right number for that? Yeah, let me try pulling your file. So Creative Circle, what's the last four of your Social? Uh, uh, one-five-two-six. And your first and last name? Ryan Riggs, R-I-G-G-S. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Ryan? Yeah. Uh, 3088 Sandoval Drive, Lake Orion, Michigan, 48360. And confirm your date of birth? Uh, May 16th, 1993. And a good telephone number I have is 248-705-9368. Uh, yep, that's a good one. And the email I have ryanisaghost1@gmail.com? Yep, that's the one. Okay, and what were your questions? Uh, so I'm on the page here where I'm like, kind of like toggling the things that I want to like, add to my plan. Mm-hmm. Um, and I just didn't want to like... I wanted to make sure I was toggling the right things 'cause there's some things I see on here that I want. Um, but I also like... Reading one of these documents saw that there's like a minimum value plan, and I wasn't sure if that was like a separate thing than the, the page I was looking at, where if I were to like sign up for one, it would like include some of those things already. Um, so I just wasn't quite sure, uh, how that worked and if there was, uh, like an optimal way for me to like select these things. Um, yeah, let me check on that. Let's see. Creative Circle... Um, so it looks like Creative Circle does not offer the MVP plan, um, which is the- Oh, okay. ... Major Medical Plan offered through staff or cu- uh, clients. Um, but the plans that's offered through Creative Circle are hospital indemnity, so the insurance carrier pays us that dollar amount to cover things as long as co-pays have been met, while major medical insurance, you have a deductible before the insurance carrier pays their set percentage- Mm-hmm. ... like 80% or 70%, and then you're responsible for the remaining 20% balance. Um, but with these you just pay the co-pays, the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. I see, I see. Okay. Um, so is that these, um... At, at the top of this page that I'm like filling out here, I see there's like three plans where it's like Insure Plus Basics and then there's like Enhanced and Premier. Um, and then underneath that there's like Free Rx, Dental, Term Life, Vision. Um, would all those things beneath it be in addition to those plans above? Or do those plans above include any of those things below? Um, so the plans above the additional benefit options are, are separate, um, from them. So they, those could be added on to the medical plans, so that- Okay. ... Dental, Vision, Free Rx could be added to one of those medical plans, yes sir. Okay cool, that makes sense. Yeah. So I just wanted to make sure I wasn't like, you know, doubling up on something or whatever. I totally understand. Um, okay cool. Well, I think that's, that's... That was my major question, um, so I will get these, uh, all filled out here and then that will come up with my total and yeah, I think I should be good to go. Awesome. Well,

is there anything else I can help you with today, Ryan? Uh, I think that's good for me for now. Awesome. Well, you have a wonderful weekend, okay? All right, thank you. You too. Thank you, bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card, this is Justin. How can I help you today?

Speaker speaker_1: Hi there. Um, I'm trying to get enrolled into the Benefits in a Card program through Creative Circle, um, and I just had a few questions and I'm hoping I called the right number for that?

Speaker speaker_0: Yeah, let me try pulling your file. So Creative Circle, what's the last four of your Social?

Speaker speaker_1: Uh, uh, one-five-two-six.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Ryan Riggs, R-I-G-G-S.

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

Speaker speaker_1: Yeah. Uh, 3088 Sandoval Drive, Lake Orion, Michigan, 48360.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: Uh, May 16th, 1993.

Speaker speaker_0: And a good telephone number I have is 248-705-9368.

Speaker speaker_1: Uh, yep, that's a good one.

Speaker speaker_0: And the email I have ryanisaghost1@gmail.com?

Speaker speaker_1: Yep, that's the one.

Speaker speaker_0: Okay, and what were your questions?

Speaker speaker_1: Uh, so I'm on the page here where I'm like, kind of like toggling the things that I want to like, add to my plan.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and I just didn't want to like... I wanted to make sure I was toggling the right things 'cause there's some things I see on here that I want. Um, but I also like... Reading one of these documents saw that there's like a minimum value plan, and I wasn't sure if that was like a separate thing than the, the page I was looking at, where if I were to like sign up for one, it would like include some of those things already. Um, so I just wasn't quite

sure, uh, how that worked and if there was, uh, like an optimal way for me to like select these things.

Speaker speaker_0: Um, yeah, let me check on that. Let's see. Creative Circle... Um, so it looks like Creative Circle does not offer the MVP plan, um, which is the-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... Major Medical Plan offered through staff or cu- uh, clients. Um, but the plans that's offered through Creative Circle are hospital indemnity, so the insurance carrier pays us that dollar amount to cover things as long as co-pays have been met, while major medical insurance, you have a deductible before the insurance carrier pays their set percentage-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... like 80% or 70%, and then you're responsible for the remaining 20% balance. Um, but with these you just pay the co-pays, the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility.

Speaker speaker_1: I see, I see. Okay. Um, so is that these, um... At, at the top of this page that I'm like filling out here, I see there's like three plans where it's like Insure Plus Basics and then there's like Enhanced and Premier. Um, and then underneath that there's like Free Rx, Dental, Term Life, Vision. Um, would all those things beneath it be in addition to those plans above? Or do those plans above include any of those things below?

Speaker speaker_0: Um, so the plans above the additional benefit options are, are separate, um, from them. So they, those could be added on to the medical plans, so that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Dental, Vision, Free Rx could be added to one of those medical plans, yes sir.

Speaker speaker_1: Okay cool, that makes sense.

Speaker speaker_0: Yeah.

Speaker speaker_1: So I just wanted to make sure I wasn't like, you know, doubling up on something or whatever.

Speaker speaker_0: I totally understand.

Speaker speaker_1: Um, okay cool. Well, I think that's, that's... That was my major question, um, so I will get these, uh, all filled out here and then that will come up with my total and yeah, I think I should be good to go.

Speaker speaker_0: Awesome. Well, is there anything else I can help you with today, Ryan?

Speaker speaker_1: Uh, I think that's good for me for now.

Speaker speaker_0: Awesome. Well, you have a wonderful weekend, okay?

Speaker speaker_1: All right, thank you. You too.

Speaker speaker_0: Thank you, bye-bye.

Speaker speaker_1: Bye-bye.