

## **Transcript: Chris Sofield**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hello. I was wanting to set up benefits. Okay. What staffing company do you work with? With Partners Personnel. Okay. But it's, uh, Reno, Nevada. And last four of your Social? 7345. Thank you. Your first and last name? Alvin Resendez. Thank you. Mr. Resendez, could you verify your address and your date of birth for me, please? Yes. It's 11-20-19, 97, and that's the date of birth. Uh, my address, 2244 Greenbrae Drive, Apartment 134, Sparks, Nevada 89431. Thank you. We have a phone number on file for you at 775-460-3120, is this correct? Correct. Okay, thank you. All right. And did you have an idea of what kind of insurance you wanted to enroll into from Partners? Yes. I would want only two. I want health and I want dental. Okay. So, medical and dental. Medical and dental, got it. Now, as far as medical, you have five options for that. You have the... Mm-hmm. ... Preventative Care Plan, which is known as the Stay Healthy TeleRx Plan. Um, this plan covers preventative care services only, so things like physicals, vaccines, cancer screenings, colonoscopies, services like that. Um, now it also does preven- it also does provide, uh, bet- a benefit known as FreeRx, which is a prescription program wherein if it is a covered medication through fre- uh, through them, it is completely free out of pocket for you. Uh, you can check to see if medications are covered, uh, on their website at freerx.com, and it will also let you know if it is a home delivery medication only, or if you can pick it up at a pharmacy local to you as well. Um, but as far as sickness visits or injury-type visits, so anything for, uh, like if you're not feeling well or if you think there's something wrong, um, that, the Stay Healthy TeleRx Plan will not cover those kinds of visits. Um, the next three plans available are all three different levels of the same plan, VIP, uh, Standard, Plus and Prime. These plans will cover the, um, the sickness-type and injury-type visits. So, if you're not feeling well, if you think there's something wrong, you need to go to the doctor 'cause you're hurt or you're- you're ill... Uh, these plans will cover those kinds of services, with Standard being the low tier, Plus being the middle and Prime being the high tier. Um, however, VIP, no level of that will cover preventative services. So, those physicals and vaccines and things like that are n- are no, not covered by any VIP plan. Uh, finally, there is the Stay Healthy Enhanced Plan, which is more or less a combination of the two. It'll cover the preventative care services that the Stay Healthy TeleRx covers, while also covering those doctors visits and hospital visits that VIP covers. Um, the biggest difference is that, um, th- they, or VIP and Stay Healthy Enhanced do not cover that, or do not include that FreeRx program. Only Stay Healthy TeleRx includes that. But if you wish to enroll into that itself, um, it is available as a separate plan for \$5.99 a week as well. Okay. Um, no, thank you. Well then... Let me see. Give me just one minute. Okay. All right, and, um, what are, like, the monthly fees for these services? Uh, so I can give you weekly deduction costs. Um, the Stay Healthy TeleRx is

\$16.80 per week. VIP Standard is \$17.66 per week, Plus is \$31.61 per week and Prime is \$43.28 per week. And finally, Stay Healthy Enhanced is \$43.76 per week. Okay. Do they have any deductibles? Um, mm... Uh, for medical, no, none of these plans have any deductibles. Um, how they work, uh, Stay Healthy will cover... Stay Healthy and Stay Healthy Enhanced will cover preventative services at 100% as long as you're following the pr- uh, the network. Uh, VIP, it's just, um, the doctor will bill the insurance carrier first, insurance carrier will pay towards the bill up to a set dollar amount, and you are just responsible for whatever's left. There's no co-pay or deductible. And then Stay Healthy Enhanced, that combination plan, same, same preventative care coverage, um, full coverage as long as you're following the network. And then doctors visits are dependent on if it's a primary, urgent or specialist visit. Primary care is a \$10 co-pay, specialists are a \$50 co-pay and urgent care is a \$60 co-pay. All right. I'm g- I'm gonna have to think about that one. But, for now, can I just move on to the dental? Yeah. There's only a single dental plan available. Um, it's \$3.63 per week. Um, it's fairly straightforward. Uh, preventative services, like routine cleanings, 100% coverage. No deductible requirement. Uh, basic services, like simple extractions, cavity fillings, X-rays and things like that..... um, eight- uh, 80% coverage after a \$50 deductible. Uh, unfortunately, major services like surgeries, root canals, crowns, and service of that nature, not covered by that plan. Okay. Um, yeah, I'll get that plan then. Okay. But thanks for letting me know that. Um, about - All right. ... okay, so it's... Okay. So- And then, okay, and then unintelligible Sorry, go ahead. Can you explain to me one last time the Low Plan? The, um... The Low Plan. Are you talking about the, uh, the... The plan that has... Sorry, the line keeps cutting out. It's okay, my bad. Uh, if you're talking about that plan that has like three options or three d- basically three levels, like... Oh, okay. Can you explain to me personally? Yeah, VIP, Standard, Plus and Prime. Okay. All three of those are more or less the exact same plan. The only difference between them is how much coverage the insurance company... like how much the insurance company will pay towards those bills. Um, but as far as, like what they cover- Okay. ... they all cover like those doctor's visits for sickness, hospital visits, injuries, urgent care, emergency room, so on and so forth. Uh, the only difference in- Okay. ... coverage itself is that Plus and Prime will cover things like rehab and in- and, uh, ICU stay, but Standard does not cover those. Rehab and ICU. Uh, uh, okay. Do any, um, do any cover like therapy or seeing psych, uh, a psychiatrist? Um, I- Like mental health. Yeah. There, there is a mental health service available as well, the Behavioral Health Plan for \$1.53 a week. Mm-hmm. However, it is purely a, uh, virtual, uh, virtual therapy kind of plan. Uh, you would set up all your appointments through the, uh, through the actual plan itself, through the, uh, Benefits in a Card virtual care, uh, Benefits in a Card beh- behavioral health services. And what would happen is that you would then do all of your therapy visits over the phone or over video call or anything like that. But there's no, there's no, um, coverage for any sort of like in-person visits at a, at an actual therapist office. Yes. Okay. That's okay, as long as like it's through something. Um, and then are they able to... Would I be able to see a psychiatrist through that plan? Uh, the- To be provided any sort of... Diagnosed with anything? So, the behavioral health counseling through- Well- ... is purely like talk therapy. They do not prescribe any medications. Oh. However, if they recommend any medications or anything like that, then you would have to speak with your, with a, like with your doctor to see about getting those prescribed. Uh, but then that would then fall subject to any medical or any prescription coverage as, as included in your medical plans. Okay. Thank you. Um, how much was it for

the Standard? Uh, the VIP Standard is \$17.66 a week. How much for the... You have Standard, Prime. Uh, Standard is \$17.66. And then... Plus is \$31.61. And then... And Prime is \$43.28. How much does Plus cover? Um, let's see here. The examples that we have available state that, uh... So like hospital admission, um, under Standard is \$500. Under Plus and Prime, it's both \$1,000. Um, un- surgeries under VIP- Which- Sorry, go ahead. Is, uh, is that for a deductible or how much do they cover? No, no, no. That's, that's, that's how much they cover. Um... Oh, they'll cover it, um... Yeah. Correct. Um, for like physician's- So if- ... office visits, uh, Standard is \$50. Um, Plus is \$100 and Prime is \$150. Um, so those are like some of the examples of how much they'll cover towards those, those services. Uh, if, if it might help you, uh, kind of give you like more of a visual aid of everything, um, I can send you an information packet that goes over all of the plans that Partners Personnel offers. It would have, um, information regarding the medical policies, examples of what they would cover, and all of that kind of information as well, if it might help. Yeah. Could you email it to me? Yeah. We have your email on file. It's glxy.res.97 at gmail.com. Is that correct? Yes, that's it. If you can email it right now, that... I can receive it- Yeah. I can go ahead and- ... because would be helpful. Yeah, I can go ahead and send that on over to you. Great. Give me just a moment. Take your time. Thank you. No problem. Uh, this is going to come from info@benefitsandcard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Um, and then, uh, w- uh, just in case you do need to like take some time to take a couple of days to look over it, I did go ahead and take a look at your file just to see when your, when your deadline's going to be. And you've got until next Wednesday, the 22nd, to make any final decisions. Okay. I have till next Wednesday? Yes, sir. 22nd? Gotcha. I appreciate it. Thank you. Because I thought I had until tomorrow. No, you're, you're fine. Yeah. You've got, you've got until next Wednesday. Okay. When are you guys open? Uh, we're open Monday through Friday, 8:00 AM to 8:00 PM Eastern.... okay. Uh, for reference, it's currently 3:34 PM here. I believe you're, what, two hours behind? Oh, it's 12:34, so that's three hours. Oh, three hours. Okay, thank you. Three hours then. Three hours behind. Okay. I couldn't remember if Nevada was Mountain Time or, or Pacific Time. Yeah. Cool. All right, let's see. I'm looking at this right now, the plan benefit summary. Okay. Okay, then. Well, let me see. Sorry, just one moment. Mm-hmm. Okay. If, uh, if I ever wanted to make any changes, eh, would that be possible in the future? So, it depends, it depends on the change you wanna make. Um, certain plans are restricted as far as what they can be... well, any sort of changes, um, and can only be done, so, during- Sorry, can you repeat that again? Uh... Sorry, go ahead? Sorry, could you repeat the beginning? Just saying it out loud. Oh, no, you're, you're fine. Um, I was just saying it, it depends on what kind of changes you're looking to make. Um, so depending on- Yeah. ... what it is. Uh, so all medical, dental, and vision plans, um, are under a restriction known as Section 125, which only allows any sort of changes including cancellation to your eligibility windows. Um, that's either your first 30 days after your first check, or open enrollment once a year. Um, outside of those windows, you cannot make any changes or cancel those plans. So, after the 22nd, if you select any of, uh, any medical, dental or vision, uh, you, you would be locked into that unless you have a qualifying life event, which would be something like, uh, getting married, having a child, or getting an insurance plan from another insurance company. Something like that. Um, that only applies- Oh. ... to medical, dental and vision. Um- Okay, thank you. Sorry, go ahead. I... Well, I appreciate it so much. I'll go ahead and, um, I'll select VIP Standard. Okay. All right, so VIP

Standard and dental. Now, uh, I've, the, the, the pricing I've been reading off is all just for employee only. Is it just yourself that you're covering, or are you covering any dependents? Just myself. Okay. All right, so Standard at \$17.66 a week and dental at \$3.63 a week. This totals out to \$21.29 per week. Do we authorize partners to make these deductions out? Yes. All right, so we'll go ahead and set that up. Um, it's gonna take about one to two weeks for the enrollment to be fully processed. Once processing is complete- Mm-hmm. ... you would start seeing those deductions coming out of your checks. The Monday following us receiving that first deduction information is when the policy will become effective, with ID cards typically arriving about, about one to two weeks after that effective date. Um, just again, be aware that these plans are under that restriction I was explaining, um, where you are only- Yeah. ... allowed to do changes during open enrollment. Um- Mm-hmm, correct. Uh, if, if you do miss your deadline, open enrollment is typically in October. Um, but outside of those, you would need one of those qualifying life events. Uh, now, if you do change your mind- Okay. ... and just, and before your deadline, you decide to enroll into anything else, those are not under res-... uh, like, other than vision, those are not under any sort of restriction. And if you enroll into, like, say accident or life insurance or the behavioral health or anything like that, if you no longer feel you need it, you can, you can drop that at any time. Okay. Awesome. All right then. Um, so that's everything I needed to go over as far as getting your enrollment set up. Uh, was there anything else I might be able to help with? No, that's it. Thank you so much. No problem. If that's everything, thanks again for calling Benefits in a Card. You have a wonderful day. Okay, thank you. You as well. You have a great day. All right. Bye now. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hello. I was wanting to set up benefits.

Speaker speaker\_1: Okay. What staffing company do you work with?

Speaker speaker\_2: With Partners Personnel.

Speaker speaker\_1: Okay.

Speaker speaker\_2: But it's, uh, Reno, Nevada.

Speaker speaker\_1: And last four of your Social?

Speaker speaker\_2: 7345.

Speaker speaker\_1: Thank you. Your first and last name?

Speaker speaker\_2: Alvin Resendez.

Speaker speaker\_1: Thank you. Mr. Resendez, could you verify your address and your date of birth for me, please?

Speaker speaker\_2: Yes. It's 11-20-19, 97, and that's the date of birth. Uh, my address, 2244 Greenbrae Drive, Apartment 134, Sparks, Nevada 89431.

Speaker speaker\_1: Thank you. We have a phone number on file for you at 775-460-3120, is this correct?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay, thank you. All right. And did you have an idea of what kind of insurance you wanted to enroll into from Partners?

Speaker speaker\_2: Yes. I would want only two. I want health and I want dental.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So, medical and dental.

Speaker speaker\_1: Medical and dental, got it. Now, as far as medical, you have five options for that. You have the...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... Preventative Care Plan, which is known as the Stay Healthy TeleRx Plan. Um, this plan covers preventative care services only, so things like physicals, vaccines, cancer screenings, colonoscopies, services like that. Um, now it also does preven- it also does provide, uh, bet- a benefit known as FreeRx, which is a prescription program wherein if it is a covered medication through fre- uh, through them, it is completely free out of pocket for you. Uh, you can check to see if medications are covered, uh, on their website at freerx.com, and it will also let you know if it is a home delivery medication only, or if you can pick it up at a pharmacy local to you as well. Um, but as far as sickness visits or injury-type visits, so anything for, uh, like if you're not feeling well or if you think there's something wrong, um, that, the Stay Healthy TeleRx Plan will not cover those kinds of visits. Um, the next three plans available are all three different levels of the same plan, VIP, uh, Standard, Plus and Prime. These plans will cover the, um, the sickness-type and injury-type visits. So, if you're not feeling well, if you think there's something wrong, you need to go to the doctor 'cause you're hurt or you're- you're ill... Uh, these plans will cover those kinds of services, with Standard being the low tier, Plus being the middle and Prime being the high tier. Um, however, VIP, no level of that will cover preventative services. So, those physicals and vaccines and things like that are n- are no, not covered by any VIP plan. Uh, finally, there is the Stay Healthy Enhanced Plan, which is more or less a combination of the two. It'll cover the preventative care services that the Stay Healthy TeleRx covers, while also covering those doctors visits and hospital visits that VIP covers. Um, the biggest difference is that, um, th- they, or VIP and Stay Healthy Enhanced do not cover that, or do not include that FreeRx program. Only Stay Healthy TeleRx includes that. But if you wish to enroll into that itself, um, it is available as a separate plan for \$5.99 a week as well.

Speaker speaker\_2: Okay. Um, no, thank you. Well then... Let me see. Give me just one minute.

Speaker speaker\_1: Okay.

Speaker speaker\_2: All right, and, um, what are, like, the monthly fees for these services?

Speaker speaker\_1: Uh, so I can give you weekly deduction costs. Um, the Stay Healthy TeleRx is \$16.80 per week. VIP Standard is \$17.66 per week, Plus is \$31.61 per week and Prime is \$43.28 per week. And finally, Stay Healthy Enhanced is \$43.76 per week.

Speaker speaker\_2: Okay. Do they have any deductibles?

Speaker speaker\_1: Um, mm... Uh, for medical, no, none of these plans have any deductibles. Um, how they work, uh, Stay Healthy will cover... Stay Healthy and Stay Healthy Enhanced will cover preventative services at 100% as long as you're following the pr- uh, the network. Uh, VIP, it's just, um, the doctor will bill the insurance carrier first, insurance carrier will pay towards the bill up to a set dollar amount, and you are just responsible for whatever's left. There's no co-pay or deductible. And then Stay Healthy Enhanced, that combination plan, same, same preventative care coverage, um, full coverage as long as you're following the network. And then doctors visits are dependent on if it's a primary, urgent or specialist visit. Primary care is a \$10 co-pay, specialists are a \$50 co-pay and urgent care is a \$60 co-pay.

Speaker speaker\_2: All right. I'm g- I'm gonna have to think about that one. But, for now, can I just move on to the dental?

Speaker speaker\_1: Yeah. There's only a single dental plan available. Um, it's \$3.63 per week. Um, it's fairly straightforward. Uh, preventative services, like routine cleanings, 100% coverage. No deductible requirement. Uh, basic services, like simple extractions, cavity fillings, X-rays and things like that..... um, eight- uh, 80% coverage after a \$50 deductible. Uh, unfortunately, major services like surgeries, root canals, crowns, and service of that nature, not covered by that plan.

Speaker speaker\_2: Okay. Um, yeah, I'll get that plan then.

Speaker speaker\_1: Okay.

Speaker speaker\_2: But thanks for letting me know that. Um, about -

Speaker speaker\_1: All right.

Speaker speaker\_2: ... okay, so it's...

Speaker speaker\_1: Okay. So-

Speaker speaker\_2: And then, okay, and then unintelligible

Speaker speaker\_1: Sorry, go ahead.

Speaker speaker\_2: Can you explain to me one last time the Low Plan?

Speaker speaker\_1: The, um...

Speaker speaker\_2: The Low Plan.

Speaker speaker\_1: Are you talking about the, uh, the...

Speaker speaker\_2: The plan that has...

Speaker speaker\_1: Sorry, the line keeps cutting out.

Speaker speaker\_2: It's okay, my bad. Uh, if you're talking about that plan that has like three options or three d- basically three levels, like...

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: Can you explain to me personally?

Speaker speaker\_1: Yeah, VIP, Standard, Plus and Prime. Okay. All three of those are more or less the exact same plan. The only difference between them is how much coverage the insurance company... like how much the insurance company will pay towards those bills. Um, but as far as, like what they cover-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... they all cover like those doctor's visits for sickness, hospital visits, injuries, urgent care, emergency room, so on and so forth. Uh, the only difference in-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... coverage itself is that Plus and Prime will cover things like rehab and in- and, uh, ICU stay, but Standard does not cover those.

Speaker speaker\_2: Rehab and ICU. Uh, uh, okay. Do any, um, do any cover like therapy or seeing psych, uh, a psychiatrist?

Speaker speaker\_1: Um, I-

Speaker speaker\_2: Like mental health.

Speaker speaker\_1: Yeah. There, there is a mental health service available as well, the Behavioral Health Plan for \$1.53 a week.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: However, it is purely a, uh, virtual, uh, virtual therapy kind of plan. Uh, you would set up all your appointments through the, uh, through the actual plan itself, through the, uh, Benefits in a Card virtual care, uh, Benefits in a Card beh- behavioral health services. And what would happen is that you would then do all of your therapy visits over the phone or over video call or anything like that. But there's no, there's no, um, coverage for any sort of like in-person visits at a, at an actual therapist office.

Speaker speaker\_2: Yes. Okay. That's okay, as long as like it's through something. Um, and then are they able to... Would I be able to see a psychiatrist through that plan?

Speaker speaker\_1: Uh, the-

Speaker speaker\_2: To be provided any sort of... Diagnosed with anything?

Speaker speaker\_1: So, the behavioral health counseling through-

Speaker speaker\_2: Well-

Speaker speaker\_1: ... is purely like talk therapy. They do not prescribe any medications.

Speaker speaker\_2: Oh.

Speaker speaker\_1: However, if they recommend any medications or anything like that, then you would have to speak with your, with a, like with your doctor to see about getting those prescribed. Uh, but then that would then fall subject to any medical or any prescription coverage as, as included in your medical plans.

Speaker speaker\_2: Okay. Thank you. Um, how much was it for the Standard?

Speaker speaker\_1: Uh, the VIP Standard is \$17.66 a week.

Speaker speaker\_2: How much for the... You have Standard, Prime.

Speaker speaker\_1: Uh, Standard is \$17.66.

Speaker speaker\_2: And then...

Speaker speaker\_1: Plus is \$31.61.

Speaker speaker\_2: And then...

Speaker speaker\_1: And Prime is \$43.28.

Speaker speaker\_2: How much does Plus cover?

Speaker speaker\_1: Um, let's see here. The examples that we have available state that, uh... So like hospital admission, um, under Standard is \$500. Under Plus and Prime, it's both \$1,000. Um, un- surgeries under VIP-

Speaker speaker\_2: Which-

Speaker speaker\_1: Sorry, go ahead.

Speaker speaker\_2: Is, uh, is that for a deductible or how much do they cover?

Speaker speaker\_1: No, no, no. That's, that's, that's how much they cover. Um...

Speaker speaker\_2: Oh, they'll cover it, um...

Speaker speaker\_1: Yeah. Correct. Um, for like physician's-

Speaker speaker\_2: So if-

Speaker speaker\_1: ... office visits, uh, Standard is \$50. Um, Plus is \$100 and Prime is \$150. Um, so those are like some of the examples of how much they'll cover towards those, those services. Uh, if, if it might help you, uh, kind of give you like more of a visual aid of everything, um, I can send you an information packet that goes over all of the plans that Partners



Personnel offers. It would have, um, information regarding the medical policies, examples of what they would cover, and all of that kind of information as well, if it might help.

Speaker speaker\_2: Yeah. Could you email it to me?

Speaker speaker\_1: Yeah. We have your email on file. It's glxy.res.97 at gmail.com. Is that correct?

Speaker speaker\_2: Yes, that's it. If you can email it right now, that... I can receive it-

Speaker speaker\_1: Yeah. I can go ahead and-

Speaker speaker\_2: ... because would be helpful.

Speaker speaker\_1: Yeah, I can go ahead and send that on over to you.

Speaker speaker\_2: Great.

Speaker speaker\_1: Give me just a moment.

Speaker speaker\_2: Take your time. Thank you.

Speaker speaker\_1: No problem. Uh, this is going to come from info@benefitsandcard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Um, and then, uh, w- uh, just in case you do need to like take some time to take a couple of days to look over it, I did go ahead and take a look at your file just to see when your, when your deadline's going to be. And you've got until next Wednesday, the 22nd, to make any final decisions.

Speaker speaker\_2: Okay. I have till next Wednesday?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: 22nd? Gotcha. I appreciate it. Thank you. Because I thought I had until tomorrow.

Speaker speaker\_1: No, you're, you're fine. Yeah. You've got, you've got until next Wednesday.

Speaker speaker\_2: Okay. When are you guys open?

Speaker speaker\_1: Uh, we're open Monday through Friday, 8:00 AM to 8:00 PM Eastern.

Speaker speaker\_3: ... okay.

Speaker speaker\_1: Uh, for reference, it's currently 3:34 PM here. I believe you're, what, two hours behind?

Speaker speaker\_3: Oh, it's 12:34, so that's three hours.

Speaker speaker\_1: Oh, three hours.

Speaker speaker\_3: Okay, thank you. Three hours then.

Speaker speaker\_1: Three hours behind. Okay. I couldn't remember if Nevada was Mountain Time or, or Pacific Time.

Speaker speaker\_3: Yeah. Cool. All right, let's see. I'm looking at this right now, the plan benefit summary.

Speaker speaker\_1: Okay.

Speaker speaker\_3: Okay, then. Well, let me see. Sorry, just one moment.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: Okay. If, uh, if I ever wanted to make any changes, eh, would that be possible in the future?

Speaker speaker\_1: So, it depends , it depends on the change you wanna make. Um, certain plans are restricted as far as what they can be... well, any sort of changes, um, and can only be done, so, during-

Speaker speaker\_3: Sorry, can you repeat that again?

Speaker speaker\_1: Uh... Sorry, go ahead?

Speaker speaker\_3: Sorry, could you repeat the beginning? Just saying it out loud.

Speaker speaker\_1: Oh, no, you're, you're fine. Um, I was just saying it, it depends on what kind of changes you're looking to make. Um, so depending on-

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... what it is. Uh, so all medical, dental, and vision plans, um, are under a restriction known as Section 125, which only allows any sort of changes including cancellation to your eligibility windows. Um, that's either your first 30 days after your first check, or open enrollment once a year. Um, outside of those windows, you cannot make any changes or cancel those plans. So, after the 22nd, if you select any of, uh, any medical, dental or vision, uh, you, you would be locked into that unless you have a qualifying life event, which would be something like, uh, getting married, having a child, or getting an insurance plan from another insurance company. Something like that. Um, that only applies-

Speaker speaker\_3: Oh.

Speaker speaker\_1: ... to medical, dental and vision. Um-

Speaker speaker\_3: Okay, thank you.

Speaker speaker\_1: Sorry, go ahead.

Speaker speaker\_3: I... Well, I appreciate it so much. I'll go ahead and, um, I'll select VIP Standard.

Speaker speaker\_1: Okay. All right, so VIP Standard and dental. Now, uh, I've, the, the, the pricing I've been reading off is all just for employee only. Is it just yourself that you're covering, or are you covering any dependents?

Speaker speaker\_3: Just myself.

Speaker speaker\_1: Okay. All right, so Standard at \$17.66 a week and dental at \$3.63 a week. This totals out to \$21.29 per week. Do we authorize partners to make these deductions out?

Speaker speaker\_3: Yes.

Speaker speaker\_1: All right, so we'll go ahead and set that up. Um, it's gonna take about one to two weeks for the enrollment to be fully processed. Once processing is complete-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: ... you would start seeing those deductions coming out of your checks. The Monday following us receiving that first deduction information is when the policy will become effective, with ID cards typically arriving about, about one to two weeks after that effective date. Um, just again, be aware that these plans are under that restriction I was explaining, um, where you are only-

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... allowed to do changes during open enrollment. Um-

Speaker speaker\_3: Mm-hmm, correct.

Speaker speaker\_1: Uh, if, if you do miss your deadline, open enrollment is typically in October. Um, but outside of those, you would need one of those qualifying life events. Uh, now, if you do change your mind-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... and just, and before your deadline, you decide to enroll into anything else, those are not under res-... uh, like, other than vision, those are not under any sort of restriction. And if you enroll into, like, say accident or life insurance or the behavioral health or anything like that, if you no longer feel you need it, you can, you can drop that at any time.

Speaker speaker\_3: Okay. Awesome.

Speaker speaker\_1: All right then. Um, so that's everything I needed to go over as far as getting your enrollment set up. Uh, was there anything else I might be able to help with?

Speaker speaker\_3: No, that's it. Thank you so much.

Speaker speaker\_1: No problem. If that's everything, thanks again for calling Benefits in a Card. You have a wonderful day.

Speaker speaker\_3: Okay, thank you. You as well. You have a great day.

Speaker speaker\_1: All right. Bye now.

Speaker speaker\_3: Bye-bye.