

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... Who the hell am I speaking with? Reina. And ma'am, how can I assist you? Um, I'm calling... Uh, my vendor had told me to call you guys if I had questions around my benefits, and, um, I've just been receiving a few emails from you guys, so I just wanted to... I guess, I just want to understand my benefits and, like, the enrollment a bit better, um, since I am trying to go to a doctor, I feel like, for my health. Okay. What's the name of the staffing agency you work for? Um, Creative Circle. The key should be Creative Circle as well. Okay. The last four digits of your Social? 4774. And you said your first name is Karina? Reina. Reina. R-E-I-N-A. Yeah. Alrighty, and your address and date of birth? 1219 Webster Street, and my date of birth is October 2nd, 1999. All righty. And what is that, uh, city and state at that address? Um, San Francisco, California, 94115. Okay. And I have your phone number as 415-583-7480? Yes. And I have your email address as reina.chen.17@gmail.com? Yeah. All righty. Let's see here. So you are enrolled in medical, dental, critical illness, term life, vision, behavioral health- Mm-hmm. ... and a preventative plan. Um... Yes. Um, did we have to re-enroll, like, annually? 'Cause, um, I think I just logged into my benefits portal with my job and it... I don't know if it was supposed to list that there, but it didn't show like I was enrolled in anything, so I was kind of confused too. But maybe this isn't a question for you guys per se. Um, no, it is. What's the one website were you enroll- were you logging into to see that? Um, it's their... Uh, it's the vendor's own. It's benefits.creativecircle.com. But where could I access, I guess, if I wanted to see that? Because they're able to send me a screenshot of it, but do you guys have a website I could see, like, my plans and stuff? We definitely do. Um, let me know when you're ready to gra- write that down. Yeah, I'm ready. So it's www.mybiac- Uh-huh.mybiac.com. BIAC benefits? So acronym for B, Benefits In A Card dot com? Yes. And then /creativecircle. Okay. Um, and there it'll show you the plans that you have. Yeah. Do we have to create account or register account with that? Yes, ma'am. You'll go where it says Enroll/Decline Coverage, and you'll register there, and then you'll be able to log in. Okay. And then can you... If you're able to see, does it say like when my coverage ends, or like... I, I didn't do anything to make any changes recently, but I wonder, like, if there's an end date and we have to, like, enroll again, or is there like an auto-enrollment every time that is needed type of thing? Yep. So as long as you're working with Creative Circle every year, it will roll over itself and, um, it'll- Okay. ... continue to be active. And then the coverage is on a week-to-week basis. So again, as long as you're working with a staffing agency and you make enough for the deductions to come out, your coverage will be active the following week. Okay. So, um, say, I think this was my question when I had initially, like, was reading the benefits. So it means, like, if I work the week prior then I'll have the week... like, this week I have insurance? Or is it, like, I... if I work this week

and say I go to the doctor this week, I'm covered? Or, like, I don't really get the week-to-week basis and how that, how that coverage is working, I guess. Like, I'm scared- For- ... if I didn't work one week, does that mean I'm not covered that week? Yep. So it's a week, it's a week... The deduction is a week behind, so last week- Okay. ... so say you worked last week, the deduction from last week covers this current week's coverage. And then say- Mm-hmm. ... today, on, um, this week, on Friday on the 24th when you get paid, as long as the deduction becomes, comes out, you'll be active from- Mm-hmm. ... the 27th until the following Sunday. Okay. I think I get that. Um, okay. And then, did you... So if I wanted to see, like, maybe a primary care provider, would that be under the Insure Plus Basics that I am enrolled in? Or... Yes, I guess that's it. Okay. And then we find, like, the doctors, I guess, through the network on you guys' website? Um, so to find a provider, did you... Do you have your card? Uh, what card? I only have, like... I only have, I think... I forgot what it's called. Their, um... I think it was, like, under Plan Carrington or something. Does that sound correct? Carrington is a network for the dental. That's where you would call to see your providers for your dental. Um, I can give you a phone number or a website for you to see the providers for your medical. Um- Oh, yeah, that would be good, because I don't think I received the benefits in a card, like, any card related to my, uh, like, regular doctor. Yeah, because the medical would have went to your email. Uh, okay. So it'd be a digital form? Yes. They don't, they don't, um, initially send out physicals for your medical. You can request a physical be sent, but initially- Mm-hmm. ... they send, um, them virtually to your email. Okay. Uh, is there a way we could request them to resend it, I guess, maybe download documents later? Hmm? Of course. If you'd like I can s- I can request them send them to you physical or if you want I can send you a copy to your email. However you'd prefer. Yeah. Can you send a copy to my email and request for a physical please? Of course. Okay. Thank you. Sorry. I'm, like, asking for a lot, but I've been super confused. No problem. That's why we're here. You can ask all your questions you need. Okay. So I'll get that sent to you. It's gonna come from info at benefits in a card dot com. It should go to your inbox. If you don't see it in your inbox, check out your spam and junk folder. And that'll be in just a few moments, 'cause I do have to - Okay. ... and send it to you. Um, and then- Okay. ... as far as knowing your coverage, I can send you along with your card a copy of the benefit guide and, um, it'll show you what- Okay. ... all is covered with that Insure Plus Basics. Okay. Sounds good. And those are the provider you were mentioning, a website we could go on? Yep. That website is multiplan.com. Okay. And then when you go there, at the top right corner it's gonna say, "Find a provider." You'll click there, and then when it asks- Okay. ... you to choose a plan, you're gonna choose, um, Multiplan Limited Benefit Plan and then you can either put in the doctor that you're already going to to see if he accepts your insurance or you can put in your- Okay. ... ZIP code and it'll show you a list of providers in your area. The thing is that- Okay. ... with this, with that plan, you don't have to, there's not a network you have to be in to see a doctor. You just have to make sure your- Mm-hmm. ... doctor you're going to accepts the insurance. Yeah. And then we would have a deductible paid for and then we would pay the rest out of pocket, correct? So there is no deductible or co-pay with the plan. They only cover- Okay. ... up to a certain amount. Once they pay their part- Mm-hmm. ... of the bill, you're responsible for the remainder. And we could see this in the portal too? Um, so you'll see that on the benefit guide that I send you in a, in just a moment. Okay. Sounds good. And then if we needed to see, like, a specialist or something, 'cause I think I have, like, a congestion issue and people were telling me I might wanna go

see, like, a specialist related to that. Is that in Insure Plus Basics or any of our plans or is that, like, not covered? Um, I don't believe specialty visits are covered under your medical plan, but I could send that- Okay. ... for you to the insurance carrier and they'll be able to confirm that for you. Okay. And then, um, for vision as well, if we wanted to find, like, an optometrist, that would also just look at the provider online. It's kind of, like, the same thing as the Insure Plus Basics? Um, so with the, with the vision, that is through MetLife. There should be- Okay. ... a number on your card as well for you to call. Let me see if I can get that number for you real fast. Um... Okay. So to find a provider, you would call 800... No, actually, give me one second. Um, let's see. What else does it say? Check for a related 2024 call. Um, locate a person or . Um, hmm. Okay, so you would call 866- 866- 773. 773- 3260. 3260. Okay. Sounds good. I think those were all my questions for now. And- All right. Yeah. I'll look out for the emails and stuff and then I'll also create a account for benefits in a card. Bye. All righty. Thank you so much for calling. You have a great day. All right. Thank you. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... Who the hell am I speaking with?

Speaker speaker_2: Reina.

Speaker speaker_1: And ma'am, how can I assist you?

Speaker speaker_2: Um, I'm calling... Uh, my vendor had told me to call you guys if I had questions around my benefits, and, um, I've just been receiving a few emails from you guys, so I just wanted to... I guess, I just want to understand my benefits and, like, the enrollment a bit better, um, since I am trying to go to a doctor, I feel like, for my health.

Speaker speaker_1: Okay. What's the name of the staffing agency you work for?

Speaker speaker_2: Um, Creative Circle. The key should be Creative Circle as well.

Speaker speaker_1: Okay. The last four digits of your Social?

Speaker speaker_2: 4774.

Speaker speaker_1: And you said your first name is Karina?

Speaker speaker_2: Reina.

Speaker speaker_1: Reina.

Speaker speaker_2: R-E-I-N-A.

Speaker speaker_1: Yeah. Alrighty, and your address and date of birth?

Speaker speaker_2: 1219 Webster Street, and my date of birth is October 2nd, 1999.

Speaker speaker_1: All righty. And what is that, uh, city and state at that address?

Speaker speaker_2: Um, San Francisco, California, 94115.

Speaker speaker_1: Okay. And I have your phone number as 415-583-7480?

Speaker speaker_2: Yes.

Speaker speaker_1: And I have your email address as reina.chen.17@gmail.com?

Speaker speaker_2: Yeah.

Speaker speaker_1: All righty. Let's see here. So you are enrolled in medical, dental, critical illness, term life, vision, behavioral health-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and a preventative plan. Um...

Speaker speaker_2: Yes. Um, did we have to re-enroll, like, annually? 'Cause, um, I think I just logged into my benefits portal with my job and it... I don't know if it was supposed to list that there, but it didn't show like I was enrolled in anything, so I was kind of confused too. But maybe this isn't a question for you guys per se.

Speaker speaker_1: Um, no, it is. What's the one website were you enroll- were you logging into to see that?

Speaker speaker_2: Um, it's their... Uh, it's the vendor's own. It's benefits.creativecircle.com. But where could I access, I guess, if I wanted to see that? Because they're able to send me a screenshot of it, but do you guys have a website I could see, like, my plans and stuff?

Speaker speaker_1: We definitely do. Um, let me know when you're ready to gra- write that down.

Speaker speaker_2: Yeah, I'm ready.

Speaker speaker_1: So it's www.mybiac.com-

Speaker speaker_2: Uh-huh.

Speaker speaker_1:[mybiac.com](https://www.mybiac.com).

Speaker speaker_2: BIAC benefits? So acronym for B, Benefits In A Card dot com?

Speaker speaker_1: Yes. And then [/creativecircle](https://benefits.creativecircle.com).

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and there it'll show you the plans that you have.

Speaker speaker_2: Yeah. Do we have to create account or register account with that?

Speaker speaker_1: Yes, ma'am. You'll go where it says Enroll/Decline Coverage, and you'll register there, and then you'll be able to log in.

Speaker speaker_2: Okay. And then can you... If you're able to see, does it say like when my coverage ends, or like... I, I didn't do anything to make any changes recently, but I wonder, like, if there's an end date and we have to, like, enroll again, or is there like an auto-enrollment every time that is needed type of thing?

Speaker speaker_1: Yep. So as long as you're working with Creative Circle every year, it will roll over itself and, um, it'll-

Speaker speaker_2: Okay.

Speaker speaker_1: ... continue to be active. And then the coverage is on a week-to-week basis. So again, as long as you're working with a staffing agency and you make enough for the deductions to come out, your coverage will be active the following week.

Speaker speaker_2: Okay. So, um, say, I think this was my question when I had initially, like, was reading the benefits. So it means, like, if I work the week prior then I'll have the week... like, this week I have insurance? Or is it, like, I... if I work this week and say I go to the doctor this week, I'm covered? Or, like, I don't really get the week-to-week basis and how that, how that coverage is working, I guess. Like, I'm scared-

Speaker speaker_1: For-

Speaker speaker_2: ... if I didn't work one week, does that mean I'm not covered that week?

Speaker speaker_1: Yep. So it's a week, it's a week... The deduction is a week behind, so last week-

Speaker speaker_2: Okay.

Speaker speaker_1: ... so say you worked last week, the deduction from last week covers this current week's coverage. And then say-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... today, on, um, this week, on Friday on the 24th when you get paid, as long as the deduction becomes, comes out, you'll be active from-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the 27th until the following Sunday.

Speaker speaker_2: Okay. I think I get that. Um, okay. And then, did you... So if I wanted to see, like, maybe a primary care provider, would that be under the Insure Plus Basics that I am enrolled in? Or... Yes, I guess that's it. Okay. And then we find, like, the doctors, I guess, through the network on you guys' website?

Speaker speaker_1: Um, so to find a provider, did you... Do you have your card?

Speaker speaker_2: Uh, what card? I only have, like... I only have, I think... I forgot what it's called. Their, um... I think it was, like, under Plan Carrington or something. Does that sound correct?

Speaker speaker_1: Carrington is a network for the dental. That's where you would call to see your providers for your dental. Um, I can give you a phone number or a website for you to see the providers for your medical. Um-

Speaker speaker_2: Oh, yeah, that would be good, because I don't think I received the benefits in a card, like, any card related to my, uh, like, regular doctor.

Speaker speaker_1: Yeah, because the medical would have went to your email.

Speaker speaker_2: Uh, okay. So it'd be a digital form?

Speaker speaker_1: Yes. They don't, they don't, um, initially send out physicals for your medical. You can request a physical be sent, but initially-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... they send, um, them virtually to your email.

Speaker speaker_2: Okay. Uh, is there a way we could request them to resend it, I guess, maybe download documents later? Hmm?

Speaker speaker_1: Of course. If you'd like I can s- I can request them send them to you physical or if you want I can send you a copy to your email. However you'd prefer.

Speaker speaker_2: Yeah. Can you send a copy to my email and request for a physical please?

Speaker speaker_1: Of course.

Speaker speaker_2: Okay. Thank you. Sorry. I'm, like, asking for a lot, but I've been super confused.

Speaker speaker_1: No problem. That's why we're here. You can ask all your questions you need. Okay. So I'll get that sent to you. It's gonna come from info at benefits in a card dot com. It should go to your inbox. If you don't see it in your inbox, check out your spam and junk folder. And that'll be in just a few moments, 'cause I do have to -

Speaker speaker_2: Okay.

Speaker speaker_1: ... and send it to you. Um, and then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... as far as knowing your coverage, I can send you along with your card a copy of the benefit guide and, um, it'll show you what-

Speaker speaker_2: Okay.

Speaker speaker_1: ... all is covered with that Insure Plus Basics.

Speaker speaker_2: Okay. Sounds good. And those are the provider you were mentioning, a website we could go on?

Speaker speaker_1: Yep. That website is multiplan.com.

Speaker speaker_2: Okay.

Speaker speaker_1: And then when you go there, at the top right corner it's gonna say, "Find a provider." You'll click there, and then when it asks-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you to choose a plan, you're gonna choose, um, Multiplan Limited Benefit Plan and then you can either put in the doctor that you're already going to to see if he accepts your insurance or you can put in your-

Speaker speaker_2: Okay.

Speaker speaker_1: ... ZIP code and it'll show you a list of providers in your area. The thing is that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... with this, with that plan, you don't have to, there's not a network you have to be in to see a doctor. You just have to make sure your-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... doctor you're going to accepts the insurance.

Speaker speaker_2: Yeah. And then we would have a deductible paid for and then we would pay the rest out of pocket, correct?

Speaker speaker_1: So there is no deductible or co-pay with the plan. They only cover-

Speaker speaker_2: Okay.

Speaker speaker_1: ... up to a certain amount. Once they pay their part-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... of the bill, you're responsible for the remainder.

Speaker speaker_2: And we could see this in the portal too?

Speaker speaker_1: Um, so you'll see that on the benefit guide that I send you in a, in just a moment.

Speaker speaker_2: Okay. Sounds good. And then if we needed to see, like, a specialist or something, 'cause I think I have, like, a congestion issue and people were telling me I might wanna go see, like, a specialist related to that. Is that in Insure Plus Basics or any of our plans or is that, like, not covered?

Speaker speaker_1: Um, I don't believe specialty visits are covered under your medical plan, but I could send that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... for you to the insurance carrier and they'll be able to confirm that for you.

Speaker speaker_2: Okay. And then, um, for vision as well, if we wanted to find, like, an optometrist, that would also just look at the provider online. It's kind of, like, the same thing as the Insure Plus Basics?

Speaker speaker_1: Um, so with the, with the vision, that is through MetLife. There should be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a number on your card as well for you to call. Let me see if I can get that number for you real fast. Um... Okay. So to find a provider, you would call 800... No, actually, give me one second. Um, let's see. What else does it say? Check for a related 2024 call. Um, locate a person or . Um, hmm. Okay, so you would call 866-

Speaker speaker_2: 866-

Speaker speaker_1: 773.

Speaker speaker_2: 773-

Speaker speaker_1: 3260.

Speaker speaker_2: 3260. Okay. Sounds good. I think those were all my questions for now. And-

Speaker speaker_1: All right.

Speaker speaker_2: Yeah. I'll look out for the emails and stuff and then I'll also create a account for benefits in a card. Bye.

Speaker speaker_1: All righty. Thank you so much for calling. You have a great day.

Speaker speaker_2: All right. Thank you. Bye.