

## Transcript: Pearl

**Rojas-6751180754042880-6559069182148608**

### 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 Luda, a pleasure speaking with. Uh, Naomi. And I'm nice Um, I just called, uh, to enroll, but I have like a couple more questions. Um, my first question is, do I have to get a plan benefit to, in order to get the additional benefit options? I just spoke to someone and they said yes, but I just wanted to double check. Like, the vision, dental, and term life, is that something you get on its own? Um, usually, usually, the, the plans are all separate, but there are some staffing agencies that have those three plans bundled. Um, what is the name of the staffing agency you work for? Creative Circle. So, yes, Creative Circle does have the bundle, dental, vision, and term life. So, you're not able to get those separately. No, not separately. Like, do I have to get one of the, um, Stay Healthy or Insure Plus in order to get it, or can I just get only the vision, dental, and term life? Oh, okay. Yes, you can get just that bundle, yes. Okay. That's what I mean. Okay. Um, is it too late to change? Like, 'cause like, you said, like, w- Um, so yeah, like So you have to do it within 30 days of receiving your last paycheck. Mm-hmm. I'm sorry, your first paycheck, or during company open enrollment. Okay. So, it, it ends, uh, January 31st. I just called to enroll, but I chose Insure and Insure Plus Basic, and I chose the dental. But I didn't know you had to... I didn't know you could just get the vision, dental on its own. Oh, yes, ma'am. Um, let me confirm when that open enrollment closes for you. It closes January 31st. Okay, so did you wanna go ahead and make that change? Yeah, that's what I was asking is if it's too late to do that. I just literally spoke to someone. No, like you said, you have until the 31st t- to make any changes. Oh, okay. Okay. I wasn't sure if, uh, um... All right. So, just a quick question. Um, when it comes to the Insure Plus, is this only to go to the hospital or can you just use this plan to go to the, like, doctor, like OBGYN? Um, uh, as far as specifically the OB, I'm not sure. I can transfer you over to the insurance carrier so you can ask them specifically. But it does give you physician office visits. Okay. So it, so it does. Okay, it's not just hospital only. No, you do have physician office visits. Um, they do offer some coverage for, like, uh, physical therapy. Um, it does have other coverage than just hospital, yes. Okay. And now when it comes to physical therapy, like, what does that entail? So, the coverage for the physical therapy... Hmm. Give me one second, sorry. They give y- they cover you... Um... Well, actually, I'm sorry. Creative Circle does not offer benefits for, um, physical, uh, therapy. Okay. Okay. Hmm. Yeah, because I was debating between the Stay Healthy and the Insure Plus. So, from my understanding, the Stay Healthy is more of, like, preventative care, like, I guess, with going to the doctor, like, once or something? O- or, like, or just, um... But then the Insure Plus, it covers, like, like you said, physician offices, emergency room, um, I guess, like, s- some money towards surgery, um, diagnosis, diagnostic, uh, testing. So... Yes, ma'am. Okay. Hmm. Yeah, I'm just trying to see, 'cause I just, I thought it was biweekly, but it's week-

it's weekly deductions. So, those two added on, it's probably like 100 a month. I just wanna see if they outweigh anything, if it, you know, if it makes, um, sense. But the... When it says the preventative for dental, is that just for cleanings? Is that a clea- for cleanings? It's your basic cleaning and checkup once per six months. Once per six months. Okay. All right, thank you. No problem. Thank you so much for calling. You have a great day.

## 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 Luda, a pleasure speaking with.

Speaker speaker\_2: Uh, Naomi.

Speaker speaker\_1: And I'm nice

Speaker speaker\_2: Um, I just called, uh, to enroll, but I have like a couple more questions. Um, my first question is, do I have to get a plan benefit to, in order to get the additional benefit options? I just spoke to someone and they said yes, but I just wanted to double check. Like, the vision, dental, and term life, is that something you get on its own?

Speaker speaker\_1: Um, usually, usually, the, the plans are all separate, but there are some staffing agencies that have those three plans bundled. Um, what is the name of the staffing agency you work for?

Speaker speaker\_2: Creative Circle.

Speaker speaker\_1: So, yes, Creative Circle does have the bundle, dental, vision, and term life. So, you're not able to get those separately.

Speaker speaker\_2: No, not separately. Like, do I have to get one of the, um, Stay Healthy or Insure Plus in order to get it, or can I just get only the vision, dental, and term life?

Speaker speaker\_1: Oh, okay. Yes, you can get just that bundle, yes.

Speaker speaker\_2: Okay. That's what I mean. Okay. Um, is it too late to change? Like, 'cause like, you said, like, w-

Speaker speaker\_1: Um, so yeah, like So you have to do it within 30 days of receiving your last paycheck.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: I'm sorry, your first paycheck, or during company open enrollment.

Speaker speaker\_2: Okay. So, it, it ends, uh, January 31st. I just called to enroll, but I chose Insure and Insure Plus Basic, and I chose the dental. But I didn't know you had to... I didn't know you could just get the vision, dental on its own.

Speaker speaker\_1: Oh, yes, ma'am. Um, let me confirm when that open enrollment closes for you.

Speaker speaker\_2: It closes January 31st.

Speaker speaker\_1: Okay, so did you wanna go ahead and make that change?

Speaker speaker\_2: Yeah, that's what I was asking is i- if it's too late to do that. I just literally spoke to someone.

Speaker speaker\_1: No, like you said, you have until the 31st t- to make any changes.

Speaker speaker\_2: Oh, okay. Okay. I wasn't sure if, uh, um... All right. So, just a quick question. Um, when it comes to the Insure Plus, is this only to go to the hospital or can you just use this plan to go to the, like, doctor, like OBGYN?

Speaker speaker\_1: Um, uh, as far as specifically the OB, I'm not sure. I can transfer you over to the insurance carrier so you can ask them specifically. But it does give you physician office visits.

Speaker speaker\_2: Okay. So it, so it does. Okay, it's not just hospital only.

Speaker speaker\_1: No, you do have physician office visits. Um, they do offer some coverage for, like, uh, physical therapy. Um, it does have other coverage than just hospital, yes.

Speaker speaker\_2: Okay. And now when it comes to physical therapy, like, what does that entail?

Speaker speaker\_1: So, the coverage for the physical therapy... Hmm. Give me one second, sorry. They give y- they cover you... Um... Well, actually, I'm sorry. Creative Circle does not offer benefits for, um, physical, uh, therapy.

Speaker speaker\_2: Okay. Okay. Hmm. Yeah, because I was debating between the Stay Healthy and the Insure Plus. So, from my understanding, the Stay Healthy is more of, like, preventative care, like, I guess, with going to the doctor, like, once or something? O- or, like, or just, um... But then the Insure Plus, it covers, like, like you said, physician offices, emergency room, um, I guess, like, s- some money towards surgery, um, diagnosis, diagnostic, uh, testing. So...

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. Hmm. Yeah, I'm just trying to see, 'cause I just, I thought it was biweekly, but it's week- it's weekly deductions. So, those two added on, it's probably like 100 a month. I just wanna see if they outweigh anything, if it, you know, if it makes, um, sense. But the... When it says the preventative for dental, is that just for cleanings? Is that a clea- for cleanings?

Speaker speaker\_1: It's your basic cleaning and checkup once per six months.

Speaker speaker\_2: Once per six months. Okay. All right, thank you.

Speaker speaker\_1: No problem. Thank you so much for calling. You have a great day.