

Transcript: VICTORIA

Taylor-4720033695842304-5884479726206976

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Um, I'm trying to enroll in the portal for my Benefits in a Card but I get an error that said, um, my enrollment is not allowed and they give me this phone number. Okay. Uh, what's the name of the agency you work for? Creative Circle. All right. And the last four of your social? Uh, you need m- all the numbers? No, just the last four of your social. Oh, the last four. Um, 9016. And your first and last name? Carlos Silva Roa. Okay. Do you mind verifying your address and date of birth? Yeah. 8009 Norton Avenue, Apartment 2, um, West Hollywood, California, 90046. All right. And your date of birth? April 24, '82. Phone number, 51- uh, 514... I'm sorry, 415-375-0- uh, 1039. Mm-hmm. Yeah. Okay. And then email is gonna be firstandlastname@gmail.com? Yeah. Now are you a rehire with Creative Circle? So, um, I worked with them long time ago but I don't know if that's a rehire. Uh, I started a new assignment, um, on January 17th, I think. Okay. Was, was it at least, uh, 90 days in between assignments? Oh, yeah. Like years. Okay. So what I need to do is I just need to verify that you are a rehire with them and then I'll follow up with you there to complete the enrollment. Um, but what plans were you thinking about enrolling into? What plans? Yes. So, um, I'm basically trying to, um, do the cheapest way because right now my assignment is very, very few hours and I just wanna avoid the penalty for not having insurance. And I was selecting the employee-only insuran- Insure Plus Basics H1 and the, um, dental employee only. Okay, so just the dental and the Insure Plus Basics? Yeah, the cheapest for both. That will be sufficient to avoid the penalty, right? The tax? That I, I can't answer. Um, we're just your benefits administrators so I'm not aware of any local tax laws there. Um... Okay. I'm not sure- Well- ... if that will meet the requirement or not. Yeah. I, I was just double checking because someone at Creative Circle, the person who sent me this enrollment information told me it will cover that, so it's okay. Okay. Yeah. I, I mean, I know that if you're referring to like ACA compliance, I know that the StayHealthy MEC TeleRx plan we offer is ACA compliant, but none of the Insure Plus plans are ACA compliant. So none of these are? Or- So the only plan, the only plan that we offer that is ACA compliant, I'm not sure if that's the same thing that you're referring to with your taxes. But again, the only plan we offer that is ACA compliant is the StayHealthy MEC TeleRx. None of the Insure Plus plans are ACA compliant. Um, well, that one that you said, the StayHealthy, I don't see that as an option in my profile or in my page here. Okay. Um, I can send you a copy of the benefits guide and this will go over all of the plans being offered through your employer. Um, give me one second, but yes, it is a plan that we offer. So the MEC TeleRx, that is basically just for your preventative healthcare. It covers things like yearly physicals, vaccinations and preventative screenings. It does also come with a subscription of FreeRx which is like a prescription plan and then it comes with virtual urgent care. Uh, but again, like I said the... what it covers is pretty much preventative care. Yeah. So

that's the minimum essential coverage requirement, like, um, MEC, right? It's an MEC plan. Correct, MEC one of them? Yes. That, that's, that's the name of the plan, StayHealthy MEC TeleRx. It's different than the InsurePlus Basics. Those are two different medical plans. Oh, I see. Um, yeah, because, um, this Creative Circle person sent me something different I think, or I don't see that in my, uh, the options to select. Like a Stay Healthy, th- that one, I don't see it. Okay. I just sent a copy of the benefits guide to your email. And, and then how can I select that one? Can you do that for me after you confirm- So- ... with your account? Yeah. Again, on my end, I do have to verify that you are an every hire and that you're eligible to enroll. So what I will do on my end is verify your eligibility, and then once I get my answer on that, I will follow up with you from there to complete the enrollment. Okay, sounds good. And then, um, yeah, then in this, in that case, uh, I will do the Stay Healthy one so I can... that will work out, I guess. Okay, so you wanna do the MEC Stay Healthy TeleRx and the dental for employee only? Um, so that is the same rate, like \$3 something? Oh, it's more. The Stay Healthy, the Stay Healthy MEC TeleRx for employee only is \$15.63 a week. Yeah, and then the dental- And then the dental is going to be... Now the dental, it looks like that is in a bundle package, so you would have to get term life and vision in order to get dental. The total cost for all three, the bundle package, would be \$7.90. Oh, I see. So there is not a way to get dental by itself, unfortunately. Yeah, and then the total will be like 15 plus 7.9. So if you were to do the dental, term life and vision bundle with the MEC TeleRx, it would be \$23.53 a week. Okay, yeah. I will do that. They told me that the dental, I can, like, uh, cancel anytime, right, if I want? The only pl-... Yes. So the dental, term life and, uh, vision bundle you can cancel at any time. However, that MEC TeleRx plan, that is under section 125. So once you enroll into that plan, the only time you can cancel is if you're still within your personal open enrollment period, which is 30 days from the day of your first check, or, uh, the only other time to cancel it is during the company's open enrollment period, which they have every year. If you're outside of those two windows, you would have to have a qualifying life event in order to cancel or change the, uh, the MEC medical plan. And the... when they start the new year enrollment normally when is that? October? Or it's in January? Um, it looks like they typically have open enrollment during December, January timeframe of every year. Oh, okay. And then the qualified event, wh- what are those? Um, so it is something that would have to take, uh, that would have to have happened within the last 30 days of the event, um, but give me just one second, I can pull up the list for you. All right, so the different life events is loss of benefits, must be involuntary, marriage, divorce, death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistance and being eligible for new benefits. If I get another health insurance that's, like, another benefit or it doesn't count as that? Well, just being eligible for new benefits is a qualifying life event. So what we would need is a letter from the carrier showing that you were approved or made eligible to enroll for benefits. With you again, right? Not with another company. No. So if you... The... So what this means is if you were approved with another company to get enrolled into benefits, we would need a letter from that company showing that you were approved or made eligible to enroll for benefits with them. Okay, understand. Um, yeah, uh, sounds good. All righty. Well, I will go ahead and verify your eligibility, and then as soon as I get a response, I will follow back up with you to complete the enrollment. Okay, so o- one more last question. Um, for the dental, um, in that email that you sent me, I can find that information where I can go to be covered? Yes. Uh, it'll go over the medical plans, the, uh, it goes over everything, including dental, yes, sir. Okay,

thank you. I'll check. All righty. Do you need help with anything else? No, that's everything. All right, you have a wonderful day. You too. Bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. Um, I'm trying to enroll in the portal for my Benefits in a Card but I get an error that said, um, my enrollment is not allowed and they give me this phone number.

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: All right. And the last four of your social?

Speaker speaker_1: Uh, you need m- all the numbers?

Speaker speaker_0: No, just the last four of your social.

Speaker speaker_1: Oh, the last four. Um, 9016.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Carlos Silva Roa.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. 8009 Norton Avenue, Apartment 2, um, West Hollywood, California, 90046.

Speaker speaker_0: All right. And your date of birth?

Speaker speaker_1: April 24, '82.

Speaker speaker_0: Phone number, 51- uh, 514... I'm sorry, 415-375-0- uh, 1039. Mm-hmm.

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And then email is gonna be firstandlastname@gmail.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: Now are you a rehire with Creative Circle?

Speaker speaker_1: So, um, I worked with them long time ago but I don't know if that's a rehire. Uh, I started a new assignment, um, on January 17th, I think.

Speaker speaker_0: Okay. Was, was it at least, uh, 90 days in between assignments?

Speaker speaker_1: Oh, yeah. Like years.

Speaker speaker_0: Okay. So what I need to do is I just need to verify that you are a rehire with them and then I'll follow up with you there to complete the enrollment. Um, but what plans were you thinking about enrolling into?

Speaker speaker_1: What plans?

Speaker speaker_0: Yes.

Speaker speaker_1: So, um, I'm basically trying to, um, do the cheapest way because right now my assignment is very, very few hours and I just wanna avoid the penalty for not having insurance. And I was selecting the employee-only insuran- Insure Plus Basics H1 and the, um, dental employee only.

Speaker speaker_0: Okay, so just the dental and the Insure Plus Basics?

Speaker speaker_1: Yeah, the cheapest for both. That will be sufficient to avoid the penalty, right? The tax?

Speaker speaker_0: That I, I can't answer. Um, we're just your benefits administrators so I'm not aware of any local tax laws there. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: I'm not sure-

Speaker speaker_1: Well-

Speaker speaker_0: ... if that will meet the requirement or not.

Speaker speaker_1: Yeah. I, I was just double checking because someone at Creative Circle, the person who sent me this enrollment information told me it will cover that, so it's okay.

Speaker speaker_0: Okay. Yeah. I, I mean, I know that if you're referring to like ACA compliance, I know that the StayHealthy MEC TeleRx plan we offer is ACA compliant, but none of the Insure Plus plans are ACA compliant.

Speaker speaker_1: So none of these are? Or-

Speaker speaker_0: So the only plan, the only plan that we offer that is ACA compliant, I'm not sure if that's the same thing that you're referring to with your taxes. But again, the only plan we offer that is ACA compliant is the StayHealthy MEC TeleRx. None of the Insure Plus plans are ACA compliant.

Speaker speaker_1: Um, well, that one that you said, the StayHealthy, I don't see that as an option in my profile or in my page here.

Speaker speaker_0: Okay. Um, I can send you a copy of the benefits guide and this will go over all of the plans being offered through your employer. Um, give me one second, but yes, it is a plan that we offer. So the MEC TeleRx, that is basically just for your preventative healthcare. It covers things like yearly physicals, vaccinations and preventative screenings. It does also come with a subscription of FreeRx which is like a prescription plan and then it comes with virtual urgent care. Uh, but again, like I said the... what it covers is pretty much

preventative care.

Speaker speaker_1: Yeah. So that's the minimum essential coverage requirement, like, um, MEC, right? It's an MEC plan. Correct, MEC one of them?

Speaker speaker_0: Yes. That, that's, that's the name of the plan, StayHealthy MEC TeleRx. It's different than the InsurePlus Basics. Those are two different medical plans.

Speaker speaker_1: Oh, I see. Um, yeah, because, um, this Creative Circle person sent me something different I think, or I don't see that in my, uh, the options to select. Like a Stay Healthy, th- that one, I don't see it.

Speaker speaker_0: Okay. I just sent a copy of the benefits guide to your email.

Speaker speaker_1: And, and then how can I select that one? Can you do that for me after you confirm-

Speaker speaker_0: So-

Speaker speaker_1: ... with your account?

Speaker speaker_0: Yeah. Again, on my end, I do have to verify that you are an every hire and that you're eligible to enroll. So what I will do on my end is verify your eligibility, and then once I get my answer on that, I will follow up with you from there to complete the enrollment.

Speaker speaker_1: Okay, sounds good. And then, um, yeah, then in this, in that case, uh, I will do the Stay Healthy one so I can... that will work out, I guess.

Speaker speaker_0: Okay, so you wanna do the MEC Stay Healthy TeleRx and the dental for employee only?

Speaker speaker_1: Um, so that is the same rate, like \$3 something? Oh, it's more.

Speaker speaker_0: The Stay Healthy, the Stay Healthy MEC TeleRx for employee only is \$15.63 a week.

Speaker speaker_1: Yeah, and then the dental-

Speaker speaker_0: And then the dental is going to be... Now the dental, it looks like that is in a bundle package, so you would have to get term life and vision in order to get dental. The total cost for all three, the bundle package, would be \$7.90.

Speaker speaker_1: Oh, I see.

Speaker speaker_0: So there is not a way to get dental by itself, unfortunately.

Speaker speaker_1: Yeah, and then the total will be like 15 plus 7.9.

Speaker speaker_0: So if you were to do the dental, term life and vision bundle with the MEC TeleRx, it would be \$23.53 a week.

Speaker speaker_1: Okay, yeah. I will do that. They told me that the dental, I can, like, uh, cancel anytime, right, if I want?

Speaker speaker_0: The only pl-... Yes. So the dental, term life and, uh, vision bundle you can cancel at any time. However, that MEC TeleRx plan, that is under section 125. So once you enroll into that plan, the only time you can cancel is if you're still within your personal open enrollment period, which is 30 days from the day of your first check, or, uh, the only other time to cancel it is during the company's open enrollment period, which they have every year. If you're outside of those two windows, you would have to have a qualifying life event in order to cancel or change the, uh, the MEC medical plan.

Speaker speaker_1: And the... when they start the new year enrollment normally when is that? October? Or it's in January?

Speaker speaker_0: Um, it looks like they typically have open enrollment during December, January timeframe of every year.

Speaker speaker_1: Oh, okay. And then the qualified event, wh- what are those?

Speaker speaker_0: Um, so it is something that would have to take, uh, that would have to have happened within the last 30 days of the event, um, but give me just one second, I can pull up the list for you. All right, so the different life events is loss of benefits, must be involuntary, marriage, divorce, death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistance and being eligible for new benefits.

Speaker speaker_1: If I get another health insurance that's, like, another benefit or it doesn't count as that?

Speaker speaker_0: Well, just being eligible for new benefits is a qualifying life event. So what we would need is a letter from the carrier showing that you were approved or made eligible to enroll for benefits.

Speaker speaker_1: With you again, right? Not with another company.

Speaker speaker_0: No. So if you... The... So what this means is if you were approved with another company to get enrolled into benefits, we would need a letter from that company showing that you were approved or made eligible to enroll for benefits with them.

Speaker speaker_1: Okay, understand. Um, yeah, uh, sounds good.

Speaker speaker_0: All righty. Well, I will go ahead and verify your eligibility, and then as soon as I get a response, I will follow back up with you to complete the enrollment.

Speaker speaker_1: Okay, so o- one more last question. Um, for the dental, um, in that email that you sent me, I can find that information where I can go to be covered?

Speaker speaker_0: Yes. Uh, it'll go over the medical plans, the, uh, it goes over everything, including dental, yes, sir.

Speaker speaker_1: Okay, thank you. I'll check.

Speaker speaker_0: All righty. Do you need help with anything else?

Speaker speaker_1: No, that's everything.

Speaker speaker_0: All right, you have a wonderful day.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Thank you. Bye-bye.