

Transcript: Estefania

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Full Transcript

Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Yes, ma'am. Uh, I recently got hired by Seasons Force, uh, via MAU and I have filled out my enrollment form, wanted to make some changes to it. Okay. Well, um, what are the last four of your social? 1963. And your first and last name, please? First name, Saurav Kumar, last name, Patel. And you're with MAU, right? Yes. So it looks like we still haven't received it. Um, if you want, I can just go ahead and create a file for you. I do need your full social, full address, all that inf- all that information and then you can just let me what you want to be enrolled into. But we haven't received your file yet. Okay. So if I- Do you want me to go ahead and create one? Mm-hmm. Yeah, if I do that, uh, once you get the, uh, one that I filed with MAU, will they automatically change to that or keep the one I make it today? So normally if something's wrong with your enrollment form, like let's say you selected multiple medical plans or you selected to be enrolled and then not enrolled or if you forgot to put dependents information, that's when we call you to fix that. But if you did everything correctly, we would just enroll you based off what your enrollment form says. Um, that's why I'm wondering if, if you want me to just go ahead and create your file and choose what you want me to select 'cause I wouldn't be able to tell you when we're gonna receive that enrollment form and if they're gonna call you as well. Um, you would have to be calling throughout the weeks to see if we received it already. Okay. Yeah. Uh, I don't mind creating one- You don't need... Okay. ... right now. Yeah. Um, you said you're with MAU. And then can you give me your full social please? 447- Mm-hmm. ... 21- Mm-hmm. ... 1963. Thank you. And then can you spell that first name? S-A-U-R-A-B as in baby, H as in Henry, K-U-M-A-R. You said A-U-M-A-R? S-A-U- Uh, no, a K. K, okay. As in Kilu? K-U-M-A... Yes. Okay. So I'm going to spell it back just in case. I have S-A-U-R-A-B-H-K-U-M-A-R? Yes. Okay. And then Patel is P-A-T-E-L? Yes. Okay. And then what's your address? 435 Victoria... Mm-hmm. ... Heights- Okay. ... Drive. Uh, city is Dallas in Georgia- Mm-hmm. ... 3, 30132. Okay. 435 Victoria Heights Drive, Dallas, Georgia, 30132? Yes. And then what's your date of birth, sir? July 3rd, 1988. 07/03 of '88. And then would you like to provide an email address? Yes, it's Patel, P-A-T-E-L. Mm-hmm. Underscore. Mm-hmm. S as in Sam, A as in Apple, U as in Umbrella, R as in Robert, A as in Apple, B as in Baby, H as in Henry- So your name? ... 5... Yes. Uh, but, uh, not the Kumar part. So un- up until H. Uh-huh. And then 51@yahoo.com. Okay. Thank you. So it's patel_saurabh51@juma.com? Yahoo.com. Yahoo.com. Okay. Thank you. Thank you. And then is this a good contact number, the 405-315-4806? Yes. Okay. And then what did you want to be enrolled into? Uh, so I'm, I have the booklet that they gave me. Mm-hmm. Um- Did you want me to go over it? Y- yes, ma'am, if you don't mind. Um, I know there are like four different types of medical insurances. Yeah, so if you want, I can just go over it and then you can just let me know which one you want just so that you can get- Okay. ... a better

understanding. Um, so they do offer four med- four different medical plans depending on how many plans you add, which ones they are, and if you, if you include dependents with these plans has a lot to do with how much your deduction will be from your paycheck weekly. Um, were y- for your medical plans, were you trying to enroll by yourself or with dependents? Uh, m- me and my wife. Okay, so employee and spouse? Okay. Yes. So, the first plan that I'm gonna go over, it's the only plan out of the four that will cover your preventative services as well as your actual hospital visits. The other three only cover only your preventative or only your hospital visits. So, the first one I'm gonna go over will cover both benefits, being preventative and hospital indemnity. This one's called the Stay Healthy MEC Enhanced. So, this is the only plan that will cover both ends, being preventative care as well as your hospital visits. And it requires you to only use your doctors and clinics to receive coverage, as well as it requires you to make co-pays compared to the other three. So, this one's the Stay Healthy MEC Enhanced. For your preventative care, you're covered at 100% as long as you stay within the network. When it comes to your primary care visits, you would have to pay \$10 copay per visit, and you would be limited to four visits annually per person or 10 per family. Then for your specialty care visits with the MEC Enhanced, you would have to pay \$50 copay per visit, and you're also limited to four visits annually per person or 10 per family. For urgent care visits, you would have to pay a \$60 copay per visit, and you're limited to four visits annually per person or 10 per family. You do receive two prescription benefits with the MEC Enhanced, since it covers both your preventative and hospital indemnity. When it comes to your generic prescriptions pharmacy option, you would have a 30-day supply, and you are required to pay a \$5 copay. Then for those generic prescriptions mail order option, you have a 90-day supply and a \$15 copay is required. You also receive prescription benefits through Pharmacoville as well. Depending on the generic medication that you get depends on how much you pay. You can pay up to \$10, \$20, or \$30. And then for the non-generic medications, they do offer discounts. The MEC Enhanced also includes virtual urgent care, which offers medical assistance via telephone or video call with medical providers, and it covers a flat fee towards your hospital indemnity. So, for example, it looks like for surgery in hospital, they'll cover \$500 per day for a max of a day. So, let's say your bill is \$1,000, they'll cover \$500 and you're responsible for the remaining balance. This plan also covers group accidents. For hospital emergency room, it looks like they cover a flat fee of \$250. Physician office, they cover \$50. Hospital admission, they cover \$250. If you select the MEC Enhanced, again, which is the only plan that covers your preventative as well as your hospital indemnity, for employee and spouse, that's \$44.41 weekly from your paycheck. So, this one's the Stay Healthy MEC Enhanced. Then the second one that I'm gonna go over is called the Stay Healthy MEC. So, the Stay Healthy MEC is only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD screenings, some cancer screening, and maybe even some counseling. But it only covers those preventative visits. It's not gonna cover any doctor visits if sick, any hospital visits if injured, urgent care, emergency room, nor surgeries. This is only a preventative plan. That's why it's called the Stay Healthy MEC. Um, it does require you to stay within the network as well and only use your doctors and clinics to receive coverage, but it does offer prescription benefits only through ElecPharm. But like I said, it's only a preventative plan. It's not gonna cover any doctor visits. If you choose this plan for employee plus spouse, it would be \$13.38 weekly from your paycheck. And that's only a preventative plan. Um, then they offer two other plans called the EnsurePlus and the

EnsurePlus Enhanced. These two plans will only cover your actual doctor visits, so they will only cover visits if you go to the doctor because you got sick or urgent care, emergency rooms, hospital visits, and even some surgeries. They cover a flat fee towards those services. Um, however, they don't cover preventative, which would be like a physical, your annual checkups, um, STD and cancer screenings. The EnsurePlus and the EnsurePlus Enhanced does not cover that. Um, so they are only for doctor visits. Um, with these two plans, however, they don't require you to stay within the network compared to the two MECs. You can go out of network and use providers outside of the network as long as they accept that insurance. Um, you do receive prescription benefits, but only through Pharmacoville, which depending on the generic medication that you need, you can pay up to \$10 or \$20, \$30. For the non-generics, they offer you a discount. These two plans include virtual urgent care, which offers medical assistance virtually with medical providers via telephone or video call, and they cover a flat fee towards your services. Um, mainly in four different areas is where the difference between the EnsurePlus and the EnsurePlus Enhanced really comes in. So, for daily hospital confinement, the EnsurePlus basic covers only \$50 per day, while your EnsurePlus Enhanced will cover \$100 per day. For intensive care, the EnsurePlus basic covers \$200 per day, while your EnsurePlus Enhanced will cover \$400 per day. For annual first occurrence in hospital, the EnsurePlus basic covers \$500, while your EnsurePlus Enhanced will cover \$1,500. For surgical, the EnsurePlus basic covers up to \$1,000 based on surgical schedule, and the EnsurePlus Enhanced covers up to \$2,000 based on surgical schedule. Everything after that stays the exact same with the Ensure plan. So, they both have the same anesthesia benefit, which is 25%. Outpatient sickness, both of them is \$75. Diagnostic testing, both of them is \$250 per year. Wellness exam, both of them are \$75 per year.... um, same thing for their group accident benefits. It stays the same. So, mainly in daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical are the four areas where those changes come in dollar amount. So, if you choose the InSure Plus Basic for employee plus spouse, that's \$28.14, and the InSure Plus Enhanced would be \$41.98. So, the InSure plans are only for your actual hospital visits, but they do not cover your preventative, which is considered like a physical, the vaccines, annual check-ups. That's not covered with the InSure plan. The only one that covers both your preventative and your hospital indemnity is the first one that I spoke about which is the Stay Healthy MEC Enhanced. That one's the only one out of the four that covers preventative and hospital indemnity, but it does require co-pays and for you to stay within the network. Um, I was gonna let you know that for their medical plans, I believe as well as dental and vision... No a- yes, dental and vision are under a IRS regulation that's called Section 125. So, the medical plans are under that regulation as well as your dental plan and vision plan, which means that you can pay these plans with pre-tax dollars. However, if you do enroll and later on want to make changes or cancel these plans, you do have to be within your first 30 days of receiving your first check or be within company open enrollment which is held in the month of December. So, if you do enroll, it is important that you're sure what you want to be enrolled into when it comes to medical, dental, and vision. Because once you enroll, if you pass those 30 days of receiving your first check, which they consider it being your personal open enrollment, and later on you want to cancel these plans or change the level of dependency, for example, like enrolling with your spouse but later on wanting to do the family plan or later on wanting to do employee plus child or employee only, to do any of that you do have to be within the 30-day window of

receiving your first check or within company open enrollment which is not till December. Okay? Okay. Did you have any questions? Uh... Yes. The, um, additional insurance, uh, for the group accident, the AD&D; employee up to 15,000, what is that? Uh, let me see. Where are you seeing that? The term life? No, for the, um, what do you call it? The Stay Healthy M- Oh, that stands for... That stands for Accidental Death and Dismemberment, so like if you were to die. Oh, okay. Yeah, that means accidental... term, um, accidental death and dismemberment. Uh, employee would receive up to \$15,000, your spouse up to 15,000, children up to 7,500. So that's like what they would cover. Okay. And for the, um, emergency, uh, like let's say I got hurt at job and go, went to the hospital, they only cover \$250 for the treatment? Yes. Yeah, flat fee of 250. Correct. Okay. Eh, so like hospital admission benefits, like 1,000 a day, uh, what would be difference in that? Like, for... So it looks like if you- Like going to hop- So it looks like if you chose a 24 group hour accident, for hospital admission they only cover a flat fee of 250. So they would only cover \$250. Okay, but, uh, w- would they include the other benefits that are listed like hospital admission benefit of 1,000 a day? Um... Or the hospital confinement benefit of \$100 a day? So that would be something that you would have to ask the carrier, um, because I can really just go based off what the guide tells me. Um, who would be able to answer that would be... Let me see, 24 hour group... Uh, it would be American Public Life, which is APL. 'Cause I'm not sure if that would be considered... If, if you would... If they would combine there or how they would do it. I wouldn't be able to tell you that. Okay. It would be more like a carrier question 'cause we're really just the ones that, like, give you a better understanding of the plan to actually do the enrollment process, um, who would answer those particular questions of, "Hey is so-and-so... Is, is so-and-so covered?" Or, "How much would so-and-so cover?" Those type of questions is something that you would always have to ask the carrier since they're the actual, like, carrier. Okay, and, uh, what about, uh, annual deductible with the, um, with the Stay Healthy Enhanced, uh, MEC Enhanced, uh, is there a annual deductible, like max out-of-pocket max for, for any health- Hmm. I believe, I believe not. I just know that these are, like, weekly deductions from your paycheck. Okay, 'cause I- I'm, I'm talking about like, uh, out-of-pocket max that like m- uh, insurance, health insurances, um, have. Like for example, my parents, their out-of-max expense for annual is like 1500 so a- let's say he got re- hurt really bad, was admitted to hospital for three, four days and then his bill was like-Yeah, so they only, they only cover a certain amount. Uh, that's why, like, for example, for surgery and hospital it says, "\$500 per day for a max of a day." So once you use that, that's one day. Okay. If you have another surgery, that's not gonna be covered 'cause it's a max of a day. Okay. And then hospital admission benefit says a- like, for the MEC Enhanced it says, "\$1,000 per day for a max of a day." Hospital confinement, "\$100 per day for a max of 30 days." Okay. So the guide tells you- Right. ... um, as well as for, like... Yeah, so it tells you, but they only cover a, a flat fee towards it. They don't cover the whole thing. So that's why I gave that example earlier that, like, let's say you get a surgery in hospital and you have the MEC Enhanced, they only cover \$500 per day and let's say your bill is, like, \$1,000, they'll cover 500 for that day, but you're responsible for the remaining balance, which would be 500. So it's only a limited benefit plans. Okay. I think I'll go with the S- SEC, the Enhanced. Okay. For employee and spouse? Yes, the 44.41, right? Okay. Yes, sir. And then did you want to do anything else? And I'll do dental for employee plus spouse- Okay. ... uh, 6.77. Okay. Did you want some information regarding dental? Uh, no, that... Like, that was pretty straightforward so I- Okay. No, ma'am. No, ma'am.

Anything else? And then I'll do vision for employee and spouse. Mm-hmm. For \$4.35. Yes. Now, on the form that I filed with MAU, uh, 'cause it's a online process, I'm not able to change it anymore, but I had selected, like, life, critical illness, accident, behavior health, all that. It's okay because, um, I couldn't find that file. So I'm not sure if you submitted it correctly 'cause you weren't in our system whatsoever. But right now, um, since I'm doing a phone enrollment, you're gonna pop up now with what I'm selecting. Okay. So when they deduct a- amount out of my check, it's gonna- It's gonna- ... report- ... be for the amount that, um, that we're gonna do right now. It's not gonna be for the other one 'cause I couldn't even find the other one. So it's like if it doesn't exist, if I'm honest. That's why I had to create a file 'cause you weren't in our system whatsoever. Yeah. Uh, this was done yesterday, so maybe it's, it's gonna pop up soon. Maybe in a couple days or so? Um, since, since this one's for today, um, this would be... I would just be worried about this one. Okay. 'Cause like I said- Even though, like, uh, the form I filed with MAU was, like- Yes. ... different selection? Yeah, but they're gonna see the date difference. They're gonna go based off the date. That's a older date. Okay. 'Cause today's the 20th. Okay. Mm-hmm. If you would have done like t- Like, let's say you do one on Monday, then they're gonna go based off Monday's 'cause it's a newer date. Okay. And, uh, if not, like, I can... Me- L- let's say I get my first paycheck and then I see a different amount and I can always call back and then change it out 'cause I have 30-day window, right? Yes, correct. After the 30-day window- Okay. ... you wouldn't be able to do anything. But like I said, I wouldn't worry about that since that's gonna have a date of 3/19 and today's 3/20. So we go based off the newest date, which is today. Okay. Sounds good. Mm-hmm. Yes. Um, but so far I only have the MEC Enhanced, vision, and dental, okay? Did you want to add term life or did you not want to do that anymore? Uh, no, I did not want to do that- Okay. ... anymore. Okay. So, so far I have dental for \$6.77 for employee plus spouse, vision for \$4.35 for employee plus spouse and then MEC Enhanced for \$44.41 for employee plus spouse, being a weekly deduction of \$55.53 weekly from your paycheck. Um, were these the only three that you wanted to choose? Yes. Okay. Please allow one or two weeks for your staffing agency to start making the first deduction of \$55.53. Once you see the very first deduction of the \$55.53 come out of your paycheck, the following Monday of that very first deduction is when your plan becomes active. And by that first week or second week of active coverage, you should be getting your three cards mailed out to you, which are dental, vision, and the MEC Enhanced. For, for the first week of your activation week, if you do have a doctor's appointment, vision or dentist appointment coming up and you still are waiting on your cards, you're welcome to call us and we can send them electronically to your email on file so that you can have them while you wait on the physical ones. Um, just keep in mind that these three plans are under Section 125, which means you can pay them with pre-tax dollars. However, if you do want to cancel or make changes, you have to do it within the 30-day window of receiving your first check or within the month of completing enrollment, which is held in December. Um, can I get your spouse information, like your first and last name please? Yes. Her name, uh, first name is Dharaben. It's, uh, D as in delta, H as in Henry, A as in alpha, R as in ruby, A as in alpha, B as in bravo, E a- E as an echo, N as in Nancy. Okay, thank you. And then just Patel? Yes. And then, what's her date of birth? August 5th, 1991. And do you have her Social? Yes. It's 130... Mm-hmm. ... 47. Okay. 1107. Okay, thank you. And then I have D-H-A-R-A-B-N Patel? Uh, B-E-N. B- yeah, B-E-N. Okay. Probably sounded like I said D, but yeah, I said B as in baby and then E-N. Yes. All right, all right. Well, you're all signed

up. Did you have any other questions for me? Now you really just have to wait for them to do the first deduction from your paycheck. So, I would just be looking at your paycheck because once they take that money out of the paycheck, the following Monday is when the plans become active. And then by that first or second week, you should be getting your card. And like I said, if you do have, like, a doctor's appointment once you become active and you still don't have your card, you or your wife, you can call us and then we can, um, email them out to you. But it would have to be you to call. Um, we would just... if it's her, we would have to get verbal permission from you to let her get in your file since we have to ask the security questions and stuff. Yes. Uh, that's fine. Uh, would you please verify the Social and date of birth for my wife, ma'am? So I make sure that- Yes. It's correct? Yes. Um. Yes. Let's see. So I have 13047. Mm-hmm. 1107. Yes. Yes. Mm-hmm. And her date of birth, uh, again? It's August 5th of 1991. Y- yes, ma'am. Mm-hmm. And then I have- Okay, yeah. ... D as in delta, H as in Henry, A as in alpha, R as in Romeo, A as in alpha, B as in bravo, E as in echo, N as in Nancy. Yes. Yes. Okay, yep, yep. So all of that information is in there. And like I said, now you really just have to wait for them to do the first deduction from your paycheck. And your receipt- Okay. That sounds good. Mm-hmm. And then I was going to tell you that you're also going to receive the pharmacy information on that card, as well as the number to contact to find the providers. Okay. The... so yeah, I was going to say the, uh, pharmacy and providers, uh, the network, uh- Yeah. I'll have that spelled out for you. ... I'll have to... Okay. Yeah, everything- Okay. ... is spelled out in the card. Whenever you receive it, the numbers are going to be on the card, as well as the pharmacy information with, like, your policy number and stuff. And you're only going to get one card, um, for dental, vision, and the MAC Enhanced. So she's in your policy, they're going to know that it's employee plus spouse. Okay. All right. So you're all set. Thank you so much. I appreciate your help. You're welcome. Have a nice day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, ma'am. Uh, I recently got hired by Seasons Force, uh, via MAU and I have filled out my enrollment form, wanted to make some changes to it.

Speaker speaker_0: Okay. Well, um, what are the last four of your social?

Speaker speaker_1: 1963.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: First name, Saurav Kumar, last name, Patel.

Speaker speaker_0: And you're with MAU, right?

Speaker speaker_1: Yes.

Speaker speaker_0: So it looks like we still haven't received it. Um, if you want, I can just go ahead and create a file for you. I do need your full social, full address, all that inf- all that information and then you can just let me what you want to be enrolled into. But we haven't received your file yet.

Speaker speaker_1: Okay. So if I-

Speaker speaker_0: Do you want me to go ahead and create one? Mm-hmm.

Speaker speaker_1: Yeah, if I do that, uh, once you get the, uh, one that I filed with MAU, will they automatically change to that or keep the one I make it today?

Speaker speaker_0: So normally if something's wrong with your enrollment form, like let's say you selected multiple medical plans or you selected to be enrolled and then not enrolled or if you forgot to put dependents information, that's when we call you to fix that. But if you did everything correctly, we would just enroll you based off what your enrollment form says. Um, that's why I'm wondering if, if you want me to just go ahead and create your file and choose what you want me to select 'cause I wouldn't be able to tell you when we're gonna receive that enrollment form and if they're gonna call you as well. Um, you would have to be calling throughout the weeks to see if we received it already.

Speaker speaker_1: Okay. Yeah. Uh, I don't mind creating one-

Speaker speaker_0: You don't need... Okay.

Speaker speaker_1: ... right now. Yeah.

Speaker speaker_0: Um, you said you're with MAU. And then can you give me your full social please?

Speaker speaker_1: 447-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... 21-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... 1963.

Speaker speaker_0: Thank you. And then can you spell that first name?

Speaker speaker_1: S-A-U-R-A-B as in baby, H as in Henry, K-U-M-A-R.

Speaker speaker_0: You said A-U-M-A-R? S-A-U-

Speaker speaker_1: Uh, no, a K.

Speaker speaker_0: K, okay. As in Kilu?

Speaker speaker_1: K-U-M-A... Yes.

Speaker speaker_0: Okay. So I'm going to spell it back just in case. I have S-A-U-R-A-B-H-K-U-M-A-R?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then Patel is P-A-T-E-L?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then what's your address?

Speaker speaker_1: 435 Victoria...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... Heights-

Speaker speaker_0: Okay.

Speaker speaker_1: ... Drive. Uh, city is Dallas in Georgia-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... 3, 30132.

Speaker speaker_0: Okay. 435 Victoria Heights Drive, Dallas, Georgia, 30132?

Speaker speaker_1: Yes.

Speaker speaker_0: And then what's your date of birth, sir?

Speaker speaker_1: July 3rd, 1988.

Speaker speaker_0: 07/03 of '88. And then would you like to provide an email address?

Speaker speaker_1: Yes, it's Patel, P-A-T-E-L.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Underscore.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: S as in Sam, A as in Apple, U as in Umbrella, R as in Robert, A as in Apple, B as in Baby, H as in Henry-

Speaker speaker_0: So your name?

Speaker speaker_1: ... 5... Yes. Uh, but, uh, not the Kumar part. So un- up until H.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: And then 51@yahoo.com.

Speaker speaker_0: Okay. Thank you. So it's patel_saurabh51@juma.com?

Speaker speaker_1: Yahoo.com.

Speaker speaker_0: Yahoo.com. Okay. Thank you. Thank you. And then is this a good contact number, the 405-315-4806?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then what did you want to be enrolled into?

Speaker speaker_1: Uh, so I'm, I have the booklet that they gave me.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um-

Speaker speaker_0: Did you want me to go over it?

Speaker speaker_1: Y- yes, ma'am, if you don't mind. Um, I know there are like four different types of medical insurances.

Speaker speaker_0: Yeah, so if you want, I can just go over it and then you can just let me know which one you want just so that you can get-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a better understanding. Um, so they do offer four med- four different medical plans depending on how many plans you add, which ones they are, and if you, if you include dependents with these plans has a lot to do with how much your deduction will be from your paycheck weekly. Um, were y- for your medical plans, were you trying to enroll by yourself or with dependents?

Speaker speaker_2: Uh, m- me and my wife.

Speaker speaker_0: Okay, so employee and spouse? Okay.

Speaker speaker_2: Yes.

Speaker speaker_0: So, the first plan that I'm gonna go over, it's the only plan out of the four that will cover your preventative services as well as your actual hospital visits. The other three only cover only your preventative or only your hospital visits. So, the first one I'm gonna go over will cover both benefits, being preventative and hospital indemnity. This one's called the Stay Healthy MEC Enhanced. So, this is the only plan that will cover both ends, being preventative care as well as your hospital visits. And it requires you to only use your doctors and clinics to receive coverage, as well as it requires you to make co-pays compared to the other three. So, this one's the Stay Healthy MEC Enhanced. For your preventative care, you're covered at 100% as long as you stay within the network. When it comes to your primary care visits, you would have to pay \$10 copay per visit, and you would be limited to four visits annually per person or 10 per family. Then for your specialty care visits with the MEC Enhanced, you would have to pay \$50 copay per visit, and you're also limited to four visits annually per person or 10 per family. For urgent care visits, you would have to pay a \$60 copay per visit, and you're limited to four visits annually per person or 10 per family. You do receive two prescription benefits with the MEC Enhanced, since it covers both your preventative and hospital indemnity. When it comes to your generic prescriptions pharmacy option, you would have a 30-day supply, and you are required to pay a \$5 copay. Then for those generic prescriptions mail order option, you have a 90-day supply and a \$15 copay is required. You also receive prescription benefits through Pharmacoville as well. Depending on

the generic medication that you get depends on how much you pay. You can pay up to \$10, \$20, or \$30. And then for the non-generic medications, they do offer discounts. The MEC Enhanced also includes virtual urgent care, which offers medical assistance via telephone or video call with medical providers, and it covers a flat fee towards your hospital indemnity. So, for example, it looks like for surgery in hospital, they'll cover \$500 per day for a max of a day. So, let's say your bill is \$1,000, they'll cover \$500 and you're responsible for the remaining balance. This plan also covers group accidents. For hospital emergency room, it looks like they cover a flat fee of \$250. Physician office, they cover \$50. Hospital admission, they cover \$250. If you select the MEC Enhanced, again, which is the only plan that covers your preventative as well as your hospital indemnity, for employee and spouse, that's \$44.41 weekly from your paycheck. So, this one's the Stay Healthy MEC Enhanced. Then the second one that I'm gonna go over is called the Stay Healthy MEC. So, the Stay Healthy MEC is only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD screenings, some cancer screening, and maybe even some counseling. But it only covers those preventative visits. It's not gonna cover any doctor visits if sick, any hospital visits if injured, urgent care, emergency room, nor surgeries. This is only a preventative plan. That's why it's called the Stay Healthy MEC. Um, it does require you to stay within the network as well and only use your doctors and clinics to receive coverage, but it does offer prescription benefits only through ElecPharm. But like I said, it's only a preventative plan. It's not gonna cover any doctor visits. If you choose this plan for employee plus spouse, it would be \$13.38 weekly from your paycheck. And that's only a preventative plan. Um, then they offer two other plans called the EnsurePlus and the EnsurePlus Enhanced. These two plans will only cover your actual doctor visits, so they will only cover visits if you go to the doctor because you got sick or urgent care, emergency rooms, hospital visits, and even some surgeries. They cover a flat fee towards those services. Um, however, they don't cover preventative, which would be like a physical, your annual checkups, um, STD and cancer screenings. The EnsurePlus and the EnsurePlus Enhanced does not cover that. Um, so they are only for doctor visits. Um, with these two plans, however, they don't require you to stay within the network compared to the two MECs. You can go out of network and use providers outside of the network as long as they accept that insurance. Um, you do receive prescription benefits, but only through Pharmacoville, which depending on the generic medication that you need, you can pay up to \$10 or \$20, \$30. For the non-generics, they offer you a discount. These two plans include virtual urgent care, which offers medical assistance virtually with medical providers via telephone or video call, and they cover a flat fee towards your services. Um, mainly in four different areas is where the difference between the EnsurePlus and the EnsurePlus Enhanced really comes in. So, for daily hospital confinement, the EnsurePlus basic covers only \$50 per day, while your EnsurePlus Enhanced will cover \$100 per day. For intensive care, the EnsurePlus basic covers \$200 per day, while your EnsurePlus Enhanced will cover \$400 per day. For annual first occurrence in hospital, the EnsurePlus basic covers \$500, while your EnsurePlus Enhanced will cover \$1,500. For surgical, the EnsurePlus basic covers up to \$1,000 based on surgical schedule, and the EnsurePlus Enhanced covers up to \$2,000 based on surgical schedule. Everything after that stays the exact same with the Ensure plan. So, they both have the same anesthesia benefit, which is 25%. Outpatient sickness, both of them is \$75. Diagnostic testing, both of them is \$250 per year. Wellness exam, both of them are \$75 per year.... um, same thing for their group accident benefits. It stays the same. So, mainly

in daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical are the four areas where those changes come in dollar amount. So, if you choose the InSure Plus Basic for employee plus spouse, that's \$28.14, and the InSure Plus Enhanced would be \$41.98. So, the InSure plans are only for your actual hospital visits, but they do not cover your preventative, which is considered like a physical, the vaccines, annual check-ups. That's not covered with the InSure plan. The only one that covers both your preventative and your hospital indemnity is the first one that I spoke about which is the Stay Healthy MEC Enhanced. That one's the only one out of the four that covers preventative and hospital indemnity, but it does require co-pays and for you to stay within the network. Um, I was gonna let you know that for their medical plans, I believe as well as dental and vision... No a- yes, dental and vision are under a IRS regulation that's called Section 125. So, the medical plans are under that regulation as well as your dental plan and vision plan, which means that you can pay these plans with pre-tax dollars. However, if you do enroll and later on want to make changes or cancel these plans, you do have to be within your first 30 days of receiving your first check or be within company open enrollment which is held in the month of December. So, if you do enroll, it is important that you're sure what you want to be enrolled into when it comes to medical, dental, and vision. Because once you enroll, if you pass those 30 days of receiving your first check, which they consider it being your personal open enrollment, and later on you want to cancel these plans or change the level of dependency, for example, like enrolling with your spouse but later on wanting to do the family plan or later on wanting to do employee plus child or employee only, to do any of that you do have to be within the 30-day window of receiving your first check or within company open enrollment which is not till December. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Did you have any questions?

Speaker speaker_1: Uh... Yes. The, um, additional insurance, uh, for the group accident, the AD&D; employee up to 15,000, what is that?

Speaker speaker_0: Uh, let me see. Where are you seeing that? The term life?

Speaker speaker_1: No, for the, um, what do you call it? The Stay Healthy M-

Speaker speaker_0: Oh, that stands for... That stands for Accidental Death and Dismemberment, so like if you were to die.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Yeah, that means accidental... term, um, accidental death and dismemberment. Uh, employee would receive up to \$15,000, your spouse up to 15,000, children up to 7,500. So that's like what they would cover.

Speaker speaker_1: Okay. And for the, um, emergency, uh, like let's say I got hurt at job and go, went to the hospital, they only cover \$250 for the treatment?

Speaker speaker_0: Yes. Yeah, flat fee of 250. Correct.

Speaker speaker_1: Okay. Eh, so like hospital admission benefits, like 1,000 a day, uh, what would be difference in that? Like, for...

Speaker speaker_0: So it looks like if you-

Speaker speaker_1: Like going to hop-

Speaker speaker_0: So it looks like if you chose a 24 group hour accident, for hospital admission they only cover a flat fee of 250. So they would only cover \$250.

Speaker speaker_1: Okay, but, uh, w- would they include the other benefits that are listed like hospital admission benefit of 1,000 a day? Um... Or the hospital confinement benefit of \$100 a day?

Speaker speaker_0: So that would be something that you would have to ask the carrier, um, because I can really just go based off what the guide tells me. Um, who would be able to answer that would be... Let me see, 24 hour group... Uh, it would be American Public Life, which is APL. 'Cause I'm not sure if that would be considered... If, if you would... If they would combine there or how they would do it. I wouldn't be able to tell you that.

Speaker speaker_1: Okay.

Speaker speaker_0: It would be more like a carrier question 'cause we're really just the ones that, like, give you a better understanding of the plan to actually do the enrollment process, um, who would answer those particular questions of, "Hey is so-and-so... Is, is so-and-so covered?" Or, "How much would so-and-so cover?" Those type of questions is something that you would always have to ask the carrier since they're the actual, like, carrier.

Speaker speaker_1: Okay, and, uh, what about, uh, annual deductible with the, um, with the Stay Healthy Enhanced, uh, MEC Enhanced, uh, is there a annual deductible, like max out-of-pocket max for, for any health-

Speaker speaker_0: Hmm. I believe, I believe not. I just know that these are, like, weekly deductions from your paycheck.

Speaker speaker_1: Okay, 'cause I- I'm, I'm talking about like, uh, out-of-pocket max that like m- uh, insurance, health insurances, um, have. Like for example, my parents, their out-of-max expense for annual is like 1500 so a- let's say he got re- hurt really bad, was admitted to hospital for three, four days and then his bill was like-

Speaker speaker_0: Yeah, so they only, they only cover a certain amount. Uh, that's why, like, for example, for surgery and hospital it says, "\$500 per day for a max of a day." So once you use that, that's one day.

Speaker speaker_1: Okay.

Speaker speaker_0: If you have another surgery, that's not gonna be covered 'cause it's a max of a day.

Speaker speaker_1: Okay.

Speaker speaker_0: And then hospital admission benefit says a- like, for the MEC Enhanced it says, "\$1,000 per day for a max of a day." Hospital confinement, "\$100 per day for a max of 30 days."

Speaker speaker_1: Okay.

Speaker speaker_0: So the guide tells you-

Speaker speaker_1: Right.

Speaker speaker_0: ... um, as well as for, like... Yeah, so it tells you, but they only cover a, a flat fee towards it. They don't cover the whole thing. So that's why I gave that example earlier that, like, let's say you get a surgery in hospital and you have the MEC Enhanced, they only cover \$500 per day and let's say your bill is, like, \$1,000, they'll cover 500 for that day, but you're responsible for the remaining balance, which would be 500. So it's only a limited benefit plans.

Speaker speaker_1: Okay. I think I'll go with the S- SEC, the Enhanced.

Speaker speaker_0: Okay. For employee and spouse?

Speaker speaker_1: Yes, the 44.41, right?

Speaker speaker_0: Okay. Yes, sir. And then did you want to do anything else?

Speaker speaker_1: And I'll do dental for employee plus spouse-

Speaker speaker_0: Okay.

Speaker speaker_1: ... uh, 6.77.

Speaker speaker_0: Okay. Did you want some information regarding dental?

Speaker speaker_1: Uh, no, that... Like, that was pretty straightforward so I-

Speaker speaker_0: Okay.

Speaker speaker_1: No, ma'am. No, ma'am.

Speaker speaker_0: Anything else?

Speaker speaker_1: And then I'll do vision for employee and spouse.

Speaker speaker_0: Mm-hmm. For \$4.35.

Speaker speaker_1: Yes. Now, on the form that I filed with MAU, uh, 'cause it's a online process, I'm not able to change it anymore, but I had selected, like, life, critical illness, accident, behavior health, all that.

Speaker speaker_0: It's okay because, um, I couldn't find that file. So I'm not sure if you submitted it correctly 'cause you weren't in our system whatsoever. But right now, um, since I'm doing a phone enrollment, you're gonna pop up now with what I'm selecting.

Speaker speaker_1: Okay. So when they deduct a- amount out of my check, it's gonna-

Speaker speaker_0: It's gonna-

Speaker speaker_1: ... report-

Speaker speaker_0: ... be for the amount that, um, that we're gonna do right now. It's not gonna be for the other one 'cause I couldn't even find the other one. So it's like if it doesn't exist, if I'm honest. That's why I had to create a file 'cause you weren't in our system whatsoever.

Speaker speaker_1: Yeah. Uh, this was done yesterday, so maybe it's, it's gonna pop up soon. Maybe in a couple days or so?

Speaker speaker_0: Um, since, since this one's for today, um, this would be... I would just be worried about this one.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause like I said-

Speaker speaker_1: Even though, like, uh, the form I filed with MAU was, like-

Speaker speaker_0: Yes.

Speaker speaker_1: ... different selection?

Speaker speaker_0: Yeah, but they're gonna see the date difference. They're gonna go based off the date. That's a older date.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause today's the 20th.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm. If you would have done like t- Like, let's say you do one on Monday, then they're gonna go based off Monday's 'cause it's a newer date.

Speaker speaker_1: Okay. And, uh, if not, like, I can... Me- L- let's say I get my first paycheck and then I see a different amount and I can always call back and then change it out 'cause I have 30-day window, right?

Speaker speaker_0: Yes, correct. After the 30-day window-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you wouldn't be able to do anything. But like I said, I wouldn't worry about that since that's gonna have a date of 3/19 and today's 3/20. So we go based off the newest date, which is today.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yes.

Speaker speaker_0: Um, but so far I only have the MEC Enhanced, vision, and dental, okay? Did you want to add term life or did you not want to do that anymore?

Speaker speaker_1: Uh, no, I did not want to do that-

Speaker speaker_0: Okay.

Speaker speaker_1: ... anymore.

Speaker speaker_0: Okay. So, so far I have dental for \$6.77 for employee plus spouse, vision for \$4.35 for employee plus spouse and then MEC Enhanced for \$44.41 for employee plus spouse, being a weekly deduction of \$55.53 weekly from your paycheck. Um, were these the only three that you wanted to choose?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making the first deduction of \$55.53. Once you see the very first deduction of the \$55.53 come out of your paycheck, the following Monday of that very first deduction is when your plan becomes active. And by that first week or second week of active coverage, you should be getting your three cards mailed out to you, which are dental, vision, and the MEC Enhanced. For, for the first week of your activation week, if you do have a doctor's appointment, vision or dentist appointment coming up and you still are waiting on your cards, you're welcome to call us and we can send them electronically to your email on file so that you can have them while you wait on the physical ones. Um, just keep in mind that these three plans are under Section 125, which means you can pay them with pre-tax dollars. However, if you do want to cancel or make changes, you have to do it within the 30-day window of receiving your first check or within the month of completing enrollment, which is held in December. Um, can I get your spouse information, like your first and last name please?

Speaker speaker_1: Yes. Her name, uh, first name is Dharaben. It's, uh, D as in delta, H as in Henry, A as in alpha, R as in ruby, A as in alpha, B as in bravo, E a- E as an echo, N as in Nancy.

Speaker speaker_0: Okay, thank you. And then just Patel?

Speaker speaker_1: Yes.

Speaker speaker_0: And then, what's her date of birth?

Speaker speaker_1: August 5th, 1991.

Speaker speaker_0: And do you have her Social?

Speaker speaker_1: Yes. It's 130...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... 47.

Speaker speaker_0: Okay.

Speaker speaker_1: 1107.

Speaker speaker_0: Okay, thank you. And then I have D-H-A-R-A-B-N Patel?

Speaker speaker_1: Uh, B-E-N.

Speaker speaker_0: B- yeah, B-E-N.

Speaker speaker_1: Okay.

Speaker speaker_0: Probably sounded like I said D, but yeah, I said B as in baby and then E-N.

Speaker speaker_1: Yes.

Speaker speaker_0: All right, all right. Well, you're all signed up. Did you have any other questions for me? Now you really just have to wait for them to do the first deduction from your paycheck. So, I would just be looking at your paycheck because once they take that money out of the paycheck, the following Monday is when the plans become active. And then by that first or second week, you should be getting your card. And like I said, if you do have, like, a doctor's appointment once you become active and you still don't have your card, you or your wife, you can call us and then we can, um, email them out to you. But it would have to be you to call. Um, we would just... if it's her, we would have to get verbal permission from you to let her get in your file since we have to ask the security questions and stuff.

Speaker speaker_1: Yes. Uh, that's fine. Uh, would you please verify the Social and date of birth for my wife, ma'am? So I make sure that-

Speaker speaker_0: Yes. It's correct? Yes. Um.

Speaker speaker_1: Yes.

Speaker speaker_0: Let's see. So I have 13047.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: 1107.

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And her date of birth, uh, again?

Speaker speaker_0: It's August 5th of 1991.

Speaker speaker_1: Y- yes, ma'am.

Speaker speaker_0: Mm-hmm. And then I have-

Speaker speaker_1: Okay, yeah.

Speaker speaker_0: ... D as in delta, H as in Henry, A as in alpha, R as in Romeo, A as in alpha, B as in bravo, E as in echo, N as in Nancy.

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay, yep, yep. So all of that information is in there. And like I said, now you really just have to wait for them to do the first deduction from your paycheck. And your receipt-

Speaker speaker_1: Okay. That sounds good.

Speaker speaker_0: Mm-hmm. And then I was going to tell you that you're also going to receive the pharmacy information on that card, as well as the number to contact to find the providers.

Speaker speaker_1: Okay. The... so yeah, I was going to say the, uh, pharmacy and providers, uh, the network, uh-

Speaker speaker_0: Yeah. I'll have that spelled out for you.

Speaker speaker_1: ... I'll have to... Okay.

Speaker speaker_0: Yeah, everything-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is spelled out in the card. Whenever you receive it, the numbers are going to be on the card, as well as the pharmacy information with, like, your policy number and stuff. And you're only going to get one card, um, for dental, vision, and the MAC Enhanced. So she's in your policy, they're going to know that it's employee plus spouse.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. So you're all set.

Speaker speaker_1: Thank you so much. I appreciate your help.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: You too. Bye-bye.