

Transcript: Estefania

Acevedo-4741539620241408-6386959777841152

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Hello. I wanted to see if I could apply for some benefits- Okay, yeah. ... for my job. Yes, ma'am. Um, what's the staffing agency that you're currently with? ATC. ATC. Around the Clock Healthcare. Okay. And then, what are the last four of your Social? 5731. And your first and last name, please? Tanya Harris. T-A-N-Y-A H-A-R-R-I-S. Okay. Um, did you recently start working with them by any chance? Yes. Today will be my first day. Oh, okay. So since today's your first day, we haven't received your information yet. Either we could do two things. You're welcome to call in throughout the week to see if we have received that information, or I can go ahead and create a file for you. But to create a file, I do need your full Social, your full address, and all that information. It's whatever makes you feel more comfortable. Yes, I don't mind. Okay. Okay, you're with ATC. And then, I'm ready for your full Social. 174-78-5731. Okay. And then you said your name was Tanya, T-A-N-Y-A? Yes. And then Harris was your last name? Yes. H-A-R-R-I-S. Okay. And then, what's your address? Uh, 5854 West Tower Drive. It's W-E-S-T O-W-E-R space Drive, Richmond, VA 23225. You said 23225? 23225. And then what's your date of birth? March 27, 1998. And would you like to provide a email? Uh, tnharris150@gmail.com. Okay, I'm gonna repeat it. That's T as in Tom, N as in Nancy, harris150@gmail.com? Yes. Okay. And then is this a good phone number to put on file, the 215-800-6299? Yes. Would you like to provide a secondary phone number? Uh, yes. One second. 267-484-0659. Okay, thank you. And then by any chance, did you know already what you wanted to enroll into, or did you want me to send you the guide? What that guide has is all the plans that they offer, as well as the prices to those plans. I think my manager had already sent me everything. I just didn't know, like, which plan I should get, because I wanted to get something that includes urgent care, the primary care, and, uh, what is it called? Counseling and life insurance and dental. So your life insurance, dental... None of the plans, medical plans that they cover already includes, um, dental and life. That would be something that you would have to add in addition, and those have their separate deductions. But if you want, I can go ahead and send you the benefit guide to your email file, and I can go over the plans with you over the phone. But if you want, I can go ahead and send it to you so that you can visually see what I'm talking about. Okay. Would you like me to do that? Yes. Okay. All right. Give me one second. Let me send that. I think my manager had already sent me that. Mm, I just sent it just in case. Um, do you mind verifying just to see if you received it? It should come from an email that says info@benefitsandacard.com. Hmm. No. Oh, yeah, I see. Okay. Yeah. So once you open that email and you open that PDF, it's gonna say ATC Benefit Nine. Yeah, that's the- Um... ... one he has sent me. Okay. Um, would you like me to go over the plans with you? Yes. Okay. Let me get to it. But I wanted you to go over the plans and tell me how

much each one is. Yeah. Yeah. I'm gonna just go over all of them so that you know which one you would like to enroll into. So if you want, I'll just go over all of them. Okay, thank you. Mm-hmm. And then were you looking into enrolling by yourself or, um... Yeah. By myself. Okay. Okay. So they offer different plans. Depending on how many you select, that determines how much the weekly deductions are from your paycheck as well as which plan you were to select. So the first plan that I'm gonna go over is called the Stay Healthy MUC Tele-RS. Right. This plan is only a preventative plan, meaning that it's only gonna cover like one physical visit a year some vaccinations, some acidity and cancer screenings, and even some counseling. However, your preventative plan is only for preventive services, meaning before a problem actually occurs. So this plan is not gonna cover your actual doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So it's only for your preventative services. If you were to select the Stay Healthy MUC Tele-RS, you are also required to stay within the network and only use their preferred providers to receive coverage. This plan also provides prescription benefits but through a lab fee and it offers a membership with Free RS which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also does include virtual urgent care which gives you access to medical assistance virtually with medical providers. But your Stay Healthy plan, like I said earlier, is only for your preventative services. If you were to select the Stay Healthy MUC for employee that would be a weekly deduction from your paycheck of \$16.05. So that's for your Stay Healthy plan. Then they also offer two other plans called the VIPs. So there's the VIP Plus and your VIP Prime. So these two plans are the ones that would cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room, and even some surgeries. With these two plans you're not required to only stay within the network to receive coverage compared to the Stay Healthy. With the two VIPs you could either use preferred providers outside of the network or in the network to receive coverage. You also do receive prescription benefits but through Pharmaville which you can pay up to \$10, \$20, \$30 depending on the generic medication that you're needing and for the non-generic they do offer a discount. Um, this plan also does include the virtual urgent care which gives you medical assistance virtually with medical providers. The main difference between your VIP Plus and your VIP Prime is that the VIP Prime is gonna pay a greater dollar amount towards those services. So I'm gonna give you an example. So the VIPs cover a flat fee towards whatever service you go for. So a good example is like for surgery and hospital if you were to select the VIP Plus they would cover a flat fee of \$1,000 per day for a max of one day, while your VIP Prime would cover \$2,000 per day for a max of one day. For surgery and physician office the VIP Plus only covers \$250 per day for a max of two days, while your VIP Prime would cover \$1,000 per day for a max of two days. For emergency room visits the VIP Plus would cover \$100 per day for a max of two days while your VIP Prime would cover \$150 per day for a max of two days. So just depending on how much of a dollar amount you're looking for them to cover really depends on what plan you were to select between the two VIPs. So your VIP Prime- I have a q- Mm-hmm. I had a question. Would that cover like, for like surgery for like your wisdom teeth? So any specific questions like that I'm really only allowed to tell you what I see on the guide that I'm reading. Um, if that's not on there I can't really tell you that it will be covered or not and how much it would. I could provide two numbers to you prior to enrolling if you have any specific questions like that and they would notify you if those two VIPs would cover that or not. Okay.

Okay? Um, do you want me to provide that before I continue? Yes, you can do it at the end. Okay. All right. So if you were to select between your two VIPs the VIP Plus for employee would be a weekly deduction of \$31.71 from your paycheck or if you select the VIP Prime which is the one that covers a little bit more in dollar amount, for employee that would be \$43.41. Okay? So they also do have a fourth plan that's called the Stay Healthy MUC Enhanced. With your Stay Healthy MUC Enhanced compared to the other ones that I just went through, these offer both benefits. So it offers both your preventative and your hospital indemnity services meaning it will cover... One physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling, as well as your actual doctor visits if you're already sick, hospital visits if you're injured, urgent care, emergency room, and surgeries. So this one covers both benefits compared to the last three that I explained, 'cause once... The VIPs only cover your hospital indemnity services, and then your Stay Healthy only covers your preventative. But with your Stay Healthy MEC Enhanced, that one covers both benefits. However, with the Stay Healthy MEC Enhanced, you are required to stay within the network to be covered, and you are required copays compared to the other ones. So for primary care visits, with the MEC Enhanced, you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you would also be limited to four visits annually per person, or 10 per family, and the copay is a \$50. And then for your urgent care visits, you're limited four visits annually per person, or 10 per family, and the copay is a \$60. Since you have both your preventative and hospital indemnity benefits with your MEC Enhanced, you get prescription benefits both with Alexar and with Pharmaville. But with your preventative care, generic prescriptions, you are required a copay. So for pharmacy option, you have a 30-day supply, and the copay required is a \$5. For your mail-order option, you have a 90-day supply, and the copay would be of \$15. You also have prescription benefits with Pharmaville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you're needing, and for the non-generic, they do offer discounts. This plan also does include the virtual urgent care, which offers medical assistance virtually with medical providers, and they pay a flat fee towards whatever hospital indemnity services you go to. So for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a max of one day. For hospital and confinement benefit, they would cover \$100 per day for a max of 30 days. Surgery and hospital, they would cover \$500 per day for a max of one day. Surgery and physician office, they would cover \$125 per day for a max of one day. Medical imaging tests, they would cover \$100 per day for a max of two days. This plan also does cover hospital admission room, physician office, emergency dental work, hospital admission. If you were to select your Stay Healthy MEC Enhanced, for employee, that would be a weekly deduction of \$43.81. And then they also do offer additional benefit options, um, that would be considered like your vision, dental, short-term, term life, behavioral health, 24-hour work accident, and all of those do have their separate deductions to them. So for example, for vision, the employee plan, that would be \$2.15 from your check. For dental, for the employee plan, that's \$3.64 weekly from your check. For short-term disability, that would be \$5.18 from your paycheck. Term life for employee, that would be \$2.11 from your paycheck. 24-hour work accident for employee, that would be \$2.01 from your paycheck. And then they also offer ID Social Plus, which would be \$1.98 from your paycheck. Um, did you have any questions? So what's the- Uh-huh? ... what's the IDX Social Plus? That's identity protection, like if somebody stole your identity. Okay. Yes, ma'am. Did you have any

questions about any of the plans that I just went over? No. I just wanted to see if I could do the dental and the term life. Mm-hmm. And then what else? And then I was gonna tell you that for your medical plans... So for your two VIPs, being the VIP Plus and the VIP Prime, as well as your two MECs, which would be the MEC Enhanced, the one that offers both benefits, and your MEC Tele-RS, which is the one that only is preventative, with your medical plans they are under a IRS regulation called Section 125. So what Section 125 is, it allows you to, to pay those plans with pre-tax dollars. However, if you want to cancel those plans under that IRS regulation, or add dependents, you would have to do it before your 30 days of your personal open enrollment period is up, meaning 30 days from the day that you receive your very first check, nothing passing those 30 days, or when the company is within company open enrollment as a company, which I believe for Surge, if I'm not mistaken, it's in the month of August. So you would have to do it... 30 days from the day that you receive your first check, nothing past those 30 days, or within company open enrollment period to either add those dependents or cancel those plans. Because if you call to cancel them after your 30 days, you're gonna be informed that you have to call within company open enrollment period, which is in the month of August, to be able to make those changes. Okay. Yes, ma'am. So which plan do you think is better? Ooh, so I'm not really allowed to give you advice, um, 'cause it really varies. But what I can tell you is that your two VIPs, the VIP Plus and the VIP Prime, are the ones that only cover your doctor visits if you get sick, hospital visits if you get injured, your urgent care, emergency room, and even some surgeries. Those would be the VIPs, uh, but they don't cover your preventative services, meaning they wouldn't cover, like, your physical, one physical visit. They wouldn't cover some vaccinations. They wouldn't cover some cancer and STD screenings. Um, so your VIP- Which one will cover that? So your MEC Tele-RS and your MEC Enhanced. So your MEC Tele-RS is the first plan that I went through. That one would be the one that covers only one physical visit a year, some vaccinations, some STD and cancer screenings, but that one doesn't cover doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. And then your MEC Enhanced, that one would cover both your preventative and your hospital indemnity. So that one, the MEC Enhanced, is the one that covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings, as well as some doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. So your MEC Enhanced is the one that offers those benefits, both your preventative and your hospital indemnity. Then your MEC Tele-RS, the one that says MEC Tele-RS, that one's only for preventative and then your VIPs are only for hospital indemnity. The one that offers both would be your MEC Enhanced. So how much is that one? The one that offers both benefits? Yes. That one for employee is \$43.81, so that one's... That one's a little bit more because it offers both your preventative and your, um, hospital indemnity. And it looks like from there, the one after that would be the VIP Prime. That's \$43.41, but remember, your VIPs only cover your hospital indemnity side. They don't cover your preventative, compared to your MEC Enhanced. That one covers both your preventative and your hospital indemnity and that one's just a few cents more, \$43.81. But with your MEC Enhanced, you are required to stay within the network, so you can only use their preferred providers. And with your VIPs, you could either be in the network or out of the network, but they do only cover your hospital indemnity, not your preventative, compared to the MEC Enhanced. So the Stay Healthy M-E-C Enhanced- Mm-hmm. ... did that cover the, um... What is it? Do, do, do, do. Did that cover emergency dental work? So... Give me one

second. 'Cause it says \$50. Emergency dental work? So, it says that it does. It'll cover a flat fee of \$50, but if it's a, like, specific service, um, you're always welcome to contact those two numbers that I can provide 'cause hospital emergency rooms, that's \$250, physician office, \$50, and emergency dental work, \$50. Wait one second. Mm-hmm. Hello? Hello? Yes, ma'am. Yes, ma'am. Okay. Okay. Hmm. And then, um, do keep in mind that all of the medical plans, so your MEC Enhanced, the one that offers both benefits, your Stay Healthy Tele-RS, which is the one that only covers your preventative, and then your VIPs, which are the ones that only cover your hospital side, um, those are under that IRS regulation, okay? Okay. Hmm. If you're not so sure- So when do the- Mm-hmm. When do I have to, like, actually apply for it? So they give you 30- So I think it should be more than 30 days. Yeah, so they give you 30 days from the day that you receive your very first check to enroll. If you pass those 30 days, you would have to wait, um, till the month of August, whenever they're in their company open enrollment time rule, but they do give you 30 days from the day that you receive your first check. That's considered your personal open enrollment period. Okay, so I could, uh, apply for my benefits when I get my first check?... 30 days from the day that you receive your first check. You're welcome to do it right now, but if you're not so sure, they do give you 30 days from the day that you receive your very first check to enroll into the benefits 'cause we didn't even have your file yet. I just now created it, um, 'cause it looks like we haven't received your information yet. But they do give you 30 days from the day that you receive your first check to enroll into your benefits. So, if I receive my first check January 3rd, I got 30 days from then? Um, I would have to look at the exact date to give you a deadline. But they do give you 30 days from the day that you receive your first check. Okay. And we're open tomorrow. We're not open the weekend, and then we're open again on Monday. And we won't be open- Okay. ... the 31st nor the 1st. So, if you're not sure, you're welcome to look over the guide. We're open from 8:00 AM up until 8:00 PM Eastern Time. Um, and you're welcome to give us a call. We're open the 27th, so tomorrow, then we're open Monday, and then we're off Tuesday and Wednesday. Okay. So, I just wanted to apply for the VPC, the, I think it's called Primary Care or Urgent Care. They have, um, so they have 3RS, 3RS Virtual Primary Care, Dental Program- Which one is the... 'Cause I've seen one that says \$5.99 a week for, uh, employees. Yeah, that's, um, 3RS Virtual Primary Care. So, is there any way I could do that in- Yeah, if you want, you can enroll into that. And then you're welcome to add more if, um, if you do wanna- So, how do I- ... enroll into that other ones. How do I enroll in them? So, you can do it with me over the phone. Um, if you do wanna enroll into, like, benefits, all you have to do is call this number. Okay. And then we'll do the enrollment over the phone. Did you wanna go ahead and enroll into that or did you wanna wait until you- Mm. ... made any additional- I wanna wait til- ... to be sure? I wanna wait til... Yeah, I wanna wait. Okay. Yeah, that's fine. Okay. You're welcome. Like I said, we're open from 8:00 AM up until 8:00 PM Eastern Time. Um, and if you want, I can go ahead and save your, your file so that when you call all they're gonna ask you is for the name of the staffing agency and then the last four. And all you have to do is verify your address as well as your date of birth. And we'll go ahead and enroll you. They won't, they won't have to ask for everything, if, if that's okay with you to go ahead and save your, um, your file. Mm-hmm. Is there any way that I could enroll in the, uh, life insurance, like- You can. ... separate and then the dental, uh, separate, and then the, uh, medical separate? Yeah, you don't have to. As long as you call before your 30 days are up, you can enroll into anything. And then, is the counseling free? But, um, as long as you do it...

I'm sorry? Is the counseling free? No, ma'am. Um, so the ■■■B Solat, let's say like behavioral health, that's \$1.50, um, for you to have that. Okay. You do have to pay that deduction. And I'm not sure if there's like a separate deduction whenever you go to the- Yeah. Um- ... that page. One, two, three. Okay. So, you can enroll in, like, let's say, you enroll into dental today and you're not so sure what else you wanna enroll yet, you're welcome to give us a call before your 30 days are up though to add any new plans. As long as you call before, you can do that. But if you call after, you will have to wait til the next company open enrollment period, which is in the month of August for Surge. I mean, I'm sorry, not for Surge. You said ATC. Uh, let me verify when that is 'cause it's not in August. ATC. Oh, so actually, um, their company open enrollment period just passed. It was in the date of December 9th up until December 24th. So, if you do pass your 30 days, you will have to wait til next December to enroll. So, it's very important, um, to remember that you only do have 30 days from the day that you receive your first check. Okay. So, can I enroll now? You can. Okay. Which one did you wanna enroll into? The VPC. Okay. And then what else? There-The dental short term, you said you, did you still want your term life for employee? That's \$2.11. Yes. Okay. They also have dental for \$3.64. Did you wanna do dental? Yes. They have short-term disability for \$5.18. Did you wanna do that one? So what's that? What's that one? So sh- your short-term disability is available for all active employees working 20 hours or more per week. That is for some reason if you get injured and you can't work, the first seven days is considered a elimination period, so that means the first seven days they'll pay them to you. However, the benefit period is 180 days and the benefit amount is \$700 per month. So the first seven days they won't pay them, and then after those seven days, the benefit period would be of 180 days. The benefit amount is \$700 per month. And for employee, that would be \$5.18 from your paycheck. No, I'm okay. Okay. Then they also offer vision for \$2.15 for employee. Did you wanna do vision? No. Okay. What about group accident? That's \$2.01. So that's like emergency room in a doctor's office? Yeah, so 24-hour group accident. Hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Emergency dental work, that would cover \$50. Hospital admission, 250. Daily hospital confinement, \$100. Intensive care, 200. Ambulance, ground or air, 250. Medical imaging, \$100. AD&D;, employee up to 15,000, spouse up to 15,000, children 7,500, and medical imaging, 100. For the employee plan, that's \$2.01. I don't know. Hmm. I don't know like do they do wisdom too, 'cause the emergency dental work. Hmm. Yeah, you can't add it. Okay. Okay, and then- And then did y- I want the, uh, one for the counseling. So did you want like behavioral health? Yeah. So actually, so that's the counseling one? Yeah, that's like, um... Give me one, one second. I'm gonna go to... Yes. So your behavior health is your counseling. So benefits provided by Benefits in a Card, Virtual Primary Health Counseling. Virtual counseling provides members with confidential, ... unlimited consultation, counseling, and referral services, 24/7, 365 access to matters level counselors, session available via telephone or video, intimate crisis support, comprehensive risk assessment, supportive counseling and supposition sessions, 100% follow-up with original counselor. When to use common issues, substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parent counseling. So yeah, it is counseling virtually. Yeah. And that one, no co-pay? That's... Yeah. It says no co-pay or fee. Okay. Yeah, can I get that one? Okay. Yes, ma'am. That would be \$1.50. Um, did you wanna do identity protection for \$1.98? No. Okay. And then did you wanna add any of the medical plans or were you not so sure off yet? Um, I wasn't sure about that one yet. Okay, that's fine.

Just keep in mind you do have 30 days from the day that receive your first check, um, to make any... Or wait, could you just give me, uh, 333-3333. Stay healthy and then we'll see. So your stay healthy, r- remembers the one that stay healthy, tell our reps, the one that says, "Tell all reps"? That one is the one that only covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. However, that one doesn't cover your actual doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care emergency room, and it requires you to stay within the network. And then your MEC Enhanced is the one that offers both your preventatives, so what I just went over, as well as your hospital indemnity. So, it would also cover your doctor visits if you get sick, hospital visits if you get injured, urgent care emergency room, surgeries. So it's the only one that covers both benefits. And your your VIPs only cover your hospital services, but- So, what does my V- ... but not your preventatives. What does my VPC cover? I'm sorry? The VPC that I applied for. Okay. You want to- The virtual primary care. ... primary care. So, urgent care 24/7, primary care, care navigations. Virtual primary care provides members with face-to-face visits with their physicians across device. So it's only via, like... via, like, a phone call or video call. Members can connect- So it's not face-to-face? No. Members can connect with a physician by phone or video technology, enabling both the phis- physician and member to experience the complete benefits of establishing relationships without stepping into a doctor's office. So, they offer- Okay, so- ... your primary care. Uh-huh? You could just take that one off. Okay. So that leaves you with dental for \$3.64 for employee, term life for \$2.11 for employee, group accident for \$2.01 for employee, and behavioral health for \$1.50 for employee. That looks like a total of \$9.26 from your paycheck so far. Okay. Hmm. Can I just do that so far? Yes, ma'am. And then, just keep in mind, you have 30 days from the day that you receive your first check, um, to add any additional ones. You're welcome to call us whenever you made a decision. Just please call us before your 30 days because if you- Okay. ... call after, then you would have to wait in the month of December. Okay, so will the \$9 get taken out of my first paycheck? So, you typically have to allow your staffing agency one or two days... I'm sorry, not one or two days, one or two weeks for your employer to start making those deductions. I wouldn't be able to tell you if it's going to be one week or two weeks, but typically, it only takes one or two weeks for them to start making that deduction from your paycheck. So, I would really be just observing your pay stubs to see if they went ahead and did that first deduction. Once they make that first deduction of the \$9.26 from your paycheck, the following Monday of that deduction is when you have active coverage. And then by that first week of your activation week, so that Thursday or Friday, you should be receiving your cards which, if you keep it how it is, you're only gonna get your dental card. But if you do add later on one of the medical plans, then of course, depending on which ones you get... determines whether- So- ... you get a card or not. So, will I get my card for, like, the counseling? No. I believe that is a, like, subscription for behavior health. You don't get a card for those. The only ones that you would get a card with is dental, vision, and your medical cards. Okay. So, when I make a counseling appointment, how do I let them know that I got counseling with my job? Okay, so we will send you the registration steps for your behavioral health. Okay. When... So, it'll, it'll lead you or give you a guide of what to do. All you really have to do is register. But we'll happy to send you those registration steps. But you do gotta keep in mind, you have to be active, okay? Yeah. So, if you want- Will it- Mm-hmm. Okay. Okay, hello? Yes, ma'am. Okay, sorry about that. What were you saying? Um, that if you want, I can just go ahead and send you the

steps for your behavioral health, um, but keep in mind- Okay. ... you do have to be active. So, I would just, like, keep that file somewhere safe, just so that you don't get, like, confused, 'cause you won't- Okay. ... be active until they start making those deductions from your paycheck. Okay. Oh, did you want to select- these selections? Yes. Okay. And then, could I please get your beneficiary's first and last name? Since you picked out the group accident and term life plan, I need a beneficiary. So, if something was to happen to you, um, who do you wanna put down? Um, my daughter. Okay. What's her first and last name? Genesis, G-E-N-E-S-I-S. Okay. And then her last name is Powell, P-O-W-E-L-L. Okay. Do you just wanna put her down, or somebody else as well? Um, that's like if, uh- If something was to happen to you. ... I had somebody. Correct. Like, the money would go to her? Correct. Yes. Uh, yeah, that's it. Okay, just her. All right. So, so far I have dental for \$3.64 for employee, term life for \$2.11 for employee, group accident for \$2.01 for employee, behavioral health for \$1.50 for employee. That would be a weekly deduction of \$9.26 from your paycheck. Please allow one to two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$9.26 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And by that Thursday or Friday, you should be receiving your dental card. And then, if you have, like, a doctor, or dentist appointment, sorry. If you have a dentist appointment, um, once you become active and you still don't have your dental card, you're welcome to give this phone, this number a phone call, and we'll be happy to mail those, email those to you if they are available. Okay. And if you do wanna, um, enroll into one of the medical plans, you have 30 days from the day that you receive your first check, okay? To do it. Okay. If not, you will have to wait til the month of December when they're in company open enrollment again. 'Cause it looks like theirs just ended. Yeah. All right. Do you allow APC to make these weekly deductions of \$9.26? Hello? Hello? Um, yes, ma'am. Do you allow APC to make that weekly deduction of \$9.26? Yes. Great. All right. So, I went ahead and signed you up for that. Um, did you have any questions? And I was gonna tell you that I also went ahead and emailed you that, um, the registration steps for your behavioral health. Okay. Do you wanna double check just to make sure that you received it? Um, let's see. It should come from an email that says info@benefitsinacar.com. If you don't see it right away, I would also check your spam and your junk file. Yes, I see it. All right. So, those are the steps. And I was actually gonna notify you that, um, your coverage actually has an effective date. So, it has an effective date of January the 6th. Mm-hmm. So that means it's gonna take, uh- Effect on the 6th. ... my 9 dollars- Yep, so you should be experience- So what? Um, I was, I was gonna tell you that your plans have an effective date of January the 6th. So, you should be experience a deduction one or two weeks prior to that effective date of January the 6th. So that means it's gonna take, uh, \$9 off my first paycheck? \$9.26. On my first paycheck? Yeah. So, they should be making the deduction of \$9. So, I would be checking your pay stubs, because your plans have an effective date of January the 6th. So, most likely, whenever you receive your check, that deduction's gonna be there. But I would be checking your check, 'cause once you see the first deduction, that's when you have, um, active coverage. But it looks like for these plans, it has an effective date of January the 6th. Okay. So, you should be seeing that, uh, deduction pretty soon. And just remember, if you do wanna add one of the medical plans, you would have to do it before those 30 days are up, okay? Okay. Of you receiving your first check. And then you just have to call us and we'll enroll you into whatever plan you decide to enroll. But so far, we have your term life, your group accident, your

behavioral health and your dental plan for \$9.26, which has an effective date of January the 6th. Okay. Okay? Yeah. All right. Did you have any more questions? No, that would be all. No, wait. What's my member ID number for the email you sent me? Member ID number? So we're just the healthcare administrators. What's it... It said, "Email your thank you for choosing BenefitsInACar for your insurance needs. After receiving your first payroll deduction..." Mm-hmm. "Enter your member ID and email address when you..." Oh, nevermind. It said my member ID is my full Social Security number. Yeah. We don't have access to those. Okay. But I went ahead and enrolled you. And like I said, if you do wanna enroll in one of those medical plans, just remember, they do give you 30 days from the day that you receive your first check to enroll. Okay. All right. Any more questions? No, that will be all. All right. Well, I hope you have a great day today. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hello. I wanted to see if I could apply for some benefits-

Speaker speaker_1: Okay, yeah.

Speaker speaker_2: ... for my job.

Speaker speaker_1: Yes, ma'am. Um, what's the staffing agency that you're currently with?

Speaker speaker_2: ATC.

Speaker speaker_1: ATC.

Speaker speaker_2: Around the Clock Healthcare.

Speaker speaker_1: Okay. And then, what are the last four of your Social?

Speaker speaker_2: 5731.

Speaker speaker_1: And your first and last name, please?

Speaker speaker_2: Tanya Harris. T-A-N-Y-A H-A-R-R-I-S.

Speaker speaker_1: Okay. Um, did you recently start working with them by any chance?

Speaker speaker_2: Yes. Today will be my first day.

Speaker speaker_1: Oh, okay. So since today's your first day, we haven't received your information yet. Either we could do two things. You're welcome to call in throughout the week to see if we have received that information, or I can go ahead and create a file for you. But to create a file, I do need your full Social, your full address, and all that information. It's whatever makes you feel more comfortable.

Speaker speaker_2: Yes, I don't mind.

Speaker speaker_1: Okay. Okay, you're with ATC. And then, I'm ready for your full Social.

Speaker speaker_2: 174-78-5731.

Speaker speaker_1: Okay. And then you said your name was Tanya, T-A-N-Y-A?

Speaker speaker_2: Yes.

Speaker speaker_1: And then Harris was your last name?

Speaker speaker_2: Yes. H-A-R-R-I-S.

Speaker speaker_1: Okay. And then, what's your address?

Speaker speaker_2: Uh, 5854 West Tower Drive. It's W-E-S-T O-W-E-R space Drive, Richmond, VA 23225.

Speaker speaker_1: You said 23225?

Speaker speaker_2: 23225.

Speaker speaker_1: And then what's your date of birth?

Speaker speaker_2: March 27, 1998.

Speaker speaker_1: And would you like to provide a email?

Speaker speaker_2: Uh, tnharris150@gmail.com.

Speaker speaker_1: Okay, I'm gonna repeat it. That's T as in Tom, N as in Nancy, harris150@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then is this a good phone number to put on file, the 215-800-6299?

Speaker speaker_2: Yes.

Speaker speaker_1: Would you like to provide a secondary phone number?

Speaker speaker_2: Uh, yes. One second. 267-484-0659.

Speaker speaker_1: Okay, thank you. And then by any chance, did you know already what you wanted to enroll into, or did you want me to send you the guide? What that guide has is all the plans that they offer, as well as the prices to those plans.

Speaker speaker_2: I think my manager had already sent me everything. I just didn't know, like, which plan I should get, because I wanted to get something that includes urgent care, the primary care, and, uh, what is it called? Counseling and life insurance and dental.

Speaker speaker_1: So your life insurance, dental... None of the plans, medical plans that they cover already includes, um, dental and life. That would be something that you would

have to add in addition, and those have their separate deductions. But if you want, I can go ahead and send you the benefit guide to your email file, and I can go over the plans with you over the phone. But if you want, I can go ahead and send it to you so that you can visually see what I'm talking about.

Speaker speaker_2: Okay.

Speaker speaker_1: Would you like me to do that?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. Give me one second. Let me send that.

Speaker speaker_2: I think my manager had already sent me that.

Speaker speaker_1: Mm, I just sent it just in case. Um, do you mind verifying just to see if you received it? It should come from an email that says info@benefitsandacard.com.

Speaker speaker_2: Hmm. No. Oh, yeah, I see.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: So once you open that email and you open that PDF, it's gonna say ATC Benefit Nine.

Speaker speaker_2: Yeah, that's the-

Speaker speaker_1: Um...

Speaker speaker_2: ... one he has sent me.

Speaker speaker_1: Okay. Um, would you like me to go over the plans with you?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Let me get to it.

Speaker speaker_2: But I wanted you to go over the plans and tell me how much each one is.

Speaker speaker_1: Yeah. Yeah. I'm gonna just go over all of them so that you know which one you would like to enroll into. So if you want, I'll just go over all of them.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Mm-hmm. And then were you looking into enrolling by yourself or, um...

Speaker speaker_2: Yeah. By myself.

Speaker speaker_1: Okay. Okay. So they offer different plans. Depending on how many you select, that determines how much the weekly deductions are from your paycheck as well as which plan you were to select. So the first plan that I'm gonna go over is called the Stay Healthy MUC Tele-RS.

Speaker speaker_2: Right.

Speaker speaker_1: This plan is only a preventative plan, meaning that it's only gonna cover like one physical visit a year some vaccinations, some acidity and cancer screenings, and even some counseling. However, your preventative plan is only for preventive services, meaning before a problem actually occurs. So this plan is not gonna cover your actual doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So it's only for your preventative services. If you were to select the Stay Healthy MUC Tele-RS, you are also required to stay within the network and only use their preferred providers to receive coverage. This plan also provides prescription benefits but through a lab fee and it offers a membership with Free RS which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also does include virtual urgent care which gives you access to medical assistance virtually with medical providers. But your Stay Healthy plan, like I said earlier, is only for your preventative services. If you were to select the Stay Healthy MUC for employee that would be a weekly deduction from your paycheck of \$16.05. So that's for your Stay Healthy plan. Then they also offer two other plans called the VIPs. So there's the VIP Plus and your VIP Prime. So these two plans are the ones that would cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room, and even some surgeries. With these two plans you're not required to only stay within the network to receive coverage compared to the Stay Healthy. With the two VIPs you could either use preferred providers outside of the network or in the network to receive coverage. You also do receive prescription benefits but through Pharmaville which you can pay up to \$10, \$20, \$30 depending on the generic medication that you're needing and for the non-generic they do offer a discount. Um, this plan also does include the virtual urgent care which gives you medical assistance virtually with medical providers. The main difference between your VIP Plus and your VIP Prime is that the VIP Prime is gonna pay a greater dollar amount towards those services. So I'm gonna give you an example. So the VIPs cover a flat fee towards whatever service you go for. So a good example is like for surgery and hospital if you were to select the VIP Plus they would cover a flat fee of \$1,000 per day for a max of one day, while your VIP Prime would cover \$2,000 per day for a max of one day. For surgery and physician office the VIP Plus only covers \$250 per day for a max of two days, while your VIP Prime would cover \$1,000 per day for a max of two days. For emergency room visits the VIP Plus would cover \$100 per day for a max of two days while your VIP Prime would cover \$150 per day for a max of two days. So just depending on how much of a dollar amount you're looking for them to cover really depends on what plan you were to select between the two VIPs. So your VIP Prime-

Speaker speaker_2: I have a q-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I had a question. Would that cover like, for like surgery for like your wisdom teeth?

Speaker speaker_1: So any specific questions like that I'm really only allowed to tell you what I see on the guide that I'm reading. Um, if that's not on there I can't really tell you that it will be covered or not and how much it would. I could provide two numbers to you prior to enrolling if

you have any specific questions like that and they would notify you if those two VIPs would cover that or not.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? Um, do you want me to provide that before I continue?

Speaker speaker_2: Yes, you can do it at the end.

Speaker speaker_1: Okay. All right. So if you were to select between your two VIPs the VIP Plus for employee would be a weekly deduction of \$31.71 from your paycheck or if you select the VIP Prime which is the one that covers a little bit more in dollar amount, for employee that would be \$43.41. Okay? So they also do have a fourth plan that's called the Stay Healthy MUC Enhanced. With your Stay Healthy MUC Enhanced compared to the other ones that I just went through, these offer both benefits. So it offers both your preventative and your hospital indemnity services meaning it will cover...One physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling, as well as your actual doctor visits if you're already sick, hospital visits if you're injured, urgent care, emergency room, and surgeries. So this one covers both benefits compared to the last three that I explained, 'cause once... The VIPs only cover your hospital indemnity services, and then your Stay Healthy only covers your preventative. But with your Stay Healthy MEC Enhanced, that one covers both benefits. However, with the Stay Healthy MEC Enhanced, you are required to stay within the network to be covered, and you are required copays compared to the other ones. So for primary care visits, with the MEC Enhanced, you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you would also be limited to four visits annually per person, or 10 per family, and the copay is a \$50. And then for your urgent care visits, you're limited four visits annually per person, or 10 per family, and the copay is a \$60. Since you have both your preventative and hospital indemnity benefits with your MEC Enhanced, you get prescription benefits both with Alexar and with Pharmaville. But with your preventative care, generic prescriptions, you are required a copay. So for pharmacy option, you have a 30-day supply, and the copay required is a \$5. For your mail-order option, you have a 90-day supply, and the copay would be of \$15. You also have prescription benefits with Pharmaville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you're needing, and for the non-generic, they do offer discounts. This plan also does include the virtual urgent care, which offers medical assistance virtually with medical providers, and they pay a flat fee towards whatever hospital indemnity services you go to. So for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a max of one day. For hospital and confinement benefit, they would cover \$100 per day for a max of 30 days. Surgery and hospital, they would cover \$500 per day for a max of one day. Surgery and physician office, they would cover \$125 per day for a max of one day. Medical imaging tests, they would cover \$100 per day for a max of two days. This plan also does cover hospital admission room, physician office, emergency dental work, hospital admission. If you were to select your Stay Healthy MEC Enhanced, for employee, that would be a weekly deduction of \$43.81. And then they also do offer additional benefit options, um, that would be considered like your vision, dental, short-term, term life, behavioral health, 24-hour work accident, and all of those do have their separate deductions to them. So for example, for vision, the employee plan, that would be \$2.15 from your check.

For dental, for the employee plan, that's \$3.64 weekly from your check. For short-term disability, that would be \$5.18 from your paycheck. Term life for employee, that would be \$2.11 from your paycheck. 24-hour work accident for employee, that would be \$2.01 from your paycheck. And then they also offer ID Social Plus, which would be \$1.98 from your paycheck. Um, did you have any questions?

Speaker speaker_3: So what's the-

Speaker speaker_1: Uh-huh?

Speaker speaker_3: ... what's the IDX Social Plus?

Speaker speaker_1: That's identity protection, like if somebody stole your identity.

Speaker speaker_3: Okay.

Speaker speaker_1: Yes, ma'am. Did you have any questions about any of the plans that I just went over?

Speaker speaker_3: No. I just wanted to see if I could do the dental and the term life.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: And then what else?

Speaker speaker_1: And then I was gonna tell you that for your medical plans... So for your two VIPs, being the VIP Plus and the VIP Prime, as well as your two MECs, which would be the MEC Enhanced, the one that offers both benefits, and your MEC Tele-RS, which is the one that only is preventative, with your medical plans they are under a IRS regulation called Section 125. So what Section 125 is, it allows you to, to pay those plans with pre-tax dollars. However, if you want to cancel those plans under that IRS regulation, or add dependents, you would have to do it before your 30 days of your personal open enrollment period is up, meaning 30 days from the day that you receive your very first check, nothing passing those 30 days, or when the company is within company open enrollment as a company, which I believe for Surge, if I'm not mistaken, it's in the month of August. So you would have to do it... 30 days from the day that you receive your first check, nothing past those 30 days, or within company open enrollment period to either add those dependents or cancel those plans. Because if you call to cancel them after your 30 days, you're gonna be informed that you have to call within company open enrollment period, which is in the month of August, to be able to make those changes.

Speaker speaker_3: Okay.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: So which plan do you think is better?

Speaker speaker_1: Ooh, so I'm not really allowed to give you advice, um, 'cause it really varies. But what I can tell you is that your two VIPs, the VIP Plus and the VIP Prime, are the ones that only cover your doctor visits if you get sick, hospital visits if you get injured, your urgent care, emergency room, and even some surgeries. Those would be the VIPs, uh, but

they don't cover your preventative services, meaning they wouldn't cover, like, your physical, one physical visit. They wouldn't cover some vaccinations. They wouldn't cover some cancer and STD screenings. Um, so your VIP-

Speaker speaker_2: Which one will cover that?

Speaker speaker_1: So your MEC Tele-RS and your MEC Enhanced. So your MEC Tele-RS is the first plan that I went through. That one would be the one that covers only one physical visit a year, some vaccinations, some STD and cancer screenings, but that one doesn't cover doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. And then your MEC Enhanced, that one would cover both your preventative and your hospital indemnity. So that one, the MEC Enhanced, is the one that covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings, as well as some doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. So your MEC Enhanced is the one that offers those benefits, both your preventative and your hospital indemnity. Then your MEC Tele-RS, the one that says MEC Tele-RS, that one's only for preventative and then your VIPs are only for hospital indemnity. The one that offers both would be your MEC Enhanced.

Speaker speaker_2: So how much is that one?

Speaker speaker_1: The one that offers both benefits?

Speaker speaker_2: Yes.

Speaker speaker_1: That one for employee is \$43.81, so that one's... That one's a little bit more because it offers both your preventative and your, um, hospital indemnity. And it looks like from there, the one after that would be the VIP Prime. That's \$43.41, but remember, your VIPs only cover your hospital indemnity side. They don't cover your preventative, compared to your MEC Enhanced. That one covers both your preventative and your hospital indemnity and that one's just a few cents more, \$43.81. But with your MEC Enhanced, you are required to stay within the network, so you can only use their preferred providers. And with your VIPs, you could either be in the network or out of the network, but they do only cover your hospital indemnity, not your preventative, compared to the MEC Enhanced.

Speaker speaker_2: So the Stay Healthy M-E-C Enhanced-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... did that cover the, um... What is it? Do, do, do, do. Did that cover emergency dental work?

Speaker speaker_1: So... Give me one second.

Speaker speaker_2: 'Cause it says \$50.

Speaker speaker_1: Emergency dental work? So, it says that it does. It'll cover a flat fee of \$50, but if it's a, like, specific service, um, you're always welcome to contact those two numbers that I can provide 'cause hospital emergency rooms, that's \$250, physician office, \$50, and emergency dental work, \$50.

Speaker speaker_2: Wait one second.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Hello? Hello?

Speaker speaker_1: Yes, ma'am. Yes, ma'am.

Speaker speaker_2: Okay. Okay. Hmm.

Speaker speaker_1: And then, um, do keep in mind that all of the medical plans, so your MEC Enhanced, the one that offers both benefits, your Stay Healthy Tele-RS, which is the one that only covers your preventative, and then your VIPs, which are the ones that only cover your hospital side, um, those are under that IRS regulation, okay?

Speaker speaker_2: Okay. Hmm.

Speaker speaker_1: If you're not so sure-

Speaker speaker_2: So when do the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: When do I have to, like, actually apply for it?

Speaker speaker_1: So they give you 30-

Speaker speaker_2: So I think it should be more than 30 days.

Speaker speaker_1: Yeah, so they give you 30 days from the day that you receive your very first check to enroll. If you pass those 30 days, you would have to wait, um, till the month of August, whenever they're in their company open enrollment time rule, but they do give you 30 days from the day that you receive your first check. That's considered your personal open enrollment period.

Speaker speaker_2: Okay, so I could, uh, apply for my benefits when I get my first check?

Speaker speaker_1: ... 30 days from the day that you receive your first check. You're welcome to do it right now, but if you're not so sure, they do give you 30 days from the day that you receive your very first check to enroll into the benefits 'cause we didn't even have your file yet. I just now created it, um, 'cause it looks like we haven't received your information yet. But they do give you 30 days from the day that you receive your first check to enroll into your benefits.

Speaker speaker_2: So, if I receive my first check January 3rd, I got 30 days from then?

Speaker speaker_1: Um, I would have to look at the exact date to give you a deadline. But they do give you 30 days from the day that you receive your first check.

Speaker speaker_2: Okay.

Speaker speaker_1: And we're open tomorrow. We're not open the weekend, and then we're open again on Monday. And we won't be open-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the 31st nor the 1st. So, if you're not sure, you're welcome to look over the guide. We're open from 8:00 AM up until 8:00 PM Eastern Time. Um, and you're welcome to give us a call. We're open the 27th, so tomorrow, then we're open Monday, and then we're off Tuesday and Wednesday.

Speaker speaker_2: Okay. So, I just wanted to apply for the VPC, the, I think it's called Primary Care or Urgent Care.

Speaker speaker_1: They have, um, so they have 3RS, 3RS Virtual Primary Care, Dental Program-

Speaker speaker_2: Which one is the... 'Cause I've seen one that says \$5.99 a week for, uh, employees.

Speaker speaker_1: Yeah, that's, um, 3RS Virtual Primary Care.

Speaker speaker_2: So, is there any way I could do that in-

Speaker speaker_1: Yeah, if you want, you can enroll into that. And then you're welcome to add more if, um, if you do wanna-

Speaker speaker_2: So, how do I-

Speaker speaker_1: ... enroll into that other ones.

Speaker speaker_2: How do I enroll in them?

Speaker speaker_1: So, you can do it with me over the phone. Um, if you do wanna enroll into, like, benefits, all you have to do is call this number.

Speaker speaker_2: Okay.

Speaker speaker_1: And then we'll do the enrollment over the phone. Did you wanna go ahead and enroll into that or did you wanna wait until you-

Speaker speaker_2: Mm.

Speaker speaker_1: ... made any additional-

Speaker speaker_2: I wanna wait til-

Speaker speaker_1: ... to be sure?

Speaker speaker_2: I wanna wait til... Yeah, I wanna wait.

Speaker speaker_1: Okay. Yeah, that's fine.

Speaker speaker_2: Okay.

Speaker speaker_1: You're welcome. Like I said, we're open from 8:00 AM up until 8:00 PM Eastern Time. Um, and if you want, I can go ahead and save your, your file so that when you call all they're gonna ask you is for the name of the staffing agency and then the last four. And all you have to do is verify your address as well as your date of birth. And we'll go ahead and enroll you. They won't, they won't have to ask for everything, if, if that's okay with you to go

ahead and save your, um, your file.

Speaker speaker_2: Mm-hmm. Is there any way that I could enroll in the, uh, life insurance, like-

Speaker speaker_1: You can.

Speaker speaker_2: ... separate and then the dental, uh, separate, and then the, uh, medical separate?

Speaker speaker_1: Yeah, you don't have to. As long as you call before your 30 days are up, you can enroll into anything.

Speaker speaker_2: And then, is the counseling free?

Speaker speaker_1: But, um, as long as you do it... I'm sorry?

Speaker speaker_2: Is the counseling free?

Speaker speaker_1: No, ma'am. Um, so the ■■■B Solat, let's say like behavioral health, that's \$1.50, um, for you to have that.

Speaker speaker_2: Okay.

Speaker speaker_1: You do have to pay that deduction. And I'm not sure if there's like a separate deduction whenever you go to the-

Speaker speaker_2: Yeah. Um-

Speaker speaker_1: ... that page.

Speaker speaker_2: One, two, three. Okay.

Speaker speaker_1: So, you can enroll in, like, let's say, you enroll into dental today and you're not so sure what else you wanna enroll yet, you're welcome to give us a call before your 30 days are up though to add any new plans. As long as you call before, you can do that. But if you call after, you will have to wait til the next company open enrollment period, which is in the month of August for Surge. I mean, I'm sorry, not for Surge. You said ATC. Uh, let me verify when that is 'cause it's not in August. ATC. Oh, so actually, um, their company open enrollment period just passed. It was in the date of December 9th up until December 24th. So, if you do pass your 30 days, you will have to wait til next December to enroll. So, it's very important, um, to remember that you only do have 30 days from the day that you receive your first check.

Speaker speaker_2: Okay. So, can I enroll now?

Speaker speaker_1: You can. Okay. Which one did you wanna enroll into?

Speaker speaker_2: The VPC.

Speaker speaker_1: Okay. And then what else? There-The dental short term, you said you, did you still want your term life for employee? That's \$2.11.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. They also have dental for \$3.64. Did you wanna do dental?

Speaker speaker_2: Yes.

Speaker speaker_1: They have short-term disability for \$5.18. Did you wanna do that one?

Speaker speaker_2: So what's that? What's that one?

Speaker speaker_1: So sh- your short-term disability is available for all active employees working 20 hours or more per week. That is for some reason if you get injured and you can't work, the first seven days is considered a elimination period, so that means the first seven days they'll pay them to you. However, the benefit period is 180 days and the benefit amount is \$700 per month. So the first seven days they won't pay them, and then after those seven days, the benefit period would be of 180 days. The benefit amount is \$700 per month. And for employee, that would be \$5.18 from your paycheck.

Speaker speaker_2: No, I'm okay.

Speaker speaker_1: Okay. Then they also offer vision for \$2.15 for employee. Did you wanna do vision?

Speaker speaker_2: No.

Speaker speaker_1: Okay. What about group accident? That's \$2.01.

Speaker speaker_2: So that's like emergency room in a doctor's office?

Speaker speaker_1: Yeah, so 24-hour group accident. Hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Emergency dental work, that would cover \$50. Hospital admission, 250. Daily hospital confinement, \$100. Intensive care, 200. Ambulance, ground or air, 250. Medical imaging, \$100. AD&D;, employee up to 15,000, spouse up to 15,000, children 7,500, and medical imaging, 100. For the employee plan, that's \$2.01.

Speaker speaker_2: I don't know. Hmm. I don't know like do they do wisdom too, 'cause the emergency dental work. Hmm. Yeah, you can't add it.

Speaker speaker_1: Okay. Okay, and then-

Speaker speaker_2: And then did y- I want the, uh, one for the counseling.

Speaker speaker_1: So did you want like behavioral health?

Speaker speaker_2: Yeah. So actually, so that's the counseling one?

Speaker speaker_1: Yeah, that's like, um... Give me one, one second. I'm gonna go to... Yes. So your behavior health is your counseling. So benefits provided by Benefits in a Card, Virtual Primary Health Counseling. Virtual counseling provides members with confidential, ... unlimited consultation, counseling, and referral services, 24/7, 365 access to matters level counselors, session available via telephone or video, intimate crisis support, comprehensive

risk assessment, supportive counseling and supposition sessions, 100% follow-up with original counselor. When to use common issues, substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parent counseling. So yeah, it is counseling virtually.

Speaker speaker_2: Yeah. And that one, no co-pay?

Speaker speaker_1: That's... Yeah. It says no co-pay or fee.

Speaker speaker_2: Okay. Yeah, can I get that one?

Speaker speaker_1: Okay. Yes, ma'am. That would be \$1.50. Um, did you wanna do identity protection for \$1.98?

Speaker speaker_2: No.

Speaker speaker_1: Okay. And then did you wanna add any of the medical plans or were you not so sure off yet?

Speaker speaker_2: Um, I wasn't sure about that one yet.

Speaker speaker_1: Okay, that's fine. Just keep in mind you do have 30 days from the day that receive your first check, um, to make any...

Speaker speaker_2: Or wait, could you just give me, uh, 333-3333. Stay healthy and then we'll see.

Speaker speaker_1: So your stay healthy, r- remembers the one that stay healthy, tell our reps, the one that says, "Tell all reps"? That one is the one that only covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. However, that one doesn't cover your actual doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care emergency room, and it requires you to stay within the network. And then your MEC Enhanced is the one that offers both your preventatives, so what I just went over, as well as your hospital indemnity. So, it would also cover your doctor visits if you get sick, hospital visits if you get injured, urgent care emergency room, surgeries. So it's the only one that covers both benefits. And your your VIPs only cover your hospital services, but-

Speaker speaker_2: So, what does my V-

Speaker speaker_1: ... but not your preventatives.

Speaker speaker_2: What does my VPC cover?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: The VPC that I applied for.

Speaker speaker_1: Okay. You want to-

Speaker speaker_2: The virtual primary care.

Speaker speaker_1: ... primary care. So, urgent care 24/7, primary care, care navigations. Virtual primary care provides members with face-to-face visits with their physicians across device. So it's only via, like... via, like, a phone call or video call. Members can connect-

Speaker speaker_2: So it's not face-to-face?

Speaker speaker_1: No. Members can connect with a physician by phone or video technology, enabling both the phis- physician and member to experience the complete benefits of establishing relationships without stepping into a doctor's office. So, they offer-

Speaker speaker_2: Okay, so-

Speaker speaker_1: ... your primary care. Uh-huh?

Speaker speaker_2: You could just take that one off.

Speaker speaker_1: Okay. So that leaves you with dental for \$3.64 for employee, term life for \$2.11 for employee, group accident for \$2.01 for employee, and behavioral health for \$1.50 for employee. That looks like a total of \$9.26 from your paycheck so far.

Speaker speaker_2: Okay. Hmm. Can I just do that so far?

Speaker speaker_1: Yes, ma'am. And then, just keep in mind, you have 30 days from the day that you receive your first check, um, to add any additional ones. You're welcome to call us whenever you made a decision. Just please call us before your 30 days because if you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... call after, then you would have to wait in the month of December.

Speaker speaker_2: Okay, so will the \$9 get taken out of my first paycheck?

Speaker speaker_1: So, you typically have to allow your staffing agency one or two days... I'm sorry, not one or two days, one or two weeks for your employer to start making those deductions. I wouldn't be able to tell you if it's going to be one week or two weeks, but typically, it only takes one or two weeks for them to start making that deduction from your paycheck. So, I would really be just observing your pay stubs to see if they went ahead and did that first deduction. Once they make that first deduction of the \$9.26 from your paycheck, the following Monday of that deduction is when you have active coverage. And then by that first week of your activation week, so that Thursday or Friday, you should be receiving your cards which, if you keep it how it is, you're only gonna get your dental card. But if you do add later on one of the medical plans, then of course, depending on which ones you get... determines whether-

Speaker speaker_2: So-

Speaker speaker_1: ... you get a card or not.

Speaker speaker_2: So, will I get my card for, like, the counseling?

Speaker speaker_1: No. I believe that is a, like, subscription for behavior health. You don't get a card for those. The only ones that you would get a card with is dental, vision, and your

medical cards.

Speaker speaker_2: Okay. So, when I make a counseling appointment, how do I let them know that I got counseling with my job?

Speaker speaker_1: Okay, so we will send you the registration steps for your behavioral health.

Speaker speaker_2: Okay.

Speaker speaker_1: When... So, it'll, it'll lead you or give you a guide of what to do. All you really have to do is register. But we'll happy to send you those registration steps. But you do gotta keep in mind, you have to be active, okay?

Speaker speaker_2: Yeah.

Speaker speaker_1: So, if you want-

Speaker speaker_2: Will it-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Okay, hello?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, sorry about that. What were you saying?

Speaker speaker_1: Um, that if you want, I can just go ahead and send you the steps for your behavioral health, um, but keep in mind-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you do have to be active. So, I would just, like, keep that file somewhere safe, just so that you don't get, like, confused, 'cause you won't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... be active until they start making those deductions from your paycheck.

Speaker speaker_2: Okay.

Speaker speaker_1: Oh, did you want to selec- these selections?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then, could I please get your beneficiary's first and last name? Since you picked out the group accident and term life plan, I need a beneficiary. So, if something was to happen to you, um, who do you wanna put down?

Speaker speaker_2: Um, my daughter.

Speaker speaker_1: Okay. What's her first and last name?

Speaker speaker_2: Genesis, G-E-N-E-S-I-S.

Speaker speaker_1: Okay.

Speaker speaker_2: And then her last name is Powell, P-O-W-E-L-L.

Speaker speaker_1: Okay. Do you just wanna put her down, or somebody else as well?

Speaker speaker_2: Um, that's like if, uh-

Speaker speaker_1: If something was to happen to you.

Speaker speaker_2: ... I had somebody.

Speaker speaker_1: Correct.

Speaker speaker_2: Like, the money would go to her?

Speaker speaker_1: Correct.

Speaker speaker_2: Yes. Uh, yeah, that's it.

Speaker speaker_1: Okay, just her. All right. So, so far I have dental for \$3.64 for employee, term life for \$2.11 for employee, group accident for \$2.01 for employee, behavioral health for \$1.50 for employee. That would be a weekly deduction of \$9.26 from your paycheck. Please allow one to two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$9.26 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And by that Thursday or Friday, you should be receiving your dental card. And then, if you have, like, a doctor, or dentist appointment, sorry. If you have a dentist appointment, um, once you become active and you still don't have your dental card, you're welcome to give this phone, this number a phone call, and we'll be happy to mail those, email those to you if they are available.

Speaker speaker_2: Okay.

Speaker speaker_1: And if you do wanna, um, enroll into one of the medical plans, you have 30 days from the day that you receive your first check, okay? To do it.

Speaker speaker_2: Okay.

Speaker speaker_1: If not, you will have to wait til the month of December when they're in company open enrollment again. 'Cause it looks like theirs just ended. Yeah. All right. Do you allow APC to make these weekly deductions of \$9.26? Hello?

Speaker speaker_2: Hello?

Speaker speaker_1: Um, yes, ma'am. Do you allow APC to make that weekly deduction of \$9.26?

Speaker speaker_2: Yes.

Speaker speaker_1: Great. All right. So, I went ahead and signed you up for that. Um, did you have any questions? And I was gonna tell you that I also went ahead and emailed you that, um, the registration steps for your behavioral health.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you wanna double check just to make sure that you received it?

Speaker speaker_2: Um, let's see.

Speaker speaker_1: It should come from an email that says info@benefitsinacar.com. If you don't see it right away, I would also check your spam and your junk file.

Speaker speaker_2: Yes, I see it.

Speaker speaker_1: All right. So, those are the steps. And I was actually gonna notify you that, um, your coverage actually has a effective date. So, it has an effective date of January the 6th.

Speaker speaker_2: Mm-hmm. So that means it's gonna take, uh-

Speaker speaker_1: Effect on the 6th.

Speaker speaker_2: ... my 9 dollars-

Speaker speaker_1: Yep, so you should be experience-

Speaker speaker_2: So what?

Speaker speaker_1: Um, I was, I was gonna tell you that your plans have a effective date of January the 6th. So, you should be experience a deduction one or two weeks prior to that effective date of January the 6th.

Speaker speaker_2: So that means it's gonna take, uh, \$9 off my first paycheck?

Speaker speaker_1: \$9.26.

Speaker speaker_2: On my first paycheck?

Speaker speaker_1: Yeah. So, they should be making the deduction of \$9. So, I would be checking your pay stubs, because your plans have an effective date of January the 6th. So, most likely, whenever you receive your check, that deduction's gonna be there. But I would be checking your check, 'cause once you see the first deduction, that's when you have, um, active coverage. But it looks like for these plans, it has an effective date of January the 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: So, you should be seeing that, uh, deduction pretty soon. And just remember, if you do wanna add one of the medical plans, you would have to do it before those 30 days are up, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Of you receiving your first check. And then you just have to call us and we'll enroll you into whatever plan you decide to enroll. But so far, we have your term life, your group accident, your behavioral health and your dental plan for \$9.26, which has an effective date of January the 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. Did you have any more questions?

Speaker speaker_2: No, that would be all. No, wait. What's my member ID number for the email you sent me?

Speaker speaker_1: Member ID number? So we're just the healthcare administrators.

Speaker speaker_2: What's it... It said, "Email your thank you for choosing BenefitsInACar for your insurance needs. After receiving your first payroll deduction..." Mm-hmm. "Enter your member ID and email address when you..." Oh, nevermind. It said my member ID is my full Social Security number.

Speaker speaker_1: Yeah. We don't have access to those.

Speaker speaker_2: Okay.

Speaker speaker_1: But I went ahead and enrolled you. And like I said, if you do wanna enroll in one of those medical plans, just remember, they do give you 30 days from the day that you receive your first check to enroll.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Any more questions?

Speaker speaker_2: No, that will be all.

Speaker speaker_1: All right. Well, I hope you have a great day today.

Speaker speaker_2: You too.