

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, my name is Erin Head, and I'm a employee of Creative Circle, and I know today is the last day that I can enroll in this, and I just have some questions. Um... I, uh... I don't have anything in front of me because I'm driving to an airport right now. Um, but I did look at it online a, a few weeks ago. So, if I sign up for it today, like when does it go into effect? Um, so it takes about one to two weeks for the actual enrollment to be processed through payroll, um, and then coverage would start the following Monday of your first payroll deduction. Um, so you might not even see that deduction being made until two weeks. Okay, and, um, does it... Like, i- if you wanna cancel it at any time, can you? Yes. Um, let me... Actually, let me double-check, 'cause I know some of our clients... For Creative Circle specifically, the majority of the plans, you can cancel at any time. Um, if you enroll into the MEC TelRx, that plan is under Section 125, which you can only cancel during, um, the company's open enrollment period unless you experience a qualifying life event. Okay. What is that plan? What's that one? You said it's called the TelRx? Yes, it's MEC TelRx. That's specifically for your preventative healthcare. Um, it covers things like yearly physicals, vaccinations, and preventative screenings at 100% as long as you stay in the network. It does also come with, uh, virtual urgent care and then a subscription to FreeRx, which is like a prescription plan. Okay. Um, so... Let's see. And then, the dental one- the dental thing is separate, right? Like, um, I just re- I'm try- just trying to recall. I wish I had time to look at it today but I will when I get to my destination, but I'm, I'm going out of town, so. Um, and so there's a dental, there's the thing you just said, and then there were like a lot of different, like... Almost like one for like cancer coverage and like that kind of thing. So, so like... Basically, you can't really go to the doctor unless you are like in a, like an accident or something. Is that how this, uh, works? Uh, not necessarily. So, a couple of things. Um, I did forget to mention that cancellations are not immediate. That also works like enrollments. It takes about one to two weeks to be processed through payroll. Okay. Um, but to answer your question, it... The, the coverage you get depends on the medical plan that you choose. Um, so if you go with the Stay Healthy MEC TelRx, that covers mainly preventative care. Um, now it does come with a virtual urgent care, but it... The urgent care has to be virtual through the virtual services. Everything else is just gonna be preventative services. Now if you go with one of the Insure Plus plans, those are our hospital indemnity plans, so there is coverage if you are admitted to the hospital. There's also coverage for emergency room visits and physician office visits. Um, really, the only difference between the three VI- Uh, I'm sorry, not the VIP. The only difference between the three Insure Plus plans is basically the dollar amount that the insurance will pay towards hospitalization it looks like. So the Insure Plus Premier- Okay. ... pays the most. Um... Yeah, we do also have a policy for critical illness. Um, we have another policy, the 24-hour group accident, which, um, helps pay the expenses due to an accident.

And then the vision, dental, and term life are actually in a bundle package, um, so in order to- Can you get... Like can I get just that? Like just the dental, vision and life, or... Yeah, I mean if you just want the vision, dental and term life bundle, you don't have to get anything else. And like does it cover dental cleanings? So what I know about the dental plan is it's very basic. Um, it does cover your preventative services at 100% and then basic dental work, like fillings and extractions, at, uh, 80% once you meet the \$50 deductible. The biggest thing to know about the dental plan is that it is not gonna cover any major dental work like crowns or orthodontists. Okay. Um... And then, maybe this isn't through you guys, it might be more of a Creative Circle question, but it s- there was something like once you meet a certain number of hours working there, you qualify for like normal health insurance. Like... But it's probably not through, through this service, I assume. Yeah, no. I guess that's not healthcare, maybe. Yeah. I just- Don't believe that's with us. Okay. 'Cause I think I'm gonna probably qualify for that in March so if, if I do, like that would be an event that I could like cancel this one, right? If I qua- Like would that be a qualifying event or how... Do you know how that would work? Um, so, the different life events, let's see... Well, I mean, obviously if I lost my contract through Creative Circle, I would... It would be canceled because I wouldn't be able to pay it anymore, right? Yeah, so if you no longer work- Then I'd see- ... with a staffing agency, we do give you an option to temporarily contin- continue the benefits, but it's not something you have to do and it'll eventually cancel out and roll over to COBRA, um. But the different life events, um, there's lots of benefits, must be involuntary, marriage, divorce, death, birth, adoption, being named as legal guardian, qualifying of government assistance, loss of government assistance and being eligible for new benefits. Okay, so eligible for new benefits would be a reason. Okay. I mean what... Maybe you can't tell me this, but, like what do most people get? I don't... I have no idea what to do. Like I was real confused when I looked at the whole thing. There's so many different, like things. I'm just like a single person, but I would love to have some kind of coverage, um, and like Obamacare was like su- super expensive for me, so I can't get that. I don't know. Yeah, I mean, I mean I really can't answer that question 'cause it's not something we really track and we don't suggest plans either. Um... Okay. It really depends on what you're looking for. So if you're, if you're looking for just non-preventative care, you could go with an- one of the three Insure Plus plans. Okay. If you're looking for just preventative care, um, you could go of course with the Stay Healthy MEC TeleRX and if you're looking for both, then you can do the Stay Healthy with one of the Insure Plus plans. Okay so, the I... The In- the Stay Healthy is like I can go get a physical or just like... Would it cover like a mammogram? That kind of thing? Um, let's see. I don't know if any of the information I have will say the mammogram specifically, because we're just sure administrators. I, I... There's so many different screenings. There's like blood pressure, iron deficiency, breast cancer, so I, I would assume that would be a mammogram. Okay. I'm not too sure. And then... Okay, and then the other plan that you said, the ones where there's like three different options, that's where I'm still a little confused. Those are more for like if you were in a car accident or if you had to go to the hospital because you like fell and hurt yourself. Like is that kind of what those are for? Like if like an accident almost? Um, I, I don't think it is specifically associated with an accident. I mean there is coverage for hospitalization. There is coverage for emergency rooms. There's also coverage for a physician's office visit. Oh, there are- So it's not specifically an accident. So like, if you ha- Like what would be a scenario where you would use that for a physician office visit? It wouldn't be to go get a physical, because that, you said,

wasn't covered. Well... But... Yeah, typically non-preventative, that can be many things. That could be for a preexisting condition, that can be if you're just sick, that could be- Okay so like if you had... If you felt sick like you had the flu and you wanted to go to the doctor, it would cover going to the doctor for that? Yeah, so it's non-preventative coverage. Okay. Well that's good to know, 'cause when I read it I thought, uh, it was only for if you had like an emergency or something. Like I didn't realize if it was like if you were actually sick, so. Um, and then when you select all these things like and like let's say it adds up to \$50 and I'm only making that as a, as a, an example, um, then it gets taken out of your paycheck every single week, \$50, if that's what the amount was? Is that- Yes. These... Yeah, this would be taken out weekly. Whatever the amount adds up to, it would be a weekly charge. Okay. And like the only one that you can't, if you decide you don't want the, um... Not the healthy one but the other one, if you decide you don't want that one, you can cancel it at any time, but the Stay Healthy one you can't cancel? Yeah, the Stay Healthy is the only plan that has restrictions on cancellations. Okay, what about the, um, the dental? Can you cancel that one ever if you want? Yeah, so literally the only policy we offer that you cannot cancel is the Stay Healthy. Okay. Everything else you can cancel. All right. Well, I'm gonna try to fill it out online and, and like how... Until what time do you guys answer this phone number if I have any other questions when I'm filling it out? Um, we close at 8:00 PM Eastern Time. Oh, cool. All right. Well thank you, I really appreciate your help. Yes, ma'am. You have a wonderful day. You too. Bye-bye. 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, my name is Erin Head, and I'm a employee of Creative Circle, and I know today is the last day that I can enroll in this, and I just have some questions. Um... I, uh... I don't have anything in front of me because I'm driving to an airport right now. Um, but I did look at it online a, a few weeks ago. So, if I sign up for it today, like when does it go into effect?

Speaker speaker_0: Um, so it takes about one to two weeks for the actual enrollment to be processed through payroll, um, and then coverage would start the following Monday of your first payroll deduction. Um, so you might not even see that deduction being made until two weeks.

Speaker speaker_1: Okay, and, um, does it... Like, i- if you wanna cancel it at any time, can you?

Speaker speaker_0: Yes. Um, let me... Actually, let me double-check, 'cause I know some of our clients... For Creative Circle specifically, the majority of the plans, you can cancel at any time. Um, if you enroll into the MEC TelRx, that plan is under Section 125, which you can only cancel during, um, the company's open enrollment period unless you experience a qualifying life event.

Speaker speaker_1: Okay. What is that plan? What's that one? You said it's called the TelRx?

Speaker speaker_0: Yes, it's MEC TelRx. That's specifically for your preventative healthcare. Um, it covers things like yearly physicals, vaccinations, and preventative screenings at 100% as long as you stay in the network. It does also come with, uh, virtual urgent care and then a subscription to FreeRx, which is like a prescription plan.

Speaker speaker_1: Okay. Um, so... Let's see. And then, the dental one- the dental thing is separate, right? Like, um, I just re- I'm try- just trying to recall. I wish I had time to look at it today but I will when I get to my destination, but I'm, I'm going out of town, so. Um, and so there's a dental, there's the thing you just said, and then there were like a lot of different, like... Almost like one for like cancer coverage and like that kind of thing. So, so like... Basically, you can't really go to the doctor unless you are like in a, like an accident or something. Is that how this, uh, works?

Speaker speaker_0: Uh, not necessarily. So, a couple of things. Um, I did forget to mention that cancellations are not immediate. That also works like enrollments. It takes about one to two weeks to be processed through payroll.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but to answer your question, it... The, the coverage you get depends on the medical plan that you choose. Um, so if you go with the Stay Healthy MEC TelRx, that covers mainly preventative care. Um, now it does come with a virtual urgent care, but it... The urgent care has to be virtual through the virtual services. Everything else is just gonna be preventative services. Now if you go with one of the Insure Plus plans, those are our hospital indemnity plans, so there is coverage if you are admitted to the hospital. There's also coverage for emergency room visits and physician office visits. Um, really, the only difference between the three VI- Uh, I'm sorry, not the VIP. The only difference between the three Insure Plus plans is basically the dollar amount that the insurance will pay towards hospitalization it looks like. So the Insure Plus Premier-

Speaker speaker_1: Okay.

Speaker speaker_0: ... pays the most. Um... Yeah, we do also have a policy for critical illness. Um, we have another policy, the 24-hour group accident, which, um, helps pay the expenses due to an accident. And then the vision, dental, and term life are actually in a bundle package, um, so in order to-

Speaker speaker_1: Can you get... Like can I get just that? Like just the dental, vision and life, or...

Speaker speaker_0: Yeah, I mean if you just want the vision, dental and term life bundle, you don't have to get anything else.

Speaker speaker_1: And like does it cover dental cleanings?

Speaker speaker_0: So what I know about the dental plan is it's very basic. Um, it does cover your preventative services at 100% and then basic dental work, like fillings and extractions, at, uh, 80% once you meet the \$50 deductible. The biggest thing to know about the dental plan is

that it is not gonna cover any major dental work like crowns or orthodontists.

Speaker speaker_1: Okay. Um... And then, maybe this isn't through you guys, it might be more of a Creative Circle question, but it s- there was something like once you meet a certain number of hours working there, you qualify for like normal health insurance. Like... But it's probably not through, through this service, I assume.

Speaker speaker_0: Yeah, no.

Speaker speaker_1: I guess that's not healthcare, maybe.

Speaker speaker_0: Yeah.

Speaker speaker_1: I just-

Speaker speaker_0: Don't believe that's with us.

Speaker speaker_1: Okay. 'Cause I think I'm gonna probably qualify for that in March so if, if I do, like that would be an event that I could like cancel this one, right? If I qua- Like would that be a qualifying event or how... Do you know how that would work?

Speaker speaker_0: Um, so, the different life events, let's see...

Speaker speaker_1: Well, I mean, obviously if I lost my contract through Creative Circle, I would... It would be canceled because I wouldn't be able to pay it anymore, right?

Speaker speaker_0: Yeah, so if you no longer work-

Speaker speaker_1: Then I'd see-

Speaker speaker_0: ... with a staffing agency, we do give you an option to temporarily continue the benefits, but it's not something you have to do and it'll eventually cancel out and roll over to COBRA, um. But the different life events, um, there's lots of benefits, must be involuntary, marriage, divorce, death, birth, adoption, being named as legal guardian, qualifying of government assistance, loss of government assistance and being eligible for new benefits.

Speaker speaker_1: Okay, so eligible for new benefits would be a reason. Okay. I mean what... Maybe you can't tell me this, but, like what do most people get? I don't... I have no idea what to do. Like I was real confused when I looked at the whole thing. There's so many different, like things. I'm just like a single person, but I would love to have some kind of coverage, um, and like Obamacare was like super expensive for me, so I can't get that. I don't know.

Speaker speaker_0: Yeah, I mean, I mean I really can't answer that question 'cause it's not something we really track and we don't suggest plans either. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: It really depends on what you're looking for. So if you're, if you're looking for just non-preventative care, you could go with an- one of the three Insure Plus plans.

Speaker speaker_1: Okay.

Speaker speaker_0: If you're looking for just preventative care, um, you could go of course with the Stay Healthy MEC TeleRX and if you're looking for both, then you can do the Stay Healthy with one of the Insure Plus plans.

Speaker speaker_1: Okay so, the I... The In- the Stay Healthy is like I can go get a physical or just like... Would it cover like a mammogram? That kind of thing?

Speaker speaker_0: Um, let's see. I don't know if any of the information I have will say the mammogram specifically, because we're just sure administers. I, I... There's so many different screenings. There's like blood pressure, iron deficiency, breast cancer, so I, I would assume that would be a mammogram.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm not too sure.

Speaker speaker_1: And then... Okay, and then the other plan that you said, the ones where there's like three different options, that's where I'm still a little confused. Those are more for like if you were in a car accident or if you had to go to the hospital because you like fell and hurt yourself. Like is that kind of what those are for? Like if like an accident almost?

Speaker speaker_0: Um, I, I don't think it is specifically associated with an accident. I mean there is coverage for hospitalization. There is coverage for emergency rooms. There's also coverage for a physician's office visit.

Speaker speaker_1: Oh, there are-

Speaker speaker_0: So it's not specifically an accident.

Speaker speaker_1: So like, if you ha- Like what would be a scenario where you would use that for a physician office visit? It wouldn't be to go get a physical, because that, you said, wasn't covered.

Speaker speaker_0: Well...

Speaker speaker_1: But...

Speaker speaker_0: Yeah, typically non-preventative, that can be many things. That could be for a preexisting condition, that can be if you're just sick, that could be-

Speaker speaker_1: Okay so like if you had... If you felt sick like you had the flu and you wanted to go to the doctor, it would cover going to the doctor for that?

Speaker speaker_0: Yeah, so it's non-preventative coverage.

Speaker speaker_1: Okay. Well that's good to know, 'cause when I read it I thought, uh, it was only for if you had like an emergency or something. Like I didn't realize if it was like if you were actually sick, so. Um, and then when you select all these things like and like let's say it adds up to \$50 and I'm only making that as a, as a, an example, um, then it gets taken out of your paycheck every single week, \$50, if that's what the amount was? Is that-

Speaker speaker_0: Yes. These... Yeah, this would be taken out weekly. Whatever the amount adds up to, it would be a weekly charge.

Speaker speaker_1: Okay. And like the only one that you can't, if you decide you don't want the, um... Not the healthy one but the other one, if you decide you don't want that one, you can cancel it at any time, but the Stay Healthy one you can't cancel?

Speaker speaker_0: Yeah, the Stay Healthy is the only plan that has restrictions on cancellations.

Speaker speaker_1: Okay, what about the, um, the dental? Can you cancel that one ever if you want?

Speaker speaker_0: Yeah, so literally the only policy we offer that you cannot cancel is the Stay Healthy.

Speaker speaker_1: Okay.

Speaker speaker_0: Everything else you can cancel.

Speaker speaker_1: All right. Well, I'm gonna try to fill it out online and, and like how... Until what time do you guys answer this phone number if I have any other questions when I'm filling it out?

Speaker speaker_0: Um, we close at 8:00 PM Eastern Time.

Speaker speaker_1: Oh, cool. All right. Well thank you, I really appreciate your help.

Speaker speaker_0: Yes, ma'am. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye.