

Transcript: Chris Sofield

(deactivated)-5726615159488512-6222029604306944

Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi. Yes, I wanted to set up my benefits enrollment. Okay. What staffing company do you work with? Creative Circle. And the last four of your Social? It's 5194. Q your first and last name? Enok Bellington. Thank you. Mr. Bellington, could you verify your address and your date of birth for me? Yes. 55B Traphagen Road, Wayne, New Jersey 07470. And my date of birth is July 1st, 1994. Thank you. Yes. We have a phone on file of 845-826-2244. Is that correct? Yep. All right. One moment. All right. And did you have an idea of what you wanted to enroll into? Um, do you have an idea of what the, uh, different offerings entail? Uh, I have an idea. Yes, I do have an idea of what I want to enroll in. I'm just unsure about what this Stay Healthy M-E-C plan is. Is there- Stay Healthy M-E-C? Yeah, so that is a preventative care plan. It covers things like physicals, vaccines, cancer screenings, and services like that, um, as those are not covered by any of the Insure Plus plans. Um, and then it also provides a membership to a program called FreeRx, where if your medication is covered under the FreeRx formulary, which can be checked by going to the website freerx.com, and you... and just plugging the, uh, name of the drug there. Uh, you can, uh... if it's covered, then you have no out-of-pocket responsibility for that medication. It's completely free for you. Okay. And when you say screenings, like what type of screenings did you say again? Uh, cancer screenings, things like colonoscopies, and, and lung cancer screenings, and things like that. I see. Okay. And then, um, I'm just trying to think of, like, is it just like specific set of screenings or is it, like, just the ones you just de- described? One moment. Let me see if I can... So, things like blood pressure screenings, aortic aneurysm screenings, cholesterol, colorectal cancer, depression, diabetes, hepatitis, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, or obesity are some of the examples. So, if I were to go to a clinic that provided tests for any of these, I would just show them my insurance card and the cost of that screening would be free? Um, yes. So, as, as, as long as you're following the network, which is MultiPlan. Um, if you follow the network, then the Stay Healthy plan will cover those screenings, um, completely. But if you do not follow the network, then there is zero coverage and you're responsible for the full cost. And so, like, uh, once I'm... I guess I sign up for it, uh, will I be provided an insurance card that I could put into, like, an app, for example, like ZocDoc, that will show me the places that are in-network? Or, is the one that you just described... what was it? ME- uh, was there, like, a, a very specific in-network one that you said? Yeah, the uh- Uh, yeah. The mul- the network for the M-E-C plan is called MultiPlan. You can go to their website at multiplan.com to see what doctors are in your area that are part of that network. MultiPlan. Okay. Multiplan.com. Yes, sir. Okay. Um, I think I probably will get it. It does sound like a, a useful one to have. And then, I think the other ones that I was interested is the, uh, Insure Plus Basic and then, um, I suppose, the, uh, the dental, vision, and term life ones as well. All right. So,

we're looking at currently Stay Healthy, Insure Plus Basic, and there's a dental, life, and vision bundle. Um, anything else? With the critical illness and accidents, are those, like, if I already had one or if I develop one? 'Cause it sounds like preventative would cover the accident, no? Or their critical illness. So, so, that's if you develop something. Um, if you, if you, uh, develop any sort of, uh, a- anything that's considered a critical condition, per the Critical Illness plan, um, then it'll help cover towards any treatment for that, uh, up to, I believe, the, uh... I believe the maximum coverage amount is \$5,000. And that's, like, a summation of all the bills in, in the... within a year? Now that, unfortunately, I don't... I wouldn't be able to answer as, like, anything that specific, uh, just because we're only the enrollment admin for Creative Circle. The only thing I can tell you is that cer- like, examples of certain covered conditions are things like heart attacks, organ failure, invasive cancers, major burns, things like that. Um, and it'll cover up... it'll cover those treatments, like, the treatments for those conditions up to that, that dollar amount of \$5,000. Now if there are- Mm-hmm. ... any restrictions associated with that or any frequ- like, anything about frequency of visits or anything like that, I just... we don't have the information to answer that kind of question. Okay. And is the telebehavior health, like, just like, uh, if I wanted to-... speak to like a therapist or something? That's exactly it. You... you would, uh... you would set up your appointment through, um... let's see here. I believe it is through our... yeah, it's, uh... my apologies. Um, the virtual behavioral health counseling is set up directly through the, uh... directly through benefits and a card. There's a different phone number you would call for those visits. Um, you would s-... uh, you would set everything up and they would give you... they would set your appointment up, give you a call to go to speak with you provi-... um, regarding anything like substance abuse, depression, stress and anxiety, things like that. Um, but yeah, that's... that's all through that virtual behavioral health counseling. Okay. Is it more... so it sounds more like it's... you said behavior. It sounds more like it's for help with those things you described. It's not like kind of like physical... like a... like a... talking to a therapist in a general sense? Or is it just like it can also encompass that as well? Yeah, it... it's... those are just some common issues that could be... that could be, uh, u-... that it could be used for. It could be also for things like relationship issues, parenting issues, um, if you're having problems like grieving over a loved one's death or anything like that. Um, those are just some common issues that... that you can... uh, that you can speak to someone about. Oh, okay. And then Free Rx. What's Free Rx? That's... that's that prescription program I was telling you about where if it's covered under their formulary, it's completely free. Oh, okay. And so that's different from the Stay Healthy MEC? No, no, no, no, no. So... so Free Rx is included with the Stay Healthy MEC. That's the TeleRx part of Stay Healthy MEC. Oh, okay. Yeah, it's include- It's a little confusing because the way I'm looking at- Yeah. ... it on this chart, it has its kind of like separate underneath: dental, vision, critical illness- Mm-hmm. ... estimates, tele... It's all the way at the bottom of the dental part. Right. So it's... so it's included in the Stay Healthy MEC plan, but it's also available as a standalone if you do not select the Stay Healthy MEC plan. Oh, okay. Okay. Okay. All right. And then, so that means that if I were to get... to Stay Healthy, I would only get Free Rx included? So no, no, no. Stay Healthy, you still have the coverage for the preventative care services, but it includes Free Rx. Free Rx is also just offered as a standalone add-on if you did not include Stay Healthy, or if you did not Gotcha. ... enroll. Gotcha. Gotcha. Okay. Um, all right. Um, so it sounds like I'll do the... the Stay Healthy. You said those are for just like screenings? So is that... does... are those screenings like different

from like an Insure Plus Basic where it's like if I just wanted to go for my... my yearly doctor's visit? So- Is that... what does that go under? Physicals, screen-... uh, cancer screenings, uh, vaccines, anything that's considered like a preventative service, you're not sick and there's nothing wrong so you're just going to s-... to prev-... to... to... to just like maintenance type visits, like your yearly... your yearly visits, those are physicals. Those are only covered by Stay Healthy. Those are not covered by Insure Plus at all. Oh, okay. Okay. All right. So then... okay. That definitely clarifies. Yeah, I definitely would want to go to get the Stay Healthy for sure. And then Insure Plus is just, what, if something happens to me? Yeah, if... if you get sick, if you get injured, you need to go to a doctor for something like that, then yes, that's what Insure Plus would... would... that's when Insure Plus would take over and start covering things. Gotcha. Okay. And then in that, like let's just say like I had a history of like, I don't know, like an... uh, like a shoulder issue and I needed to get therapy. Which of these would that go under? For like physical therapy or o-... you know, occupational therapy, that kind of thing? So unfortunately, that falls outside of the scope of knowledge that we have, um, because the ins-... the information that we have does not show physical or occupational therapy as any sort of, uh, example service that could be covered under Insure Plus or Stay Healthy. Um, so unfortunately, I really can't answer that one. Okay. So e-... just so I understand it then, Preferred Choice Plus is pretty much just like if I get a common cold and I need to go to the doctor, for example, and they... just for them to check that it's not like a flu or something, that doctor visit is covered under Insur-... is co-... covered under like one of my... one of those options, Insure Plus Basic or Insure Plus Enhanced? It's... it would be covered under that? Correct, yes. So Insure Plus, any level, will cover things like doctor's visits for sickness, um, hospitalizations for injuries, surgeries, things like that. Those are all covered by any level of Insure Plus. However, no level of Insure Plus covers any preventative care services. So again, those ph-... those physicals, those vaccines, those cancer screenings, things like that. Those are only ever covered by the Stay Healthy plan, which is why you're allowed to enroll into both Stay Healthy and Insure Plus at the same time. They don't cover anywhere near what the other covers. So if you want both types of benefit, then you do have to enroll into both. Okay. And then for dental, vision, and term life bundle, what is included in like the dental and vision aspect? Like does the dental include like a biannually like teeth cleaning, for example, and then vision, like..... you know, prescriptive, uh, examination for contacts or eyeglasses, for example. Yes, sir. So, dental will cover preventative services like your routine cleanings at 100% with no deductible requirement, and it will cover basic services like, um, simple extractions, cavity fillings, and X-rays at 80% after you have met a \$50 deductible. However, there is zero coverage for any major services. So things like surgeries, root canals, crowns, braces, or dentures are not covered by the dental plan. Um- Ah, I'm not sure. So- Vis- Yeah, go ahead. If I need to get a clear... Sorry, just so I understand that before you do vision. So if I, for example, have a cavity and I need to get it filled, I'll pay a \$50 deductible and then the rest will be covered up to 80%? Correct. Okay. So it's a deductible of \$50 plus an extra \$20 remaining of whatever it costed to get that filled. Correct. Okay. And then... All right. And then do you know if the cleanings are once a year or biannually? Uh, we unfortunately do not have the specifics for that. We just know that they're covered at 100% without the du- without the deductible being a requirement at that point. Okay. Cool. All right. And then for vision, you're going to get re- you were getting ready to explain the vision and breakdown. Yeah, vision's a lot more simple. You have a \$10 copay for eye exams. You have

a \$25 copay for any lenses and frames. Um, if you go with contacts instead, you have no copay for the contact fitting appointment, and then you have a \$130 frames allowance. If you go the route of contacts, then that's, uh, that allowance is applied to the contact lenses instead. Oh, okay. Okay. So when you say no copay for contact fitting, that just means, like, no ex- exam? Is that an exam that I'm getting without having to pay a copay? And so... So, when you do contacts, typically, um, they do an appointment to, to effectively figure out what kind of contacts will fit your eyes best. Mm-hmm. Um, and that, that's, that's what that, that's what that kind of appointment is. You don't get a copay for that kind of appointment. For your standard eye exam- Oh, I see. -regardless of anything, that's still just a \$10 copay. Oh, okay. So I get a, I get... So it's kind of like sometimes they'll do... I think sometimes they do it in one visit, but we're just saying some places might do it in two. It's like I get an eye exam. I pay \$10 copay, and then they'll have me come back and do a fitting for the contacts, is what you're saying? Yeah. So, so if... So typically if, um... Yeah, it's, I mean, it's completely up to the vision provider. Uh, if they do it in one s- in one sitting, then you don't have any extra copay for this lens fitting. Um, but if you... If they co- uh, but if they... If you do it as a separate appointment, you still have no copay. Uh, effectively, it just means that whenever you get fitted for contacts, your- that part is... You, you don't have any... Uh, you don't have any responsibility for that. Okay. All right. That sounds like obviously something. And what's the term life bundle aspect of that? Um, it's a term life insurance policy, covers you for up to \$20,000. Okay. In other words, like- Sorry, not up to 20,000, but \$20,000 is the policy. And so that just means what exactly? Like, if I were to be deceased, my family would... Yeah, if you... Yeah, if, if you, if you were to pass away unexpectedly, whoever you name as your beneficiary would get that, would get that \$20,000. Okay. Gotcha. All right. And then, um... Let me see. Okay, those all sound pretty straightforward. So preventative for sure, uh, medical plan for sure, insurer basic plus... Insurer plus basic for sure, dental/vision term life for sure. I suppose it's just the critical illness and accidents that I'm not entirely sure about, as well as the telebehavior health. Um, I guess if, if you just explain again... Sorry. The critical illness is just like if I were to develop a, a sickness or, of some sort, or an illness of some sort, they would cover up to \$5,000, you said? Uh, yes, sir. And then how about with the accident? So that is... If you get into any sort of accident out- like, and typically, like, not a work-related accident, because that would then fall under possibly workman's comp type things. Um, but if you get into an accident that requires the use of one of its covered services, such as emergency room or ambulance usage, um, then it'll help pay towards that, uh, towards that bill on top of what your medical may already pay. Okay. And like, what is the, uh... What is the... Like, is it like a \$500 lim- thousand-dollar limit similar to the critical illness or... Um... So, so that... So that's not really like a limit or anything like that. Each service has its own dollar amount that will, that it'll be covered at. Um, for example, emergency room, they'll pay an extra 250 towards that. Ho- um, uh, ambulance, uh, ambulance usage, they'll pay an extra 250 for that. Uh, emergency dental work, they'll pay an extra \$50 towards that, and so on and so forth. Oh, okay. Emergency dental work is just like, for example, if I were to get in a car accident and my teeth were to hit the, I don't know, the, the steering wheel and I, like, shatter a tooth, that would have been considered an emergency situation where I need to- Something kind of like that, yes. Okay. Um... I guess I'll, uh... And all of these are all coming out of my paycheck, um... Correct. Each... Do... Can you... Can you run the math of what it would be for the, um, the Stay Healthy, the Ensure+Basic, and then all four of those dental, critical, accident, and

tele behaviors? It sounds like it'd be, like, around \$50,00 if I'm not- Okay. ... mistaken. So, if we're looking at Stay Healthy, Ensure+Basic, Dental LifeVision Bundle, Accident, and Behavioral Health. And this is all for just yourself, correct? Yeah, and then accidental c- critical illness as well. Basically everything except for the Free Rx, and then just going with the +Basic. 'Cause the Free Rx is already c- included in the Stay Healthy at MEC. Correct. And d- and did you want, did you want the cr- You said you did want the Critical Illness policy as well? Yeah. Okay. So, okay, so Ensure+Basic and literally every other additional option available, um, comes out to \$46.76 a week. \$46.70? Yeah, I suppose I might as well just do it. I mean, you know, it's better to have it than to not, you know, need it for an extra \$2.00. All right. All right then. Do we authorize Creative Circle to make these deductions? Yes. Um, everything sounds good, preventative, Ensure bus... +Basic. Um, let's see, yeah. And I just realized, there is a family component to this. Not that I need it but, like, while I have you on the phone, does that just mean, like, immediate family? Like... Or could that be- Uh. ... like a brother, sister, father? Uh, spouse and children. Okay. 'Cause I see it says spouse and then it says children, but then it has an extra family... I imagine it just... It's just combining the spouse and children? Yeah. Yeah, that's, that's exactly- Oh, okay. ... what it is. An- Uh, you have, you have, um, you have employee and spouse, employee and children, and then employee and family which is employee, spouse, and children all at once. Oh, okay. Okay. I see. It just did it... It, it puts it together instead of making you having to pay \$19 twice, I guess. Correct. Gotcha. Okay. Yeah, no. This... Everything is just employee only, I just was curious. You have the- All right, then. ... money, and it's going to run all of those. All right. So, it'll take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards will typically arrive about one to two weeks after that effective date. Um, please be aware that the Stay Healthy MEC plan, um, is known as a Section 125 plan. This is an IRS regulation that allows Creative Circle to make the deductions for that plan pre-tax. However, because they allow that to happen, they then require that you stay enrolled into that plan should you select it. As such, you're only allowed to make any changes to that plan during open enrollment. Once open enrollment is over, you are locked into this plan and this plan alone until either the next open enrollment window or you have a qualifying life event, something like getting married, having a child, g- um, or getting an insurance plan from another insurance company entirely. Any questions regarding that? No. And obviously, the last day to enroll was today or tomorrow? Uh, tomorrow. Okay. Now, you guys don't also handle, like, 401ks and stuff like that, do you? Uh, no, we wouldn't. That would be a q- a question for Creative Circle. Okay. Gotcha. All right. All right then. Um, other than that, was there anything else I could help you with? Uh, I think that's all. Thank you so much for your help. No problem. If that's everything, thanks again for calling Benefits and According. You have a wonderful day. All right. Y- you as well. All right. B- bye now. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hi. Yes, I wanted to set up my benefits enrollment.

Speaker speaker_0: Okay. What staffing company do you work with?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: It's 5194.

Speaker speaker_0: Q your first and last name?

Speaker speaker_1: Enok Bellington.

Speaker speaker_0: Thank you. Mr. Bellington, could you verify your address and your date of birth for me?

Speaker speaker_1: Yes. 55B Traphagen Road, Wayne, New Jersey 07470. And my date of birth is July 1st, 1994.

Speaker speaker_0: Thank you.

Speaker speaker_1: Yes.

Speaker speaker_0: We have a phone on file of 845-826-2244. Is that correct?

Speaker speaker_1: Yep.

Speaker speaker_0: All right. One moment . All right. And did you have an idea of what you wanted to enroll into?

Speaker speaker_1: Um, do you have an idea of what the, uh, different offerings entail? Uh, I have an idea. Yes, I do have an idea of what I want to enroll in. I'm just unsure about what this Stay Healthy M-E-C plan is. Is there-

Speaker speaker_0: Stay Healthy M-E-C? Yeah, so that is a preventative care plan. It covers things like physicals, vaccines, cancer screenings, and services like that, um, as those are not covered by any of the Insure Plus plans. Um, and then it also provides a membership to a program called FreeRx, where if your medication is covered under the FreeRx formulary, which can be checked by going to the website freerx.com, and you... and just plugging the, uh, name of the drug there. Uh, you can, uh... if it's covered, then you have no out-of-pocket responsibility for that medication. It's completely free for you.

Speaker speaker_1: Okay. And when you say screenings, like what type of screenings did you say again?

Speaker speaker_0: Uh, cancer screenings, things like colonoscopies, and, and lung cancer screenings, and things like that.

Speaker speaker_1: I see. Okay. And then, um, I'm just trying to think of, like, is it just like specific set of screenings or is it, like, just the ones you just de- described?

Speaker speaker_0: One moment. Let me see if I can... So, things like blood pressure screenings, aortic aneurysm screenings, cholesterol, colorectal cancer, depression, diabetes, hepatitis, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, or obesity are some of the examples.

Speaker speaker_1: So, if I were to go to a clinic that provided tests for any of these, I would just show them my insurance card and the cost of that screening would be free?

Speaker speaker_0: Um, yes. So, as, as, as long as you're following the network, which is MultiPlan. Um, if you follow the network, then the Stay Healthy plan will cover those screenings, um, completely. But if you do not follow the network, then there is zero coverage and you're responsible for the full cost.

Speaker speaker_1: And so, like, uh, once I'm... I guess I sign up for it, uh, will I be provided an insurance card that I could put into, like, an app, for example, like ZocDoc, that will show me the places that are in-network? Or, is the one that you just described... what was it? ME-uh, was there, like, a, a very specific in-network one that you said?

Speaker speaker_0: Yeah, the uh- Uh, yeah. The mul- the network for the M-E-C plan is called MultiPlan. You can go to their website at multiplan.com to see what doctors are in your area that are part of that network.

Speaker speaker_1: MultiPlan. Okay. Multiplan.com.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Um, I think I probably will get it. It does sound like a, a useful one to have. And then, I think the other ones that I was interested is the, uh, Insure Plus Basic and then, um, I suppose, the, uh, the dental, vision, and term life ones as well.

Speaker speaker_0: All right. So, we're looking at currently Stay Healthy, Insure Plus Basic, and there's a dental, life, and vision bundle. Um, anything else?

Speaker speaker_1: With the critical illness and accidents, are those, like, if I already had one or if I develop one? 'Cause it sounds like preventative would cover th- the accident, no? Or their critical illness.

Speaker speaker_0: So, so, that's if you develop something. Um, if you, if you, uh, develop any sort of, uh, a- anything that's considered a critical condition, per the Critical Illness plan, um, then it'll help cover towards any treatment for that, uh, up to, I believe, the, uh... I believe the maximum coverage amount is \$5,000.

Speaker speaker_1: And that's, like, a summation of all the bills in, in the... within a year?

Speaker speaker_0: Now that, unfortunately, I don't... I wouldn't be able to answer as, like, anything that specific, uh, just because we're only the enrollment admin for Creative Circle. The only thing I can tell you is that cer- like, examples of certain covered conditions are things like heart attacks, organ failure, invasive cancers, major burns, things like that. Um, and it'll cover up... it'll cover those treatments, like, the treatments for those conditions up to that, that dollar amount of \$5,000. Now if there are-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... any restrictions associated with that or any frequ- like, anything about frequency of visits or anything like that, I just... we don't have the information to answer that kind of question.

Speaker speaker_1: Okay. And is the telebehavior health, like, just like, uh, if I wanted to-... speak to like a therapist or something?

Speaker speaker_0: That's exactly it. You... you would, uh... you would set up your appointment through, um... let's see here. I believe it is through our... yeah, it... it's, uh... my apologies. Um, the virtual behavioral health counseling is set up directly through the, uh... directly through benefits and a card. There's a different phone number you would call for those visits. Um, you would s-... uh, you would set everything up and they would give you... they would set your appointment up, give you a call to go to speak with you provi-... um, regarding anything like substance abuse, depression, stress and anxiety, things like that. Um, but yeah, that's... that's all through that virtual behavioral health counseling.

Speaker speaker_1: Okay. Is it more... so it sounds more like it's... you said behavior. It sounds more like it's for help with those things you described. It's not like kind of like physical... like a... like a... talking to a therapist in a general sense? Or is it just like it can also encompass that as well?

Speaker speaker_0: Yeah, it... it's... those are just some common issues that could be... that could be, uh, u-... that it could be used for. It could be also for things like relationship issues, parenting issues, um, if you're having problems like grieving over a loved one's death or anything like that. Um, those are just some common issues that... that you can... uh, that you can speak to someone about.

Speaker speaker_1: Oh, okay. And then Free Rx. What's Free Rx?

Speaker speaker_0: That's... that's that prescription program I was telling you about where if it's covered under their formulary, it's completely free.

Speaker speaker_1: Oh, okay. And so that's different from the Stay Healthy MEC?

Speaker speaker_0: No, no, no, no, no. So... so Free Rx is included with the Stay Healthy MEC. That's the TeleRx part of Stay Healthy MEC.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Yeah, it's include-

Speaker speaker_1: It's a little confusing because the way I'm looking at-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... it on this chart, it has its kind of like separate underneath: dental, vision, critical illness-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... estimates, tele... It's all the way at the bottom of the dental part.

Speaker speaker_0: Right. So it's... so it's included in the Stay Healthy MEC plan, but it's also available as a standalone if you do not select the Stay Healthy MEC plan.

Speaker speaker_1: Oh, okay. Okay. Okay. All right. And then, so that means that if I were to get... to Stay Healthy, I would only get Free Rx included?

Speaker speaker_0: So no, no, no. Stay Healthy, you still have the coverage for the preventative care services, but it includes Free Rx. Free Rx is also just offered as a standalone add-on if you did not include Stay Healthy, or if you did not

Speaker speaker_2: Gotcha.

Speaker speaker_0: ... enroll.

Speaker speaker_1: Gotcha. Gotcha. Okay. Um, all right. Um, so it sounds like I'll do the... the Stay Healthy. You said those are for just like screenings? So is that... does... are those screenings like different from like an Insure Plus Basic where it's like if I just wanted to go for my... my yearly doctor's visit?

Speaker speaker_0: So-

Speaker speaker_1: Is that... what does that go under?

Speaker speaker_0: Physicals, screen-... uh, cancer screenings, uh, vaccines, anything that's considered like a preventative service, you're not sick and there's nothing wrong so you're just going to s-... to prev-... to... to... to just like maintenance type visits, like your yearly... your yearly visits, those are physicals. Those are only covered by Stay Healthy. Those are not covered by Insure Plus at all.

Speaker speaker_1: Oh, okay. Okay. All right. So then... okay. That definitely clarifies. Yeah, I definitely would want to go to get the Stay Healthy for sure. And then Insure Plus is just, what, if something happens to me?

Speaker speaker_0: Yeah, if... if you get sick, if you get injured, you need to go to a doctor for something like that, then yes, that's what Insure Plus would... would... that's when Insure Plus would take over and start covering things.

Speaker speaker_1: Gotcha. Okay. And then in that, like let's just say like I had a history of like, I don't know, like an... uh, like a shoulder issue and I needed to get therapy. Which of these would that go under? For like physical therapy or o-... you know, occupational therapy, that kind of thing?

Speaker speaker_0: So unfortunately, that falls outside of the scope of knowledge that we have, um, because the ins-... the information that we have does not show physical or occupational therapy as any sort of, uh, example service that could be covered under Insure Plus or Stay Healthy. Um, so unfortunately, I really can't answer that one.

Speaker speaker_1: Okay. So e-... just so I understand it then, Preferred Choice Plus is pretty much just like if I get a common cold and I need to go to the doctor, for example, and they...

just for them to check that it's not like a flu or something, that doctor visit is covered under Insur-... is co-... covered under like one of my... one of those options, Insure Plus Basic or Insure Plus Enhanced? It's... it would be covered under that?

Speaker speaker_0: Correct, yes. So Insure Plus, any level, will cover things like doctor's visits for sickness, um, hospitalizations for injuries, surgeries, things like that. Those are all covered by any level of Insure Plus. However, no level of Insure Plus covers any preventative care services. So again, those ph-... those physicals, those vaccines, those cancer screenings, things like that. Those are only ever covered by the Stay Healthy plan, which is why you're allowed to enroll into both Stay Healthy and Insure Plus at the same time. They don't cover anywhere near what the other covers. So if you want both types of benefit, then you do have to enroll into both.

Speaker speaker_1: Okay. And then for dental, vision, and term life bundle, what is included in like the dental and vision aspect? Like does the dental include like a biannually like teeth cleaning, for example, and then vision, like..... you know, prescriptive, uh, examination for contacts or eyeglasses, for example.

Speaker speaker_0: Yes, sir. So, dental will cover preventative services like your routine cleanings at 100% with no deductible requirement, and it will cover basic services like, um, simple extractions, cavity fillings, and X-rays at 80% after you have met a \$50 deductible. However, there is zero coverage for any major services. So things like surgeries, root canals, crowns, braces, or dentures are not covered by the dental plan. Um-

Speaker speaker_1: Ah, I'm not sure. So-

Speaker speaker_0: Vis- Yeah, go ahead.

Speaker speaker_1: If I need to get a clear... Sorry, just so I understand that before you do vision. So if I, for example, have a cavity and I need to get it filled, I'll pay a \$50 deductible and then the rest will be covered up to 80%?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. So it's a deductible of \$50 plus an extra \$20 remaining of whatever it costed to get that filled.

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. And then... All right. And then do you know if the cleanings are once a year or biannually?

Speaker speaker_0: Uh, we unfortunately do not have the specifics for that. We just know that they're covered at 100% without the du- without the deductible being a requirement at that point.

Speaker speaker_1: Okay. Cool. All right. And then for vision, you're going to get re- you were getting ready to explain the vision and breakdown.

Speaker speaker_0: Yeah, vision's a lot more simple. You have a \$10 copay for eye exams. You have a \$25 copay for any lenses and frames. Um, if you go with contacts instead, you

have no copay for the contact fitting appointment, and then you have a \$130 frames allowance. If you go the route of contacts, then that's, uh, that allowance is applied to the contact lenses instead.

Speaker speaker_1: Oh, okay. Okay. So when you say no copay for contact fitting, that just means, like, no ex- exam? Is that an exam that I'm getting without having to pay a copay?

Speaker speaker_0: And so... So, when you do contacts, typically, um, they do an appointment to, to effectively figure out what kind of contacts will fit your eyes best.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and that, that's, that's what that, that's what that kind of appointment is. You don't get a copay for that kind of appointment. For your standard eye exam-

Speaker speaker_1: Oh, I see.

Speaker speaker_0: -regardless of anything, that's still just a \$10 copay.

Speaker speaker_1: Oh, okay. So I get a, I get... So it's kind of like sometimes they'll do... I think sometimes they do it in one visit, but we're just saying some places might do it in two. It's like I get an eye exam. I pay \$10 copay, and then they'll have me come back and do a fitting for the contacts, is what you're saying?

Speaker speaker_0: Yeah. So, so if... So typically if, um... Yeah, it's, I mean, it's completely up to the vision provider. Uh, if they do it in one s- in one sitting, then you don't have any extra copay for this lens fitting. Um, but if you... If they co- uh, but if they... If you do it as a separate appointment, you still have no copay. Uh, effectively, it just means that whenever you get fitted for contacts, your- that part is... You, you don't have any... Uh, you don't have any responsibility for that.

Speaker speaker_1: Okay. All right. That sounds like obviously something. And what's the term life bundle aspect of that?

Speaker speaker_0: Um, it's a term life insurance policy, covers you for up to \$20,000.

Speaker speaker_1: Okay. In other words, like-

Speaker speaker_0: Sorry, not up to 20,000, but \$20,000 is the policy.

Speaker speaker_1: And so that just means what exactly? Like, if I were to be deceased, my family would...

Speaker speaker_0: Yeah, if you... Yeah, if, if you, if you were to pass away unexpectedly, whoever you name as your beneficiary would get that, would get that \$20,000.

Speaker speaker_1: Okay. Gotcha. All right. And then, um... Let me see. Okay, those all sound pretty straightforward. So preventative for sure, uh, medical plan for sure, insurer basic plus... Insurer plus basic for sure, dental/vision term life for sure. I suppose it's just the critical illness and accidents that I'm not entirely sure about, as well as the telebehavior health. Um, I guess if, if you just explain again... Sorry. The critical illness is just like if I were to develop a, a

sickness or, of some sort, or an illness of some sort, they would cover up to \$5,000, you said?

Speaker speaker_0: Uh, yes, sir.

Speaker speaker_1: And then how about with the accident?

Speaker speaker_0: So that is... If you get into any sort of accident out- like, and typically, like, not a work-related accident, because that would then fall under possibly workman's comp type things. Um, but if you get into an accident that requires the use of one of its covered services, such as emergency room or ambulance usage, um, then it'll help pay towards that, uh, towards that bill on top of what your medical may already pay.

Speaker speaker_1: Okay. And like, what is the, uh... What is the... Like, is it like a \$500 limit-thousand-dollar limit similar to the critical illness or...

Speaker speaker_0: Um... So, so that... So that's not really like a limit or anything like that. Each service has its own dollar amount that will, that it'll be covered at. Um, for example, emergency room, they'll pay an extra 250 towards that. Ho- um, uh, ambulance, uh, ambulance usage, they'll pay an extra 250 for that. Uh, emergency dental work, they'll pay an extra \$50 towards that, and so on and so forth.

Speaker speaker_1: Oh, okay. Emergency dental work is just like, for example, if I were to get in a car accident and my teeth were to hit the, I don't know, the, the steering wheel and I, like, shatter a tooth, that would have been considered an emergency situation where I need to-

Speaker speaker_0: Something kind of like that, yes.

Speaker speaker_1: Okay. Um...I guess I'll, uh... And all of these are all coming out of my paycheck, um...

Speaker speaker_0: Correct.

Speaker speaker_1: Each... Do... Can you... Can you run the math of what it would be for the, um, the Stay Healthy, the Ensure+Basic, and then all four of those dental, critical, accident, and tele behaviors? It sounds like it'd be, like, around \$50,00 if I'm not-

Speaker speaker_0: Okay.

Speaker speaker_1: ... mistaken.

Speaker speaker_0: So, if we're looking at Stay Healthy, Ensure+Basic, Dental LifeVision Bundle, Accident, and Behavioral Health. And this is all for just yourself, correct?

Speaker speaker_1: Yeah, and then accidental c- critical i- illness as well. Basically everything except for the Free Rx, and then just going with the +Basic. 'Cause the Free Rx is already c- included in the Stay Healthy at MEC.

Speaker speaker_0: Correct. And d- and did you want, did you want the cr- You said you did want the Critical Illness policy as well?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So, okay, so Ensure+Basic and literally every other additional option available, um, comes out to \$46.76 a week.

Speaker speaker_1: \$46.70? Yeah, I suppose I might as well just do it. I mean, you know, it's better to have it than to not, you know, need it for an extra \$2.00.

Speaker speaker_0: All right. All right then. Do we authorize Creative Circle to make these deductions?

Speaker speaker_1: Yes. Um, everything sounds good, preventative, Ensure bus... +Basic. Um, let's see, yeah. And I just realized, there is a family component to this. Not that I need it but, like, while I have you on the phone, does that just mean, like, immediate family? Like... Or could that be-

Speaker speaker_0: Uh.

Speaker speaker_1: ... like a brother, sister, father?

Speaker speaker_0: Uh, spouse and children.

Speaker speaker_1: Okay. 'Cause I see it says spouse and then it says children, but then it has an extra family... I imagine it just... It's just combining the spouse and children?

Speaker speaker_0: Yeah. Yeah, that's, that's exactly-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... what it is. An- Uh, you have, you have, um, you have employee and spouse, employee and children, and then employee and family which is employee, spouse, and children all at once.

Speaker speaker_1: Oh, okay. Okay. I see. It just did it... It, it puts it together instead of making you having to pay \$19 twice, I guess.

Speaker speaker_0: Correct.

Speaker speaker_1: Gotcha. Okay. Yeah, no. This... Everything is just employee only, I just was curious. You have the-

Speaker speaker_0: All right, then.

Speaker speaker_1: ... money, and it's going to run all of those.

Speaker speaker_0: All right. So, it'll take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards will typically arrive about one to two weeks after that effective date. Um, please be aware that the Stay Healthy MEC plan, um, is known as a Section 125 plan. This is an IRS regulation that allows Creative Circle to make the deductions for that plan pre-tax. However, because they allow that to happen, they then require that you stay enrolled into that plan should you select it. As such, you're only allowed to make any changes to that plan during open enrollment. Once open enrollment is over, you are locked into this plan and this plan

alone until either the next open enrollment window or you have a qualifying life event, something like getting married, having a child, g- um, or getting an insurance plan from another insurance company entirely. Any questions regarding that?

Speaker speaker_1: No. And obviously, the last day to enroll was today or tomorrow?

Speaker speaker_0: Uh, tomorrow.

Speaker speaker_1: Okay. Now, you guys don't also handle, like, 401ks and stuff like that, do you?

Speaker speaker_0: Uh, no, we wouldn't. That would be a q- a question for Creative Circle.

Speaker speaker_1: Okay. Gotcha. All right.

Speaker speaker_0: All right then. Um, other than that, was there anything else I could help you with?

Speaker speaker_1: Uh, I think that's all. Thank you so much for your help.

Speaker speaker_0: No problem. If that's everything, thanks again for calling Benefits and According. You have a wonderful day.

Speaker speaker_1: All right. Y- you as well.

Speaker speaker_0: All right. B- bye now.

Speaker speaker_1: Bye.