

## Transcript: Pearl

**Rojas-6754888856420352-6282469532286976**

### 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. Speak to who if. Hi, this is Eddie. Um, I'm calling because I started a role with Creative Circle, uh, the first week of January. I was wondering how to go about enrolling, um, in the benefits. Uh, I never received, like, a email or anything like that. Okay. So in, to enroll in coverage, um, and I'm sorry, you said with Creative Circle? Yes. Okay. So to enroll in benefits, you can do it one of three ways. You can, um, do it by enrolling it with a form at your staffing agency. You could do it online at [mybiac.com/creative-circle](http://mybiac.com/creative-circle), or you could do it over the phone with us. Okay. Uh, would it be too much trouble to do it, like, now? No, that's fine. You can go ahead. We can go ahead and do that today. Oh, awesome. What are the last four digits of your social? Uh, 7849. 70 49? Uh, 7849. All righty, and if you can confirm your address and date of birth. Um, address, uh, 150, oh, shoot, 50th. Uh, 150 50th Avenue, Apartment 233. Uh, date of birth, March 25th, 1990. All righty. And what is that state, city and state? Uh, Long Island City, New York, 11101. All righty, and I have your phone number as 347-671-4991? Yep. That's correct. And I have your email address as [gonzalezeddie67@yahoo.com](mailto:gonzalezeddie67@yahoo.com)? Yep. All righty. Take a look here. All right, so you still are eligible to enroll. Do you know what you're wanting to enroll in today? Um, what, what can... I, I mean, I know you had re- there was the, the card. I saw something like, uh, on the, the, something about a United Health. Like, is, am I eligible for that? Um, so we don't do United Health. That is a separate kind of, of medical insurance. Oh. Um, the plans that are offered through your staffing agency are limited benefits plans. Um, they cover up to a certain dollar amount, and then you're responsible for the remainder as far as medical. Mm-hmm. Um, apart from medical, they do offer free RX, dental, life insurance, vision, critical illness, group accident, preventative health, and behavioral with mental health. Mm-hmm. Okay. Um, yeah, that sounds, uh, good. Good. So what would you like to enroll in today? Uh, let's see. Like, is everything else, like, add-on? Or, like, just a... Or, like, is there, like, a thing to start with and then, like, I just add, like, everything else on? Or, it's just, like, everything? So everything is separate. Oh, okay. Cool. All right. Um, yeah, I guess anything with, like, dental, vision, and, um, RX would be, would be good. Okay. So dental, term life, which is your life insurance and vision come as a bundle. Oh. And then you said you'd like to do the free RX? Yeah, RX is good. Yeah. Um, I don't know if I need the, the bundle. Maybe I'll just, like, bypass that. You don't want to do the dental, vision, and term life? No. How, how much is, how much is that? So that bundle is \$7.90. Oh, yeah. All right. That's fine. Sorry. No, you're fine. And then the free RX is an additional 5.99 a week. Okay. And then the... Did you want to do anything else, like medical? Yeah. How much is medical? Um, so there's three plans you can choose from. The Ensure+ Basic is the Insure Plus Enhanced is- Mm-hmm. ... 24.38 a week. And then the Insure Plus Premier is 35.73 a week. And that's what you were talking

about where it's, like, they cover up to a certain amount and then everything else is up to me? Yeah. So th- so essentially, the... each tier pays a ha- a slightly hig- higher dollar amount for each service. Mm-hmm. So, like, what would you recommend, like, if I, like, see, like... I mean, if I don't, like, do, like, medical visits that often? Um, I'm, I'm not able to recommend you anything, but... Yeah. It just depends on, like you said, how often you go to the doctor, how, how much stuff you do there. Does it cover, like, like, specialists by any chance? Um, those plans, they do not have a specific coverage for specialists. But you can always, I can always transfer you to the insurance carrier and you can, um, ask them if they do any, you know, special authorizations or anything like that. Mm-hmm. Okay. Um, if I, if I com-... If I, if I go with, like, the lower option now, like, could I, like, like, make edits to it up until, like, the, the last day? You have 30 days from the date of your first paycheck to make any changes. Mm-hmm. Um, which we have here as the 10th for you. So, um, you have 30 days after the 10th to make any changes you need or add anything on. Okay. Yeah. That's totally helpful. All right. So then for now, I guess I'll just do the lower, the lower option. Okay. So that would be the Insure+ Basic for 17.21. That brings your weekly deductions to 31.10. Okay. Okay. It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active. And then later that week, you receive your vision and dental cards in the mail, and your medical will go to your email. Cool. All right. Do you have any questions? Um, do I need, like, a, like, a login or something? Or, like, is, is there, like, a temporary, like, password for me to, like, check this stuff online? Like, I wasn't, like, sure if I was supposed to, like, receive that at some point. Um, so you can... When you go to mybi-biac.com/creative-circle, you would just click on- Mm-hmm. ... some, um... You click on enroll, decline coverage and register there, and then you'll be able to see your account there. Got it. Okay. Cool. Do you have any other questions? Um, nope. That's it for me. All right. And who would you like to put as your beneficiary for that term life? Um, put my, my mother. Do you need, like, a name and phone number or something? Just her name and relation to you. Sure. Uh, so my mother, uh, Maria, uh, Gonzalez. G-O-N-Z-A-L-E-Z. All righty. Go ahead, I got that in the system. Is there anything else I can assist you with today? Um, nope. That's, that's it for me. All righty. Thank you so much for calling in for 3D. Thank you so much. Appreciate it.

## 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. Speak to who if.

Speaker speaker\_2: Hi, this is Eddie. Um, I'm calling because I started a role with Creative Circle, uh, the first week of January. I was wondering how to go about enrolling, um, in the benefits. Uh, I never received, like, a email or anything like that.

Speaker speaker\_1: Okay. So in, to enroll in coverage, um, and I'm sorry, you said with Creative Circle?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. So to enroll in benefits, you can do it one of three ways. You can, um, do it by enrolling it with a form at your staffing agency. You could do it online at [mybiac.com/creative-circle](http://mybiac.com/creative-circle), or you could do it over the phone with us.

Speaker speaker\_2: Okay. Uh, would it be too much trouble to do it, like, now?

Speaker speaker\_1: No, that's fine. You can go ahead. We can go ahead and do that today.

Speaker speaker\_2: Oh, awesome.

Speaker speaker\_1: What are the last four digits of your social?

Speaker speaker\_2: Uh, 7849.

Speaker speaker\_1: 70 49?

Speaker speaker\_2: Uh, 7849.

Speaker speaker\_1: All righty, and if you can confirm your address and date of birth.

Speaker speaker\_2: Um, address, uh, 150, oh, shoot, 50th. Uh, 150 50th Avenue, Apartment 233. Uh, date of birth, March 25th, 1990.

Speaker speaker\_1: All righty. And what is that state, city and state?

Speaker speaker\_2: Uh, Long Island City, New York, 11101.

Speaker speaker\_1: All righty, and I have your phone number as 347-671-4991?

Speaker speaker\_2: Yep. That's correct.

Speaker speaker\_1: And I have your email address as [gonzalezeddie67@yahoo.com](mailto:gonzalezeddie67@yahoo.com)?

Speaker speaker\_2: Yep.

Speaker speaker\_1: All righty. Take a look here. All right, so you still are eligible to enroll. Do you know what you're wanting to enroll in today?

Speaker speaker\_2: Um, what, what can... I, I mean, I know you had re- there was the, the card. I saw something like, uh, on the, the, something about a United Health. Like, is, am I eligible for that?

Speaker speaker\_1: Um, so we don't do United Health. That is a separate kind of, of medical insurance.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Um, the plans that are offered through your staffing agency are limited benefits plans. Um, they cover up to a certain dollar amount, and then you're responsible for the remainder as far as medical.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, apart from medical, they do offer free RX, dental, life insurance, vision, critical illness, group accident, preventative health, and behavioral with mental health.

Speaker speaker\_2: Mm-hmm. Okay. Um, yeah, that sounds, uh, good.

Speaker speaker\_1: Good. So what would you like to enroll in today?

Speaker speaker\_2: Uh, let's see. Like, is everything else, like, add-on? Or, like, just a... Or, like, is there, like, a thing to start with and then, like, I just add, like, everything else on? Or, it's just, like, everything?

Speaker speaker\_1: So everything is separate.

Speaker speaker\_2: Oh, okay. Cool. All right. Um, yeah, I guess anything with, like, dental, vision, and, um, RX would be, would be good.

Speaker speaker\_1: Okay. So dental, term life, which is your life insurance and vision come as a bundle.

Speaker speaker\_2: Oh.

Speaker speaker\_1: And then you said you'd like to do the free RX?

Speaker speaker\_2: Yeah, RX is good. Yeah. Um, I don't know if I need the, the bundle. Maybe I'll just, like, bypass that.

Speaker speaker\_1: You don't want to do the dental, vision, and term life?

Speaker speaker\_2: No. How, how much is, how much is that?

Speaker speaker\_1: So that bundle is \$7.90.

Speaker speaker\_2: Oh, yeah. All right. That's fine. Sorry.

Speaker speaker\_1: No, you're fine. And then the free RX is an additional 5.99 a week.

Speaker speaker\_2: Okay. And then the...

Speaker speaker\_1: Did you want to do anything else, like medical?

Speaker speaker\_2: Yeah. How much is medical?

Speaker speaker\_1: Um, so there's three plans you can choose from. The Ensure+ Basic is the Insure Plus Enhanced is-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 24.38 a week. And then the Insure Plus Premier is 35.73 a week.

Speaker speaker\_2: And that's what you were talking about where it's, like, they cover up to a certain amount and then everything else is up to me?

Speaker speaker\_1: Yeah. So th- so essentially, the... each tier pays a ha- a slightly higher dollar amount for each service.

Speaker speaker\_2: Mm-hmm. So, like, what would you recommend, like, if I, like, see, like... I mean, if I don't, like, do, like, medical visits that often?

Speaker speaker\_1: Um, I'm, I'm not able to recommend you anything, but... Yeah. It just depends on, like you said, how often you go to the doctor, how, how much stuff you do there.

Speaker speaker\_2: Does it cover, like, like, specialists by any chance?

Speaker speaker\_1: Um, those plans, they do not have a specific coverage for specialists. But you can always, I can always transfer you to the insurance carrier and you can, um, ask them if they do any, you know, special authorizations or anything like that.

Speaker speaker\_2: Mm-hmm. Okay. Um, if I, if I com-... If I, if I go with, like, the lower option now, like, could I, like, like, make edits to it up until, like, the, the last day?

Speaker speaker\_1: You have 30 days from the date of your first paycheck to make any changes.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, which we have here as the 10th for you. So, um, you have 30 days after the 10th to make any changes you need or add anything on.

Speaker speaker\_2: Okay. Yeah. That's totally helpful. All right. So then for now, I guess I'll just do the lower, the lower option.

Speaker speaker\_1: Okay. So that would be the Insure+ Basic for 17.21. That brings your weekly deductions to 31.10.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active. And then later that week, you receive your vision and dental cards in the mail, and your medical will go to your email.

Speaker speaker\_2: Cool. All right.

Speaker speaker\_1: Do you have any questions?

Speaker speaker\_2: Um, do I need, like, a, like, a login or something? Or, like, is, is there, like, a temporary, like, password for me to, like, check this stuff online? Like, I wasn't, like, sure if I was supposed to, like, receive that at some point.

Speaker speaker\_1: Um, so you can... When you go to mybi- biac.com/creative-circle, you would just click on-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... some, um... You click on enroll, decline coverage and register there, and then you'll be able to see your account there.

Speaker speaker\_2: Got it. Okay. Cool.

Speaker speaker\_1: Do you have any other questions?

Speaker speaker\_2: Um, nope. That's it for me.

Speaker speaker\_1: All right. And who would you like to put as your beneficiary for that term life?

Speaker speaker\_2: Um, put my, my mother. Do you need, like, a name and phone number or something?

Speaker speaker\_1: Just her name and relation to you.

Speaker speaker\_2: Sure. Uh, so my mother, uh, Maria, uh, Gonzalez. G-O-N-Z-A-L-E-Z.

Speaker speaker\_1: All righty. Go ahead, I got that in the system. Is there anything else I can assist you with today?

Speaker speaker\_2: Um, nope. That's, that's it for me.

Speaker speaker\_1: All righty. Thank you so much for calling in for 3D.

Speaker speaker\_2: Thank you so much. Appreciate it.