

## Transcript: Estefania

**Acevedo-4554554754416640-5750466688270336**

### 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 may I assist you? Hi, Stephanie. I'm calling, uh, to make a choice or decide on the plan for, uh, benefits through my job. Okay. Um, what is the name of the staffing agency that you're with? Uh, that's Carlton Staffing, with a C. Okay. C-A-R-L. Okay. And then, what is the last four of your Social? 6953. Okay, thank you. For security purposes, I do need you to verify your address as well as your date of birth. Okay. Address is 7643 Silver Cloud Lane, Houston, Texas 77086. And, uh, date of birth, 10/21/80. Okay. And then, you said that... What were those first numbers? You said 73? My address? Yes. It's 7643. Okay, thank you. And then, is your phone number still 832-248-2684? Yes. That's right. That's correct, 2684, yes. Okay, thank you. And then, I have careersgklug@gmail.com- It says- ... on your email file. Is that correct? Uh, it says instead of a J it's a G. Okay. So, careersgklug. I'm sorry, you said careers G or G? G. G as in George. Okay. Klug? Yes, @gmail. Okay, thank you. All right, sir. Um, would you like me to send you the benefit guide to that email file with that benefit guide? It has all the plans that they offer, as well as the prices for those plans. Yeah. Actually, I have it here in front of me. I have the booklet. Um, uh, I, um, I'm looking at the rates, how much I'm gonna pay per, um, per p- per paycheck. Mm-hmm. This is- this is gonna be per, um- Paycheck, correct. ... um, just rated per... Okay. When is the deadline- Okay. ... to decide? Uh, let me verify. I believe it's gonna be on the, um, on January 6th, but let me just make sure before I do that. Oh, January. That was... Yeah. So, your deadline for your personal open enrollment period is gonna be January the 3rd. Okay. So, if I decide right now what, uh, package I want, is that gonna take effect, uh, uh, until January? So, you're supposed to allow one or two weeks for your empl- So, if you were to enroll today, you're supposed to wait one or two weeks for your employer to start making that deduction. Once you see- Okay. ... the first deduction come out of your paycheck, the following Monday of that deduction is when you have active coverage. So, you really just have to, um, wait for your employer to start doing your deductions. Okay. Typically takes one or two weeks. Okay. No problem. Um, so what's the difference... 'Cause I'm looking at the... there's three, um, as far as, uh, choices that I have. There's a- Mm-hmm. ... StayHealth MEC, there's the VIP, there's Standard and Plus. Can you tell me what... Uh, it will, this will only be for myself. Okay. Um- So if you want, I can go over the plans. Please, yes. Okay. So, they do offer three different medical plans. Um, the first one I'm gonna go over is the StayHealthy MEC Tele-RX. So, that plan is only for your preventative services. So, what I mean by preventative is anything that happens before a problem actually occurs. So, that would be considered like one physical visit a year, some vaccinations, some STD screenings, some cancer screenings, and even some counseling. But this plan is not gonna cover any doctor visits if you get sick, any hospital visits if you get injured, no urgent care visits, no emergency

room visits, nor any surgeries. So, it's only for preventative services. That one's your StayHealthy. With your StayHealthy, it also requires you to just stay within the network to be covered. Um, it does offer prescription benefits through Aleptar, and it also offers a membership FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the U.S. for a cheaper price. This plan also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, the StayHealthy plan is only for preventative services only. So, it's not gonna cover any doctor visits if you were to get sick. Um, if you do select this one for employee only, you would be paying a weekly deduction of \$15. Then your VIP Standard and your VIP Plus, those plans are the plans that will cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care, emergency room, and even some surgeries. However, with the two VIPs, the Standard and the Plus, those two don't, those two don't offer any preventative services. So, they don't offer what your StayHealthy plan. Um, it's only if y- you go to the doctor if you were to get sick, hospital, urgent care, emergency room and surgeries, so vice versa. Um, with these two plans, it's not required to stay within the network. You could use providers outside of the network or in the network to be covered. It does also offer prescription benefits, but with a pharmanville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you need. And for the non-generic, they do offer somewhat of a discount. Um, this plan also includes Walmart Health Virtual Care, which gives you access to over... medical providers virtually, just like the Stay Healthy. Um, and with the two VIPs, the standard and the plus, these cover a flat fee towards whatever service you go for. Out of the two of them, the standard is the most basic one, because it doesn't cover intensive care, rehabilitation, nor your preventive surgery, while the VIP+ does. And the VIP+ covers you a little bit more in dollars than the standard does. So, a good example, hospital admission, the standard only covers you \$500 per day for a max of one day, while the VIP+ would cover \$1,000 per day for a max of one day. Another example for hospital confinement, standard covers \$50 per day for a max of 30 days, while the VIP+ covers \$100 per day for a max of 30 days. Standard doesn't include intensive care, rehabilitation, nor preventive surgery, while the VIP+ does. If you were to select between those two hospital plans, the standard would cover would be a weekly deduction of \$17.72, and then the VIP+, which is the one that covers a little bit more, would be a weekly deduction for the plan of employee of \$31.71. Um, I was gonna tell you that, let's say, you do want your preventative services covered, meaning, like, one physical visit a year, some vaccinations, as well as a plan that covers your doctor visits if you were to get sick, some people choose to get both of them, that, like, the Stay Healthy and then one of the VIPs. But if you don't... I- it- it really is just your choice, um, if you think you need both or if you think you just need one, uh, other than the other one. And those are the medical plans that they offer, and then they do offer also additional benefits that have their separate deductions to them, like vision, dental, short-term, 24-hour, group accident, critical illness with cancer, term life. Those are your additional benefits that they offer, and they do have their separate deductions. None of the plans that they offer include vision and dental already. You would have to add that in addition. Did you have questions- Okay. ... about any of the plans? Um, that actually does answer my, the questions that I did have. Uh... And I was also- Okay. ... gonna tell you that for your medical plans, being the three, um, plans that I just went through, your VIPs, the standard, the plus, the MEC, as well as the dental plan, short-term, term life, vision, critical illness, group accident, they're all under a IRS regulation.

That's called Section 125. So, what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you want to, like, cancel those plans or add dependents in those plans, you would have to do it before, before your personal open enrollment period ends, so before January the 3rd. So, let's say you do enroll today into any of those plans that I just mentioned that are under the IRS regulation and you were to s- like, change your mind and be like, "Well, never mind, I don't wanna get that plan anymore," you would have to call us before January 3rd so that we could cancel it. If not, you're gonna have to wait till their company open enrollment period, which I can check real quick to see when that is. Um, because you would only allow them to make those changes or drop those plans within company open enrollment. And it looks like their company open enrollment period is between December 23rd up until January 31st. So about almost 12 months later? Okay. Yeah, but, um, it looks- Okay. ... like their company open enrollment period is actually coming up. So y- y- I mean, so if you miss your personal open enrollment period, no big deal, because their company open enrollment is between December 23rd up until, yeah, January 31st. So that would be a time that you're able to cancel, or add any plans, or add any dependents. But, um, after December- I'm sorry, after January 31st, you wouldn't be able to do that. So let's say you're like, "Oh wait, never mind, I don't want none of the... I don't want the VIP nor the dental nor the venti- vision." Since it's under that IRS regulation, you would have to call before the 31st, because if you call on February the 3rd, you would have to wait till next December to cancel- Right. ... those plans. Hmm. Okay. So, what I'm gonna do is, um, because what I was paying, I'm, I'm just... Well, I'm doing this in comparison between what I was paying in my previous job and it was, um, pro- it's probably gonna come out to about w- the, around the VIP standard 'cause I was paying about \$25 or so every two weeks, I think it was, \$27 or something. Mm-hmm. Um, and I have the booklet actually. I actually ha- have it here with me, um, wh- I'm looking at the differences between..... the standard and the plus and, um, so I'm just gonna just select the VIP Standard, I guess. And then the, the dental and the vision, that, that's just one choice, right, for each one? Yeah. So, well- Okay. ... um, your VIP Standard comes out to be \$17.72 per employee. Dental would be \$3.64 per employee, and vision would be \$2.15 per employee. If you add those together, the total is \$23.51. Yeah. Okay. Weaken. Mm-hmm. Well, exactly, weekly 'cause the... Yeah, \$31 for the Plus, VIP Plus, I can't, really can't remember exactly the details of what I had before, but, uh, I, I mean, I think the, the VIP Standard would be probably sound comparable. I, I don't know what the, what the details were. The ones that I had before anyway, but I think what I need to do, what I'm gonna do is select the Standard and then the- Mm-hmm. ... the Dental and the Vision. So the Standard- Okay. ... the VIP Standard, I think that's what I'll do. Okay, and then that would be \$23.51. Did you want me to go over what the dental plan and the vision plan cover? Yes, please. Okay, so for your dental plan, a preventative visit is covered at 100%. Anything basic, like if you gotta clean your teeth, that's covered at 80%. Basic restorative, so they find a cavity and you gotta fill it, that would be covered at 80%. X-rays would be covered at 80%, and you have a annual maximum of \$500. With the dental plan, you would be required a one-time deductible, but it's only one time and it would be a \$50 if you choose the employee plan. And then for vision, it has its copays. So the copay for an eye exam is \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. And then that vision plan for employees, \$2.15. And then those three plans that you did select are under that IRS regulation that allows you to pay those plans with pre-tax dollars. But keep in mind, to make any changes, you have to do it within the personal open enrollment

period or within your company, company open enrollment period. Which, if I'm honest, if you miss your personal, it's really not big of a deal 'cause right after, your company open enrollment period starts, and theirs starts on the 23rd, which is not next Monday- Mm-hmm. ... but the Monday after. Yeah, before Christmas. Mm-hmm. Okay. And then, um, but it, it's just your choice. If you do enroll today, you would just have to allow one or two weeks for your employer to start making the deduction. And then once you see the first deduction out of your paycheck the following Monday is when you would have active coverage. And let's say you're not, like, so sure what you wanna enroll into and, and you enroll with your company, um, that plan wouldn't be effective until January 6th. Okay. Mm-hmm. All right, so... So if you enroll in your personal, it'll be a little bit sooner than if you were to enroll with your company. Okay, the i- the, uh, the IRS thing, the pre-tax dollars. Mm-hmm. Um, I, I don't understand that, none of that. I don't know what that means exactly, but... So it, it technically means it allows you to pay \$17.72, um, for those plans. So before like they take taxes. Yeah. Oh, okay. And that's why it's under that IRS regulation. Since they allow you to pay those particular plans before they take taxes off your check, um, that's why they give you those conditions, that you can't drop it if you're not within your personal or your company open enrollment. Okay. That's what it means. Okay. If there... Okay. So then just since I'm on the phone now then, what I'll do is I'll select the, um... Oh, it's closing the booklet right now. This, I think, is the Standard? Mm-hmm. VIP Standard and then the Dental and Vision and then, I- like, what is it? Two... You said about two weeks or so, three weeks, probably, to see that- Yeah, one is to read the booklet. ... first deductions. Okay. Correct. And then I was gonna tell you that they do, um, auto enroll their members into that preventative plan. Did you want me to go ahead and opt you out from that? If you, if you don't want that preventative plan? It looks like it's just- Yeah. Okay. So I'll get out of that one. Yeah, I can, I can... Yeah, that's fine. Gotcha. Okay. So I have the VIP Standard for \$17.72, dental for \$3.64, and vision for \$2.15. Um, that would be a weekly deduction of \$23.51. Do you allow Carlton Staffing to make the weekly deduction of \$23.51- Yes. ... for these selected plans? Okay? Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction come out of your paycheck, the following Monday is when you have active coverage. And then by that Thursday or Friday of your first activation week, you should be receiving your dental card and your vision card. And then I was gonna tell you that for your VIP Standard, the medical plan, um, that one they normally don't send out to the members. So if you do want a physical copy, you're welcome to give us a call and we can put in a request. Physical copy for which one, I'm sorry? For your VIP Standard. They normally don't mail those out to the members. So if you do- Oh. ... want a, a hard copy of that, you're welcome to give us a call once you're active. Once you see that first deduction come outta your check, the following Mondays when you have active coverage, and y- you're always welcome to call us at Monday to request a physical one, and we'll put a request. Um, but you would have to be active for us to request it. So how would I use that? Uh, I would have to, would have to access... I guess they ask for the, maybe the, the social security- So- ... and then... So, um, whenever you get your card, your policy number is gonna be on there. The policy number, the pharmacy information, the phone number to contact providers, all of that, um, gets mailed out to you whenever you receive your card. Okay, so then I will receive a physical card? Hm, only dental and vision. If you want a physical- Oh. ... medical card, which is your VIP, you do have to call us to request it once you're active. And we'll, um, contact the carrier to request a physical one. But you would have to be active

already for us to request it so that they can find you in their system. But if I don't have a physical card for the medical, um, and it's- Then you're wel- This is a... Go ahead. Um, you're wel- uh, that's what I was about to say. If for some reason once you have active coverage, you need to go to the, have a doctor's appointment, dentist, vision appointment or whatever, um, you can give us a call and we could send them virtually to you by email. Oh, okay. But you should be getting them that first week of your activation week, that dental card and vision card, either that Thursday or Friday. And then you're welcome to give us a call that first Monday that you have active coverage to go ahead and request your VIP Standard. But the first ones you're gonna get is definitely dental and vision. Okay. All right. Yes, sir. Well, thank you so much. Um, okay. Well, thank you so much for everything. Um, and I'll expect, I guess, the, the cards in the mail and then wait two to three weeks. Um, I'll keep an eye on that to see, make sure that it's being deducted and, um... Yes, sir. Okay. All right. Did he have any more questions? No, that's it, uh, Stephanie. Thank you so much for your help. I appreciate you. You're welcome. Have a nice day. Just keep in mind if you do ever wanna, like, cancel any of those plans, you have to do it before your per- well, really before your company open enrollment period ends, which would be January 3rd, the last day to make- Okay. ... any changes or add anything or- Okay. ... cancel anything. Okay? All right. Thank you so much. You're welcome. Have a nice day. You too. Thank you so much. Merry Christmas. Merry Christmas. 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. My name is Stephanie. How may I assist you?

Speaker speaker\_2: Hi, Stephanie. I'm calling, uh, to make a choice or decide on the plan for, uh, benefits through my job.

Speaker speaker\_1: Okay. Um, what is the name of the staffing agency that you're with?

Speaker speaker\_2: Uh, that's Carlton Staffing, with a C.

Speaker speaker\_1: Okay.

Speaker speaker\_2: C-A-R-L.

Speaker speaker\_1: Okay. And then, what is the last four of your Social?

Speaker speaker\_2: 6953.

Speaker speaker\_1: Okay, thank you. For security purposes, I do need you to verify your address as well as your date of birth.

Speaker speaker\_2: Okay. Address is 7643 Silver Cloud Lane, Houston, Texas 77086. And, uh, date of birth, 10/21/80.

Speaker speaker\_1: Okay. And then, you said that... What were those first numbers? You said 73?

Speaker speaker\_2: My address?

Speaker speaker\_1: Yes.

Speaker speaker\_2: It's 7643.

Speaker speaker\_1: Okay, thank you. And then, is your phone number still 832-248-2684?

Speaker speaker\_2: Yes. That's right. That's correct, 2684, yes.

Speaker speaker\_1: Okay, thank you. And then, I have careersgklug@gmail.com-

Speaker speaker\_2: It says-

Speaker speaker\_1: ... on your email file. Is that correct?

Speaker speaker\_2: Uh, it says instead of a J it's a G.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So, careersgklug.

Speaker speaker\_1: I'm sorry, you said careers G or G?

Speaker speaker\_2: G. G as in George.

Speaker speaker\_1: Okay. Klug?

Speaker speaker\_2: Yes, @gmail.

Speaker speaker\_1: Okay, thank you. All right, sir. Um, would you like me to send you the benefit guide to that email file with that benefit guide? It has all the plans that they offer, as well as the prices for those plans.

Speaker speaker\_2: Yeah. Actually, I have it here in front of me. I have the booklet. Um, uh, I, um, I'm looking at the rates, how much I'm gonna pay per, um, per p- per paycheck.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: This is- this is gonna be per, um-

Speaker speaker\_1: Paycheck, correct.

Speaker speaker\_2: ... um, just rated per... Okay. When is the deadline-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... to decide?

Speaker speaker\_1: Uh, let me verify. I believe it's gonna be on the, um, on January 6th, but let me just make sure before I do that.

Speaker speaker\_2: Oh, January. That was...

Speaker speaker\_1: Yeah. So, your deadline for your personal open enrollment period is gonna be January the 3rd.

Speaker speaker\_2: Okay. So, if I decide right now what, uh, package I want, is that gonna take effect, uh, uh, until January?

Speaker speaker\_1: So, you're supposed to allow one or two weeks for your empl- So, if you were to enroll today, you're supposed to wait one or two weeks for your employer to start making that deduction. Once you see-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the first deduction come out of your paycheck, the following Monday of that deduction is when you have active coverage. So, you really just have to, um, wait for your employer to start doing your deductions.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Typically takes one or two weeks.

Speaker speaker\_2: Okay. No problem. Um, so what's the difference... 'Cause I'm looking at the... there's three, um, as far as, uh, choices that I have. There's a-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... StayHealthy MEC, there's the VIP, there's Standard and Plus. Can you tell me what... Uh, it will, this will only be for myself.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um-

Speaker speaker\_1: So if you want, I can go over the plans.

Speaker speaker\_2: Please, yes.

Speaker speaker\_1: Okay. So, they do offer three different medical plans. Um, the first one I'm gonna go over is the StayHealthy MEC Tele-RX. So, that plan is only for your preventative services. So, what I mean by preventative is anything that happens before a problem actually occurs. So, that would be considered like one physical visit a year, some vaccinations, some STD screenings, some cancer screenings, and even some counseling. But this plan is not gonna cover any doctor visits if you get sick, any hospital visits if you get injured, no urgent care visits, no emergency room visits, nor any surgeries. So, it's only for preventative services. That one's your StayHealthy. With your StayHealthy, it also requires you to just stay within the network to be covered. Um, it does offer prescription benefits through Aleptar, and it also offers a membership FreeRx, which gives you access to over 800 of the top 90% genetic drugs prescribed in the U.S. for a cheaper price. This plan also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, the StayHealthy plan is only for preventative services only. So, it's not gonna cover any doctor visits if you were to get sick. Um, if you do select this one for employee only, you would be paying a weekly deduction of \$15. Then your VIP Standard and your VIP Plus, those plans

are the plans that will cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care, emergency room, and even some surgeries. However, with the two VIPs, the Standard and the Plus, those two don't, those two don't offer any preventative services. So, they don't offer what your StayHealthy plan. Um, it's only if y- you go to the doctor if you were to get sick, hospital, urgent care, emergency room and surgeries, so vice versa. Um, with these two plans, it's not required to stay within the network. You could use providers outside of the network or in the network to be covered. It does also offer prescription benefits, but with a pharmaville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you need. And for the non-generic, they do offer somewhat of a discount. Um, this plan also includes Walmart Health Virtual Care, which gives you access to over... medical providers virtually, just like the Stay Healthy. Um, and with the two VIPs, the standard and the plus, these cover a flat fee towards whatever service you go for. Out of the two of them, the standard is the most basic one, because it doesn't cover intensive care, rehabilitation, nor your preventive surgery, while the VIP+ does. And the VIP+ covers you a little bit more in dollars than the standard does. So, a good example, hospital admission, the standard only covers you \$500 per day for a max of one day, while the VIP+ would cover \$1,000 per day for a max of one day. Another example for hospital confinement, standard covers \$50 per day for a max of 30 days, while the VIP+ covers \$100 per day for a max of 30 days. Standard doesn't include intensive care, rehabilitation, nor preventive surgery, while the VIP+ does. If you were to select between those two hospital plans, the standard would cov- would b- be a weekly deduction of \$17.72, and then the VIP+, which is the one that covers a little bit more, would be a weekly deduction for the plan of employee of \$31.71. Um, I was gonna tell you that, let's say, you do want your preventative services covered, meaning, like, one physical visit a year, some vaccinations, as well as a plan that covers your doctor visits if you were to get sick, some people choose to get both of them, that, like, the Stay Healthy and then one of the VIPs. But if you don't... I- it- it really is just your choice, um, if you think you need both or if you think you just need one, uh, other than the other one. And those are the medical plans that they offer, and then they do offer also additional benefits that have their separate deductions to them, like vision, dental, short-term, 24-hour, group accident, critical illness with cancer, term life. Those are your additional benefits that they offer, and they do have their separate deductions. None of the plans that they offer include vision and dental already. You would have to add that in addition. Did you have questions-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... about any of the plans?

Speaker speaker\_2: Um, that actually does answer my, the questions that I did have. Uh...

Speaker speaker\_1: And I was also-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... gonna tell you that for your medical plans, being the three, um, plans that I just went through, your VIPs, the standard, the plus, the MEC, as well as the dental plan, short-term, term life, vision, critical illness, group accident, they're all under a IRS regulation. That's called Section 125. So, what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you want to, like, cancel those plans or add dependents in those



plans, you would have to do it before, before your personal open enrollment period ends, so before J- January the 3rd. So, let's say you do enroll today into any of those plans that I just mentioned that are under the IRS regulation and you were to s- like, change your mind and be like, "Well, never mind, I don't wanna get that plan anymore," you would have to call us before January 3rd so that we could cancel it. If not, you're gonna have to wait till their company open enrollment period, which I can check real quick to see when that is. Um, because you would only allow them to make those changes or drop those plans within company open enrollment. And it looks like their company open enrollment period is between December 23rd up until January 31st.

Speaker speaker\_2: So about almost 12 months later? Okay.

Speaker speaker\_1: Yeah, but, um, it looks-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... like their company open enrollment period is actually coming up. So y-y- I mean, so if you miss your personal open enrollment period, no big deal, because their company open enrollment is between December 23rd up until, yeah, January 31st. So that would be a time that you're able to cancel, or add any plans, or add any dependents. But, um, after December- I'm sorry, after January 31st, you wouldn't be able to do that. So let's say you're like, "Oh wait, never mind, I don't want none of the... I don't want the VIP nor the dental nor the venti- vision." Since it's under that IRS regulation, you would have to call before the 31st, because if you call on February the 3rd, you would have to wait till next December to cancel-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... those plans. Hmm.

Speaker speaker\_2: Okay. So, what I'm gonna do is, um, because what I was paying, I'm, I'm just... Well, I'm doing this in comparison between what I was paying in my previous job and it was, um, pro- it's probably gonna come out to about w- the, around the VIP standard 'cause I was paying about \$25 or so every two weeks, I think it was, \$27 or something.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, and I have the booklet actually. I actually ha- have it here with me, um, wh- I'm looking at the differences between..... the standard and the plus and, um, so I'm just gonna just select the VIP Standard, I guess. And then the, the dental and the vision, that, that's just one choice, right, for each one?

Speaker speaker\_1: Yeah. So, well-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... um, your VIP Standard comes out to be \$17.72 per employee. Dental would be \$3.64 per employee, and vision would be \$2.15 per employee. If you add those together, the total is \$23.51.

Speaker speaker\_2: Yeah. Okay.

Speaker speaker\_1: Weaken. Mm-hmm.

Speaker speaker\_2: Well, exactly, weekly 'cause the... Yeah, \$31 for the Plus, VIP Plus, I can't, really can't remember exactly the details of what I had before, but, uh, I, I mean, I think the, the VIP Standard would be probably sound comparable. I, I don't know what the, what the details were. The ones that I had before anyway, but I think what I need to do, what I'm gonna do is select the Standard and then the-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... the Dental and the Vision. So the Standard-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... the VIP Standard, I think that's what I'll do.

Speaker speaker\_1: Okay, and then that would be \$23.51. Did you want me to go over what the dental plan and the vision plan cover?

Speaker speaker\_2: Yes, please.

Speaker speaker\_1: Okay, so for your dental plan, a preventative visit is covered at 100%. Anything basic, like if you gotta clean your teeth, that's covered at 80%. Basic restorative, so they find a cavity and you gotta fill it, that would be covered at 80%. X-rays would be covered at 80%, and you have a annual maximum of \$500. With the dental plan, you would be required a one-time deductible, but it's only one time and it would be a \$50 if you choose the employee plan. And then for vision, it has its copays. So the copay for an eye exam is \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. And then that vision plan for employees, \$2.15. And then those three plans that you did select are under that IRS regulation that allows you to pay those plans with pre-tax dollars. But keep in mind, to make any changes, you have to do it within the personal open enrollment period or within your company, company open enrollment period. Which, if I'm honest, if you miss your personal, it's really not big of a deal 'cause right after, your company open enrollment period starts, and theirs starts on the 23rd, which is not next Monday-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... but the Monday after.

Speaker speaker\_2: Yeah, before Christmas.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then, um, but it, it's just your choice. If you do enroll today, you would just have to allow one or two weeks for your employer to start making the deduction. And then once you see the first deduction out of your paycheck the following Monday is when you would have active coverage. And let's say you're not, like, so sure what you wanna enroll into and, and you enroll with your company, um, that plan wouldn't be effective until January 6th.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right, so...

Speaker speaker\_1: So if you enroll in your personal, it'll be a little bit sooner than if you were to enroll with your company.

Speaker speaker\_2: Okay, th- the i- the, uh, the IRS thing, the pre-tax dollars.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, I, I don't understand that, none of that. I don't know what that means exactly, but...

Speaker speaker\_1: So it, it technically means it allows you to pay \$17.72, um, for those plans. So before like they take taxes.

Speaker speaker\_2: Yeah. Oh, okay.

Speaker speaker\_1: And that's why it's under that IRS regulation. Since they allow you to pay those particular plans before they take taxes off your check, um, that's why they give you those conditions, that you can't drop it if you're not within your personal or your company open enrollment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That's what it means.

Speaker speaker\_2: Okay.

Speaker speaker\_1: If there...

Speaker speaker\_2: Okay. So then just since I'm on the phone now then, what I'll do is I'll select the, um... Oh, it's closing the booklet right now. This, I think, is the Standard?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: VIP Standard and then the Dental and Vision and then, I- like, what is it? Two... You said about two weeks or so, three weeks, probably, to see that-

Speaker speaker\_1: Yeah, one is to read the booklet.

Speaker speaker\_2: ... first deductions. Okay.

Speaker speaker\_1: Correct. And then I was gonna tell you that they do, um, auto enroll their members into that preventative plan. Did you want me to go ahead and opt you out from that? If you, if you don't want that preventative plan? It looks like it's just-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. So I'll get out of that one.

Speaker speaker\_2: Yeah, I can, I can... Yeah, that's fine.

Speaker speaker\_1: Gotcha. Okay. So I have the VIP Standard for \$17.72, dental for \$3.64, and vision for \$2.15. Um, that would be a weekly deduction of \$23.51. Do you allow Carlton Staffing to make the weekly deduction of \$23.51-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... for these selected plans? Okay? Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction come out of your paycheck, the following Monday is when you have active coverage. And then by that Thursday or Friday of your first activation week, you should be receiving your dental card and your vision card. And then I was gonna tell you that for your VIP Standard, the medical plan, um, that one they normally don't send out to the members. So if you do want a physical copy, you're welcome to give us a call and we can put in a request.

Speaker speaker\_3: Physical copy for which one, I'm sorry?

Speaker speaker\_1: For your VIP Standard. They normally don't mail those out to the members. So if you do-

Speaker speaker\_3: Oh.

Speaker speaker\_1: ... want a, a hard copy of that, you're welcome to give us a call once you're active. Once you see that first deduction come outta your check, the following Mondays when you have active coverage, and y- you're always welcome to call us at Monday to request a physical one, and we'll put a request. Um, but you would have to be active for us to request it.

Speaker speaker\_3: So how would I use that? Uh, I would have to, would have to access... I guess they ask for the, maybe the, the social security-

Speaker speaker\_1: So-

Speaker speaker\_3: ... and then...

Speaker speaker\_1: So, um, whenever you get your card, your policy number is gonna be on there. The policy number, the pharmacy information, the phone number to contact providers, all of that, um, gets mailed out to you whenever you receive your card.

Speaker speaker\_3: Okay, so then I will receive a physical card?

Speaker speaker\_1: Hm, only dental and vision. If you want a physical-

Speaker speaker\_3: Oh.

Speaker speaker\_1: ... medical card, which is your VIP, you do have to call us to request it once you're active. And we'll, um, contact the carrier to request a physical one. But you would have to be active already for us to request it so that they can find you in their system.

Speaker speaker\_3: But if I don't have a physical card for the medical, um, and it's-

Speaker speaker\_1: Then you're wel-

Speaker speaker\_3: This is a... Go ahead.

Speaker speaker\_1: Um, you're wel- uh, that's what I was about to say. If for some reason once you have active coverage, you need to go to the, have a doctor's appointment, dentist, vision appointment or whatever, um, you can give us a call and we could send them virtually to you by email.

Speaker speaker\_3: Oh, okay.

Speaker speaker\_1: But you should be getting them that first week of your activation week, that dental card and vision card, either that Thursday or Friday. And then you're welcome to give us a call that first Monday that you have active coverage to go ahead and request your VIP Standard. But the first ones you're gonna get is definitely dental and vision.

Speaker speaker\_3: Okay. All right.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: Well, thank you so much. Um, okay. Well, thank you so much for everything. Um, and I'll expect, I guess, the, the cards in the mail and then wait two to three weeks. Um, I'll keep an eye on that to see, make sure that it's being deducted and, um...

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: Okay.

Speaker speaker\_1: All right. Did he have any more questions?

Speaker speaker\_3: No, that's it, uh, Stephanie. Thank you so much for your help. I appreciate you.

Speaker speaker\_1: You're welcome. Have a nice day. Just keep in mind if you do ever wanna, like, cancel any of those plans, you have to do it before your per- well, really before your company open enrollment period ends, which would be January 3rd, the last day to make-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... any changes or add anything or-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... cancel anything. Okay?

Speaker speaker\_3: All right. Thank you so much.

Speaker speaker\_1: You're welcome. Have a nice day.

Speaker speaker\_3: You too. Thank you so much. Merry Christmas.

Speaker speaker\_1: Merry Christmas.

Speaker speaker\_3: Bye.