

Transcript: Estefania

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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. My name is Stephanie. How can I assist you? Hi. Um, I received an email for, um, benefits to the card open enrollment, uh, with Creative Circle. So I'm just trying to get information and see if I, if I'm eligible to enroll and how much it costs. Okay, yeah. I can help you. Um, give me one second. You said you work with Creative Circle? Um, yes, uh, through the Ben- Benefits Creative Circle email that sent this information. Okay. And then, um, I can give you information. We do work with different staffing agencies. Different ones offer different plans and different prices. So I would have to get in your file to, um, let you know specifically the ones that they offer through the staffing agency that you work for. What is the last four of your social? Uh, 1591. Okay, thank you. And then what are the... What's your name? Sorry. Naomi Downes. Okay, thank you. For security purposes, I would need you to verify your full address as well as your date of birth. Okay, it's 14906 West Park Drive, Houston, uh, Texas 77082 and date of birth is 11/9/'85. And then is that a house or an apartment? Um, apartment. It's 71623. Okay, thank you. And then, is this a good phone number? 201-702-9783? Yeah, it is. Mm-hmm. Would you like to add a secondary one? No. No? Okay. And then I have your name, the letter J, your last name @youtube.com. Is that up-to-date? Yes. Okay. And then I was gonna ask you, would you like me to send you the benefit guide through your email file? What that benefit guide has, it has all the plans they offer, as well as the prices to those plans. Or I can just explain the plans to you, it's however you wish. I think I would do both. Okay, yeah. All right, give me one second. Let me email that to your email file. Yeah, just look at it while you- Is that a good email to... Yeah. Okay, yeah. Is that a good email to send it to? Yeah. All right, give me one second. Yes, go ahead. All right. ... you can complete that. Okay, I went ahead and emailed you that benefit guide. It should come from an email that says info@benefitsinacard.com. Um, if you could please verify that you received it. Okay, I'll wait. Excuse me. And then I went ahead and sent that over. Um, if you don't see it right away, I would also check your spam and then your junk file, 'cause sometimes it sends it there. Yeah, I got it. Thank you. Okay? All right. So they offer different plans. Depending on how many you select, as well as which ones, and if you include, like, dependents on these plans has a lot to do with how much the weekly deduction for those selected plans are from your paycheck. Um, were you looking into enrolling by yourself or did you want to add, like, dependents? Um, by myself. By yourself. Okay, so they offer different medical plans. It looks like they offer four different medical plans. The first one that I'm going to go over, it's called the Stay Healthy MUCiahtl RAnch. So that plan is only for preventative services. So what I mean by preventative, it's only gonna cover hospital visit a year.... some vaccinations like a tetanus shot, some STD screening, some cancer screening, and even some counseling. However, your Stay Healthy NEC plan is only for those type of services. So, preventatives and

preventative only. It's not gonna cover any doctor visits if you were to go to the doctor because you're sick, any hospital visits because you're injured, urgent care, emergency room, nor surgeries. Okay? So, this one's called the Stay Healthy NEC TeleRx. With this plan, you're also required to only use their preferred providers and stay within the network to receive coverage. You do, um, get prescription benefits through Elecsar, and they also offer a membership with FreeRx, which gives you access to over 800 of the top 90% prescribed in the US for a cheaper price. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, that Stay Healthy NEC plan is only for your preventative services. If you were to get the Stay Healthy plan for employee only, that would be a weekly deduction of \$15.63 from your paycheck. Then they also offer, um, three other medical plans called the Ensurez. So, there's the Ensure Plus, the Enhanced, and then your Ensure Plus Premier. So, the three of these are the ones that do cover those doctor visits if you get sick, those hospital visits, urgent care, emergency room, and surgery. But they don't cover your preventative services, so they don't cover what your Stay Healthy plan covers, which would be like one physical visit, some vaccinations, some STD and cancer screening. Your Ensure ones don't cover that. They're only hospital indemnity plans. Um, however, with these three, you're not required to just stay within the network. You can stay within the network and use their preferred providers, or you can go outside of the network and still be covered. With these three plans, you do also get prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for your non-generic, they do offer discounts depending on the type of prescription that you're needing. Th- these three plans do also include the virtual urgent care, which like I said earlier, it offers medical assistance virtually with medical providers. Um, the main difference between your three Ensure plans is mainly the dollar amount that you're looking to be covered when it comes to the flat fees. So, out of the three of them, your Ensure Plus is the one that's gonna cover a little bit less. So for example, for daily hospital confinement, your Ensure Plus would cover a flat fee of a thou- I'm sorry, \$50 per day. Then your Ensure Plus Enhanced, which is the one right in the middle, that one would cover \$100 per day. And then your Ensure Plus Premier, that one's the one that's gonna cover a little bit more, which would be a flat fee, \$200 per day. For intensive care, the Ensure Plus would cover \$200 per day, while your Ensure Plus Enhanced would cover \$400 per day, and then your Ensure Plus Premier would cover \$1,000 per day. For annual first occurrence in hospital, your Ensure Plus covers \$500, your Ensure Plus Enhanced would cover \$1,500, or your Ensure Plus Premier would cover \$2,500. For surgical, the Ensure Plus covers up to \$1,000 based on surgical schedule. Your Ensure Plus Enhanced will cover up to \$2,000 based on surgical schedule, and then your Ensure Plus Premier will cover up to \$4,000 based on surgical schedule. So mainly in those four areas is where those differences come between the Ensure Plus, Ensure Plus Enhanced, and Ensure Premier. Everything after that really stays the same. They cover the same for surgical, anesthesia benefit, outpatient sickness, diagnostic testing, all this exam. So everything stays the same except in the four areas, which is daily hospital confinement, intensive care, annual first occurrence in hospital, and then the surgical. Um, so if you were to select between your three Ensurez plans, for the Ensure Plus, that one would be a weekly deduction of \$17.21 for the employee plan. Insure Plus Enhanced would be \$24.38 weekly for your employee only plan. And then your Insure Plus Premier, which is the one that covers a little bit more in those four areas, for employee only that would

be \$35.73. Um, you also are allowed to like choose... Um, if you want to receive coverage with both your preventative and your hospital indemnity, you are allowed to choose like the Stay Healthy and then one of the Ensure plans since they don't offer a medical plan that offers both your preventative and your hospital indemnity. Um, and of course they do offer additional benefits that would be considered like your vision plan, your dental plan, your behavioral health, your term life, 24-hour group accident and critical illness. Those are considered additional benefits that you can include in your plan and they do have their deductions. So let's say that you want like the 24-hour group accident for employee, that's \$2.01. Critical illness, that would be... I have a question. Mm-hmm. Um... Yes, ma'am. So, the Ensure Plus, those are more hospital-based plans. Yes, yes, ma'am. The Stay Healthy is, um, preventative. So for the Stay Healthy, like-Is that including, like, a OBGYN situation? Like... So since we're just the healthcare administrators, I can really just go based off what the guide tells me. Any specific questions prior to enrolling, I could provide you the carrier's number, and they would notify you if that certain service is covered or not under that Stay Healthy plan. Okay. And then with the dental... Yeah. ... um, would I be able to go to my current dentist, or I have to go to a dentist that they provide? Let me verify about that. Um, let me just verify real quick with the dental plan. And I was gonna tell you, that if you do select the dental plan, it looks like it comes in a bundle. So if you choose dental, it's gonna make you get the dental plan, which is \$3.64 for employee, with the term life plan, that's \$2.11 for employee, and with the vision plan, which is \$2.15. So that would be \$7.90 together, for a weekly deduction. So it makes you get like a bundle. Um, so, okay. Okay? So, okay, it gives me it as a bundle. So vision, and then I don't know what life term is, but okay, I see it's \$7.90 per week. Mm-hmm. Um, and then, um, yeah. I would want to call my dentist to see if they participate in that before I get that. Okay. Yeah, that's fine. And I was gonna tell you, if you want, I can provide, um, your number as well, so that you, like, you can ask if they're part of the providers that take that dental plan. So if I was to call my dentist, I would have to ask them if they're part of, um, the... The network? The network of benefits and the card? Yes, but I would actually call, um, the number that I'm gonna give you 'cause they could al- also, like, I would call them instead, because they would a- they would, um, verify if they're within their list of providers or not. Okay, what's the number? It's gonna be 800- Mm-hmm. ... 290- Mm-hmm. ... 0523, and I would tell them it's a lease through APL, um, and then they'll know what you're talking about. You said APL? Yes. A- which is American Public Life. American Public Life. And I would say that it's what group, um, American Public Life? A lease. A lease? Mm-hmm. Like leasing a car? So they're part of, like, the network. Okay. 'Cause- 'cause it's through Carington, but the carrier is American Public Life. Okay. I'm sorry, I'm- And you've been t- also trying to help me. It's okay. I'm very s- And I was gonna tell you, um, before you do select that, like, like, the preventative plan, the one that covers, like, one physical visit, some vaccinations, some ST and cancer screenings, that plan is the only plan out of the plans that they offer that's under a IRS regulation, um, called Section 125. So what Section 125 is, it allows you to pay that plan with pretax dollars, but to either cancel the plan or add dependents to that plan, you would have to be within the first 30 days of receiving your very first check, or be within company open enrollment period, which for Creative Circle, I can verify what month that falls into. Just so that you're, like, aware about that regulation, just in case you do select the, um, the preventative plan. So the only time you can make any changes to that plan, either add dependents or just drop that plan in general, you would have to be within your first 30 days of

receiving your first check, or be within, be within company open enrollment period, which for Creative Circle was in the month of December. And then it looks like right now, they're still within their company open enrollment, and the last day to make those changes, to either drop that plan or add dependents, or in general add new plans, would be on the 31st of this month. Mm-hmm. Yeah. So that would be your last day to enroll and to make any of those changes if you do choose that NEC plan. Uh-huh. Uh-huh. And then obviously, if you're no longer with, like, Creative Circle and their job, then you don't have to continue paying? Correct. Because these are weekly deductions from your paycheck. So by the fifth w- week, you get a deduction out of your paycheck. In other words, the plan gets canceled out, because there's no way that it's- Huh. ... gonna be active. They can't get deductions out of your paycheck if you're no longer with them. So by the fifth week with no deductions taken out of your paycheck specifically, it gets, like, canceled. Okay. And you can't- And you go into something c- Mm-hmm? And you just can't get vision and dental alone, you have to add it on to a plan? Correct. 'Cause it comes in a, they have it as a bundle. So if I select... Let's say you just want vision. If I select vision, it automatically highlights dental and term life. If I choose term life, it's gonna automatically highlight dental and vision, and then dental, same thing. It makes you get term life and vision as well. That makes you get it as a bundle. Mm-hmm. Mm-hmm. And I was gonna also- Okay. ... tell you that you have, uh, something called virtual restriction. So if you do select any plan, it's gonna make you... So let's say you want the plans with employee and spouse. If you select one plan with employee and spouse, it's gonna make you choose every other plan with employee and spouse. So if you do the employee only option, all of the plans that you select have to be only with employee. Okay. All right. So do I call this number back when I decide which plan and then you guys set me up? Correct. Yes, ma'am. Um, so once you... You're sure what exactly w- you want to be enrolled into, you're welcome to give us a call. It looks like your last date to enroll would be on the 31st of January. And then we're open from 8:00 PM up until 8:00 PM Eastern Time. Right now it's 1:24. I'm not sure what time in Houston it is right now. Okay. It's, uh, 12:24. Okay, cool. All right. Thank you so much for your help. You're welcome. Have a nice day. You too. Bye-bye. Wait. Hello? Yes, ma'am. Oh, wait, um, one more question. The beha- behavioral health, is that, um, counseling? Yeah, it's, um, online, via phone call. Oh. Okay. Yeah, it's only... It's not in person, but they do offer that as well, and it looks like it's a dollar and 50. Yeah, but it's only online? Yes. It's only, like, virtual, not in... Um, not face-to-face in person. Yeah. Okay, cool. All right. Thank you so much for your help. You're welcome. Have a nice day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. Um, I received an email for, um, benefits to the card open enrollment, uh, with Creative Circle. So I'm just trying to get information and see if I, if I'm eligible to enroll and how much it costs.

Speaker speaker_0: Okay, yeah. I can help you. Um, give me one second. You said you work with Creative Circle?

Speaker speaker_1: Um, yes, uh, through the Ben- Benefits Creative Circle email that sent this information.

Speaker speaker_0: Okay. And then, um, I can give you information. We do work with different staffing agencies. Different ones offer different plans and different prices. So I would have to get in your file to, um, let you know specifically the ones that they offer through the staffing agency that you work for. What is the last four of your social?

Speaker speaker_1: Uh, 1591.

Speaker speaker_0: Okay, thank you. And then what are the... What's your name? Sorry.

Speaker speaker_1: Naomi Downes.

Speaker speaker_0: Okay, thank you. For security purposes, I would need you to verify your full address as well as your date of birth.

Speaker speaker_1: Okay, it's 14906 West Park Drive, Houston, uh, Texas 77082 and date of birth is 11/9/'85.

Speaker speaker_0: And then is that a house or an apartment?

Speaker speaker_1: Um, apartment. It's 71623.

Speaker speaker_0: Okay, thank you. And then, is this a good phone number? 201-702-9783?

Speaker speaker_1: Yeah, it is. Mm-hmm.

Speaker speaker_0: Would you like to add a secondary one?

Speaker speaker_1: No.

Speaker speaker_0: No? Okay. And then I have your name, the letter J, your last name @youtube.com. Is that up-to-date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then I was gonna ask you, would you like me to send you the benefit guide through your email file? What that benefit guide has, it has all the plans they offer, as well as the prices to those plans. Or I can just explain the plans to you, it's however you wish.

Speaker speaker_1: I think I would do both.

Speaker speaker_0: Okay, yeah. All right, give me one second. Let me email that to your email file.

Speaker speaker_1: Yeah, just look at it while you-

Speaker speaker_0: Is that a good email to...

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, yeah. Is that a good email to send it to?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right, give me one second.

Speaker speaker_1: Yes, go ahead.

Speaker speaker_0: All right.

Speaker speaker_2: ... you can complete that.

Speaker speaker_0: Okay, I went ahead and emailed you that benefit guide. It should come from an email that says info@benefitsinacard.com. Um, if you could please verify that you received it.

Speaker speaker_1: Okay, I'll wait. Excuse me.

Speaker speaker_0: And then I went ahead and sent that over. Um, if you don't see it right away, I would also check your spam and then your junk file, 'cause sometimes it sends it there.

Speaker speaker_1: Yeah, I got it. Thank you.

Speaker speaker_0: Okay? All right. So they offer different plans. Depending on how many you select, as well as which ones, and if you include, like, dependents on these plans has a lot to do with how much the weekly deduction for those selected plans are from your paycheck. Um, were you looking into enrolling by yourself or did you want to add, like, dependents?

Speaker speaker_1: Um, by myself.

Speaker speaker_0: By yourself. Okay, so they offer different medical plans. It looks like they offer four different medical plans. The first one that I'm going to go over, it's called the Stay Healthy MUCiahtl RANCh. So that plan is only for preventative services. So what I mean by preventative, it's only gonna cover hospital visit a year.... some vaccinations like a tetanus shot, some STD screening, some cancer screening, and even some counseling. However, your Stay Healthy NEC plan is only for those type of services. So, preventatives and preventative only. It's not gonna cover any doctor visits if you were to go to the doctor because you're sick, any hospital visits because you're injured, urgent care, emergency room, nor surgeries. Okay? So, this one's called the Stay Healthy NEC TeleRx. With this plan, you're also required to only use their preferred providers and stay within the network to receive coverage. You do, um, get prescription benefits through Elecsar, and they also offer a membership with FreeRx, which gives you access to over 800 of the top 90% prescribed in the US for a cheaper price. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, that Stay Healthy NEC plan is only for your preventative services. If you were to get the Stay Healthy plan for employee only, that would be a weekly deduction of \$15.63 from your paycheck. Then they also offer, um, three other medical plans called the Ensurez. So, there's the Ensure Plus, the Enhanced, and then your Ensure Plus Premier. So, the three of these are the ones that do

cover those doctor visits if you get sick, those hospital visits, urgent care, emergency room, and surgery. But they don't cover your preventative services, so they don't cover what your Stay Healthy plan covers, which would be like one physical visit, some vaccinations, some STD and cancer screening. Your Ensure ones don't cover that. They're only hospital indemnity plans. Um, however, with these three, you're not required to just stay within the network. You can stay within the network and use their preferred providers, or you can go outside of the network and still be covered. With these three plans, you do also get prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for your non-generic, they do offer discounts depending on the type of prescription that you're needing. Th- these three plans do also include the virtual urgent care, which like I said earlier, it offers medical assistance virtually with medical providers. Um, the main difference between your three Ensure plans is mainly the dollar amount that you're looking to be covered when it comes to the flat fees. So, out of the three of them, your Ensure Plus is the one that's gonna cover a little bit less. So for example, for daily hospital confinement, your Ensure Plus would cover a flat fee of a thou- I'm sorry, \$50 per day. Then your Ensure Plus Enhanced, which is the one right in the middle, that one would cover \$100 per day. And then your Ensure Plus Premier, that one's the one that's gonna cover a little bit more, which would be a flat fee, \$200 per day. For intensive care, the Ensure Plus would cover \$200 per day, while your Ensure Plus Enhanced would cover \$400 per day, and then your Ensure Plus Premier would cover \$1,000 per day. For annual first occurrence in hospital, your Ensure Plus covers \$500, your Ensure Plus Enhanced would cover \$1,500, or your Ensure Plus Premier would cover \$2,500. For surgical, the Ensure Plus covers up to \$1,000 based on surgical schedule. Your Ensure Plus Enhanced will cover up to \$2,000 based on surgical schedule, and then your Ensure Plus Premier will cover up to \$4,000 based on surgical schedule. So mainly in those four areas is where those differences come between the Ensure Plus, Ensure Plus Enhanced, and Ensure Premier. Everything after that really stays the same. They cover the same for surgical, anesthesia benefit, outpatient sickness, diagnostic testing, all this exam. So everything stays the same except in the four areas, which is daily hospital confinement, intensive care, annual first occurrence in hospital, and then the surgical. Um, so if you were to select between your three Ensure plans, for the Ensure Plus, that one would be a weekly deduction of \$17.21 for the employee plan. Insure Plus Enhanced would be \$24.38 weekly for your employee only plan. And then your Insure Plus Premier, which is the one that covers a little bit more in those four areas, for employee only that would be \$35.73. Um, you also are allowed to like choose... Um, if you want to receive coverage with both your preventative and your hospital indemnity, you are allowed to choose like the Stay Healthy and then one of the Ensure plans since they don't offer a medical plan that offers both your preventative and your hospital indemnity. Um, and of course they do offer additional benefits that would be considered like your vision plan, your dental plan, your behavioral health, your term life, 24-hour group accident and critical illness. Those are considered additional benefits that you can include in your plan and they do have their deductions. So let's say that you want like the 24-hour group accident for employee, that's \$2.01. Critical illness, that would be...

Speaker speaker_3: I have a question.

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: Um...

Speaker speaker_0: Yes, ma'am.

Speaker speaker_3: So, the Ensure Plus, those are more hospital-based plans.

Speaker speaker_0: Yes, yes, ma'am.

Speaker speaker_3: The Stay Healthy is, um, preventative. So for the Stay Healthy, like-

Speaker speaker_1: Is that including, like, a OBGYN situation? Like...

Speaker speaker_0: So since we're just the healthcare administrators, I can really just go based off what the guide tells me. Any specific questions prior to enrolling, I could provide you the carrier's number, and they would notify you if that certain service is covered or not under that Stay Healthy plan.

Speaker speaker_1: Okay. And then with the dental...

Speaker speaker_0: Yeah.

Speaker speaker_1: ... um, would I be able to go to my current dentist, or I have to go to a dentist that they provide?

Speaker speaker_0: Let me verify about that. Um, let me just verify real quick with the dental plan. And I was gonna tell you, that if you do select the dental plan, it looks like it comes in a bundle. So if you choose dental, it's gonna make you get the dental plan, which is \$3.64 for employee, with the term life plan, that's \$2.11 for employee, and with the vision plan, which is \$2.15. So that would be \$7.90 together, for a weekly deduction. So it makes you get like a bundle.

Speaker speaker_1: Um, so, okay.

Speaker speaker_0: Okay?

Speaker speaker_1: So, okay, it gives me it as a bundle. So vision, and then I don't know what life term is, but okay, I see it's \$7.90 per week.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and then, um, yeah. I would want to call my dentist to see if they participate in that before I get that.

Speaker speaker_0: Okay. Yeah, that's fine. And I was gonna tell you, if you want, I can provide, um, your number as well, so that you, like, you can ask if they're part of the providers that take that dental plan.

Speaker speaker_1: So if I was to call my dentist, I would have to ask them if they're part of, um, the...

Speaker speaker_0: The network?

Speaker speaker_1: The network of benefits and the card?

Speaker speaker_0: Yes, but I would actually call, um, the number that I'm gonna give you 'cause they could al- also, like, I would call them instead, because they would a- they would, um, verify if they're within their list of providers or not.

Speaker speaker_1: Okay, what's the number?

Speaker speaker_0: It's gonna be 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 290-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 0523, and I would tell them it's a lease through APL, um, and then they'll know what you're talking about.

Speaker speaker_1: You said APL?

Speaker speaker_0: Yes. A- which is American Public Life.

Speaker speaker_1: American Public Life. And I would say that it's what group, um, American Public Life?

Speaker speaker_0: A lease.

Speaker speaker_1: A lease?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Like leasing a car?

Speaker speaker_0: So they're part of, like, the network.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause- 'cause it's through Carington, but the carrier is American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm sorry, I'm-

Speaker speaker_1: And you've been t- also trying to help me.

Speaker speaker_0: It's okay.

Speaker speaker_1: I'm very s-

Speaker speaker_0: And I was gonna tell you, um, before you do select that, like, like, the preventative plan, the one that covers, like, one physical visit, some vaccinations, some ST and cancer screenings, that plan is the only plan out of the plans that they offer that's under a IRS regulation, um, called Section 125. So what Section 125 is, it allows you to pay that plan with pretax dollars, but to either cancel the plan or add dependents to that plan, you would

have to be within the first 30 days of receiving your very first check, or be within company open enrollment period, which for Creative Circle, I can verify what month that falls into. Just so that you're, like, aware about that regulation, just in case you do select the, um, the preventative plan. So the only time you can make any changes to that plan, either add dependents or just drop that plan in general, you would have to be within your first 30 days of receiving your first check, or be within, be within company open enrollment period, which for Creative Circle was in the month of December. And then it looks like right now, they're still within their company open enrollment, and the last day to make those changes, to either drop that plan or add dependents, or in general add new plans, would be on the 31st of this month.

Speaker speaker_1: Mm-hmm. Yeah.

Speaker speaker_0: So that would be your last day to enroll and to make any of those changes if you do choose that NEC plan.

Speaker speaker_1: Uh-huh. Uh-huh. And then obviously, if you're no longer with, like, Creative Circle and their job, then you don't have to continue paying?

Speaker speaker_0: Correct. Because these are weekly deductions from your paycheck. So by the fifth w- week, you get a deduction out of your paycheck. In other words, the plan gets canceled out, because there's no way that it's-

Speaker speaker_1: Huh.

Speaker speaker_0: ... gonna be active. They can't get deductions out of your paycheck if you're no longer with them. So by the fifth week with no deductions taken out of your paycheck specifically, it gets, like, canceled.

Speaker speaker_1: Okay. And you can't-

Speaker speaker_0: And you go into something c- Mm-hmm?

Speaker speaker_1: And you just can't get vision and dental alone, you have to add it on to a plan?

Speaker speaker_0: Correct. 'Cause it comes in a, they have it as a bundle. So if I select... Let's say you just want vision. If I select vision, it automatically highlights dental and term life. If I choose term life, it's gonna automatically highlight dental and vision, and then dental, same thing. It makes you get term life and vision as well. That makes you get it as a bundle.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_0: And I was gonna also-

Speaker speaker_1: Okay.

Speaker speaker_0: ... tell you that you have, uh, something called virtual restriction. So if you do select any plan, it's gonna make you... So let's say you want the plans with employee and spouse. If you select one plan with employee and spouse, it's gonna make you choose every other plan with employee and spouse. So if you do the employee only option, all of the plans that you select have to be only with employee.

Speaker speaker_1: Okay. All right. So do I call this number back when I decide which plan and then you guys set me up?

Speaker speaker_0: Correct. Yes, ma'am. Um, so once you... You're sure what exactly w- you want to be enrolled into, you're welcome to give us a call. It looks like your last date to enroll would be on the 31st of January. And then we're open from 8:00 PM up until 8:00 PM Eastern Time. Right now it's 1:24. I'm not sure what time in Houston it is right now.

Speaker speaker_1: Okay. It's, uh, 12:24. Okay, cool. All right. Thank you so much for your help.

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

Speaker speaker_1: You too. Bye-bye. Wait. Hello?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Oh, wait, um, one more question. The beha- behavioral health, is that, um, counseling?

Speaker speaker_0: Yeah, it's, um, online, via phone call.

Speaker speaker_1: Oh. Okay.

Speaker speaker_0: Yeah, it's only... It's not in person, but they do offer that as well, and it looks like it's a dollar and 50.

Speaker speaker_1: Yeah, but it's only online?

Speaker speaker_0: Yes. It's only, like, virtual, not in... Um, not face-to-face in person.

Speaker speaker_1: Yeah. Okay, cool. All right. Thank you so much for your help.

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

Speaker speaker_1: You too. Bye-bye.