

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. And my name is Stephanie. How can I assist you? Um, hello. I was calling to see if I signed up or declined my coverage for my insurance. Okay. I can help you with that. What's the name of the staffing agency that you work with? Um,..... Oh, I'm sorry. I'm sorry. What was- Hello? Yes. What was that name again? Ontrack. Ontrack? Okay. And then, what are the last four of your Social? 8752. What's your first and last name? Chandler Knight. Last name Knight? Yes, ma'am. What was the first name? Chandler. So I don't see you in our files. Um, I can go ahead and create a file if you wish, or you can be calling out throughout the week to see if we have received it. But we don't have your information yet, so I wouldn't be able to tell you. We can go ahead and, um, start one. Okay. So for that, I do need your full information, like your full Social and all of that, okay? Okay. Um, what is your Social? 669- Mm-hmm. ... 07... 8752. And then, your first name was? Chandler. C-H-A-N-D-L-E-R. Knight, is it with a K? Yes. Ma'am. K and a G-H-T. K-I-GH-T. Okay. And then, what's your address? 1817 A as in apple Davis Bennett Road. So 1817 A. Davis Bennett Road? Yes, ma'am. And then what is the city and state? Midland, Georgia. And then, what's the ZIP code? 30442. And your date of birth? 10/08/1999. Would you like to provide a email? Yes, ma'am. Um, chandlerknight, first and last name, knight8@gmail.com. Okay. Thank you. And then, is this a good phone number? Yes. The 478-206-8135? Yes, ma'am. Okay. And then, did you want to go ahead and enroll into any plans? Um, yes, we can go ahead. Okay. Did you want me to go ahead and send you the benefit guide to your email file? So what that- Yes. ... benefit guide is, it has all the plans that they offer, as well as the prices for those plans. So I can go ahead and send you that to your email file. And then if you wish, I can explain the plans to you as well. Okay. You can go ahead and send them to me. Okay. Okay. I went ahead and, and emailed you that to your email file. Do you mind verifying that you have received it? It should come from an email that says info@benefitsinacar.com. Okay. Let me check my email. I need to press on that link at the bottom? Yes, that PDF. Okay. All right. Okay. So, the first plan- Uh-oh. Mm-hmm. They don't... Oh, okay. I see the file at the bottom. Okay. All right, I'm listening. So, the first plan that I'm gonna go over are gonna be your medical plans, okay? So, they only offer three different medical plans. The first one that I'm gonna go over is called the Stay Healthy NEC. Where is that? Okay. This would be your most basic plan. This, um, it's called Stay Healthy NEC 00:04:51. . This one would be- Oh. ... your most basic plan. It only covers your preventative services, meaning it will only cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings, even some counseling. But it's only for preventative services, so it's not gonna cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room or surgery. So, it's only gonna cover your preventative services, and it does

require you to stay within the network, so you only have to be able to use your preferred providers. It does offer prescription benefits through Alexar, and it includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper retail. This plan also includes Lyrix Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, your Stay Healthy plan is only for preventative services. If you were to get this plan for employee only, a weekly deduction of \$16.80. So, that's for your preventative services. Then they also offer two other medical plans. These are called the VIPs. There's two different ones to choose from. There's the VIP Standard and the VIP Plus. These two plans are your plans that will cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and even some surgeries. However, the two VIPs don't cover your preventative services. So these will not cover, like, your annuals, nor some vaccinations, nor cancer or STD screenings. So it's vice versa than the first one that I just went over. With these two, they don't require that you just use... to stay within the network. You could either be outside of the network or in the network to receive coverage. They also include prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer some type of discount. VIPs also do include the Lyrix Health Virtual Care, which provides medical assistance with medical providers virtually. These two plans will cover a flat fee towards whatever service you go for. So if you were to go for hospital admission benefit, the VIP Standard would cover \$500 per day for a max of one day, while the VIP Plus would cover a flat fee of \$1,000 per day for a max of one day. The Standard is your most basic one when it comes- when it comes to the hospital indemnity, because it doesn't cover intensive care unit, rehabilitation, nor any preventive surgery that you may require, while the VIP Plus does cover these four areas. Also, the VIP Plus is going to cover a little bit more depending on what service you go for than the Standard. So for surgery and hospital, the Standard only covers you \$250 per day for a max of a day, while the VIP Plus would cover \$1,000 per day for a max of one day. For emergency room, the Standard covers \$50 per day for a max of two days, while the VIP Plus would cover \$100 per day for a max of 2 days. So that dollar amount, and then the intensive care, rehabilitation, and preventive surgery, the VIP Plus covers while the VIP Standard doesn't. And then the dollar amount that the Plus covers is greater than the Standard. So if you were to select between those two plans for employee only, the Standard would be a weekly deduction of \$17.66, while the VIP Plus would be a weekly deduction of \$31.61. So those are the three medical plans, the preventative, and then the two hospital indemnities. They also, they also, um, provide additional benefits like your vision, term life, dental, behavioral health, short-term critical illness. Mm-hmm. But those have their separate deductions as well. So for example, if you wanted to add the dental plan for employee only, that's a weekly deduction of \$3.63. And for vision for employee only, that's a weekly deduction of \$2.15. Term life for employee, it would be a weekly deduction of \$2.11. 24-hour group accident for employees, a weekly deduction of \$2.... critical illness with cancer benefit for employee. So weekly deduction of \$2.51. So the additional benefits are, um, plans that you would have to add in addition 'cause none of the plans that they cover have are major medical plans that already come in a bundle with dental and vision. You would have to include those- Hmm. ... if it's something that you wish to add. Have any questions about any of the plans? Um, no, ma'am. But I think I know what I want to do. Okay. And I was also gonna tell you that, um, were you, were you wanting to, um, add dependents or were you trying to select the plans

by yourself? Um, by myself. Um. Okay. Right now. Okay. Because I was gonna tell you that, um, OnTrac Staffing has a virtual restriction, so that means if you select, let's say, one of the plans with employee and spouse, every other plan that you select would have to be with that dependent level. So you must- Okay. Mm-hmm. Yeah. It, um, I'm just doing this- So it's employee only policy from employee. ... stuff right now. Okay. Okay. Did you know what you wanted, uh, choose already? Um, yes. Uh, I'm gonna just go with the, um, the VIP+, and, uh- Okay. ... they add the vision and the dental on there. Okay. Did you want me to go ahead and go through what vision and dental covers? Yes, ma'am. So for your dental plan, it covers a preventative prescription. I'm sorry, a preventative visit at 100%. Hmm. Anything basic like a cleaning that you may need, it covers you at 80%. A basic restorative, so if they gotta fill in a cavity, that would be covered at 80%. Any X-rays that you may require will be covered at 80%. And you have an annual maximum of \$500. For your dental plan, you would have to give a one-time deductible of \$50. But that deductible, you would only have to provide once. Okay. And for vision, they require copays. So the copay for an eye exam would only be a \$10. The copay for lenses and frames would be of \$25. And you have a frame allowance of \$130. Okay. Okay. Did you just wanna add those three? Um, yeah. Okay. Do you allow OnTrac Staffing to do the weekly deduction of \$37.39 from your paycheck weekly for these selected plans? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction from your paycheck, the following Monday is when you have c- active coverage, and then that first week of your activation week, you should be receiving your dental card and your vision card either that Thursday or Friday. And I was gonna advise to you that for your VIP+ card, they normally don't send those cards out to the members. Um, but if you do want a physical one, you're welcome to give us a call that Monday that you have activation, and we can go ahead and put in a request for you to get it. But, um, you would have to inform us that you want a physical one. Yeah, um- So you would just have to call this number. Go ahead and put that on file now, that I want the physical one. So, we would have to... You would have to give us a call just because, um, so we're, I'm not sure if your staffing agency may take just one week or two weeks to start doing your deductions, and you do have to be active already for us to put in that request for your VIP+ card. Okay. So, now you really just have to wait for your staffing agency to start doing your deductions. Mm-hmm. Um, once you see the very first deduction of the \$37.39 come out of your paycheck, the following Monday of that deduction is when you have active coverage, and you're welcome to give us a call so that we can go ahead and put in that request for your VIP+. But you do have to be active for us to request it. Okay. So you're welcome to call us that first Monday that you notice that they took the deduction, and then we'll go ahead and put it in. But that first week of your activation week, that Thursday or Friday, you should be getting your dental and vision card first, and then we'll go ahead and put in that request whenever you call. All right. So another question. Mm-hmm. So the VIP+, right, it covers the, um, the plus cancer and all, like, everything, right? Like you said. So, the critical illness with cancer is the additional benefits that you would have to include in your plan. And for employee only, that's a weekly deduction of \$2.51. For the VIP+, um, the services that you're seeing on the PDF is what it covers, so hospital admission benefit, hospital confinement. Anything specific that you have to ask, like if it covers a cancer, something about cancer, um, you would have to ask the carrier, 'cause I'm really only allowed to s- tell you what I see on the guide, and something specific like that's not gonna inform me. Okay. So your VIPs are what covers your doctor visits

if you get sick, hospital visits, urgent care, emergency room, and surgeries.... um, and they don't cover your preventative services. If you would want to be covered for your preventative services, you would have to include the Stay Healthy in addition, as well as, like, the cancer benefits and stuff like that. So, like, the, the cri- the critical illness with cancer benefits, um, to get that added, what do I need to do to get that added? So you would just have to tell me, um, because with critical illness, that benefit is \$2.51. So I would just be able to add it. And it looks like that has a benefit amount of \$5,000. Out of those \$5,000, if you suffer like a heart attack, 100% is covered; coronary artery bypass surgery, 25% would be covered; permanent damage due to stroke, 100% would be covered; major organ failure, 100% is covered; end-stage renal failure, 100% is covered; coma due to cu- covered accident, 100% is covered. So that would be something in addition that you would have to add, because none of the additional benefits are already included into your VIP+. That's something we have to add in addition, like the dental and the vision that we had to add in addition. So if you're g- Okay. Well, you can- Mm-hmm. You can, you can add that too, as well. Okay, so add it also? Okay. Yes, ma'am. Okay, so VIP dental and vision. Okay. So if I add the critical illness, your new total is \$39.90. Okay? Yes, ma'am. And that'll be okay with me. Okay. So now you really just have to wait for them to start doing the deductions from your paycheck. It typically takes one or two weeks, so I would be keeping an eye on your, um, on your paycheck to see when you see the first deduction. Okay. And then before I let you go, since you added critical illness, that benefit requires a beneficiary. So if something was to happen to you, who do you want to add down as a beneficiary? Uh, my mother. Okay. Can I get her first and last name, please? Rnisha Jackson. Okay. R-N-I-S-H-A Jackson. Thank you. I'm glad you spelled it. I don't know why I thought I heard Alicia. Okay. I added your mom as your beneficiary. Um, did you have any more questions though for me? No, ma'am. That is all. All right. So now you just really have to wait for them to start doing the deductions, and then you could give us that call that first Monday if you do want your VIP+ sent to you by mail. Um, I was also gonna tell you that if for some reason that first week, your activation week, you have like a doctor's appointment and you still don't have your cards, you're welcome to give us a call and we can verify to see if they're available by email, and we'll go ahead and send them to you. Okay. All right. All right. Well, thank you for calling. I hope you have a great day. Same to you, and thank you so much. Thank you. Have a nice day. All righty.

Conversation Format

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

Speaker speaker_1: Um, hello. I was calling to see if I signed up or declined my coverage for my insurance.

Speaker speaker_0: Okay. I can help you with that. What's the name of the staffing agency that you work with?

Speaker speaker_1: Um,..... Oh, I'm sorry.

Speaker speaker_0: I'm sorry. What was-

Speaker speaker_1: Hello?

Speaker speaker_0: Yes. What was that name again?

Speaker speaker_1: Ontrack.

Speaker speaker_0: Ontrack? Okay. And then, what are the last four of your Social?

Speaker speaker_1: 8752.

Speaker speaker_0: What's your first and last name?

Speaker speaker_1: Chandler Knight.

Speaker speaker_0: Last name Knight?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: What was the first name?

Speaker speaker_1: Chandler.

Speaker speaker_0: So I don't see you in our files. Um, I can go ahead and create a file if you wish, or you can be calling out throughout the week to see if we have received it. But we don't have your information yet, so I wouldn't be able to tell you.

Speaker speaker_1: We can go ahead and, um, start one.

Speaker speaker_0: Okay. So for that, I do need your full information, like your full Social and all of that, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Um, what is your Social?

Speaker speaker_1: 669-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... 07... 8752.

Speaker speaker_0: And then, your first name was?

Speaker speaker_1: Chandler. C-H-A-N-D-L-E-R.

Speaker speaker_0: Knight, is it with a K?

Speaker speaker_1: Yes. Ma'am. K and a G-H-T.

Speaker speaker_0: K-I-GH-T. Okay. And then, what's your address?

Speaker speaker_1: 1817 A as in apple Davis Bennett Road.

Speaker speaker_0: So 1817 A. Davis Bennett Road?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then what is the city and state?

Speaker speaker_1: Midland, Georgia.

Speaker speaker_0: And then, what's the ZIP code?

Speaker speaker_1: 30442.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 10/08/1999.

Speaker speaker_0: Would you like to provide a email?

Speaker speaker_1: Yes, ma'am. Um, chandlerknight, first and last name, knight8@gmail.com.

Speaker speaker_0: Okay. Thank you. And then, is this a good phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: The 478-206-8135?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then, did you want to go ahead and enroll into any plans?

Speaker speaker_1: Um, yes, we can go ahead.

Speaker speaker_0: Okay. Did you want me to go ahead and send you the benefit guide to your email file? So what that-

Speaker speaker_1: Yes.

Speaker speaker_0: ... benefit guide is, it has all the plans that they offer, as well as the prices for those plans. So I can go ahead and send you that to your email file. And then if you wish, I can explain the plans to you as well.

Speaker speaker_1: Okay. You can go ahead and send them to me.

Speaker speaker_0: Okay. Okay. I went ahead and, and emailed you that to your email file. Do you mind verifying that you have received it? It should come from an email that says info@benefitsinacar.com.

Speaker speaker_2: Okay. Let me check my email. I need to press on that link at the bottom?

Speaker speaker_0: Yes, that PDF.

Speaker speaker_2: Okay. All right.

Speaker speaker_0: Okay. So, the first plan-

Speaker speaker_2: Uh-oh.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: They don't... Oh, okay. I see the file at the bottom. Okay. All right, I'm listening.

Speaker speaker_0: So, the first plan that I'm gonna go over are gonna be your medical plans, okay? So, they only offer three different medical plans. The first one that I'm gonna go over is called the Stay Healthy NEC.

Speaker speaker_2: Where is that? Okay.

Speaker speaker_0: This would be your most basic plan. This, um, it's called Stay Healthy NEC 00:04:51. . This one would be-

Speaker speaker_2: Oh.

Speaker speaker_0: ... your most basic plan. It only covers your preventative services, meaning it will only cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings, even some counseling. But it's only for preventative services, so it's not gonna cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room or surgery. So, it's only gonna cover your preventative services, and it does require you to stay within the network, so you only have to be able to use your preferred providers. It does offer prescription benefits through Alexar, and it includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper retail. This plan also includes Lyrrix Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, your Stay Healthy plan is only for preventative services. If you were to get this plan for employee only, a weekly deduction of \$16.80. So, that's for your preventative services. Then they also offer two other medical plans. These are called the VIPs. There's two different ones to choose from. There's the VIP Standard and the VIP Plus. These two plans are your plans that will cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and even some surgeries. However, the two VIPs don't cover your preventative services. So these will not cover, like, your annuals, nor some vaccinations, nor cancer or STD screenings. So it's vice versa than the first one that I just went over. With these two, they don't require that you just use... to stay within the network. You could either be outside of the network or in the network to receive coverage. They also include prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer some type of discount. VIPs also do include the Lyrrix Health Virtual Care, which provides medical assistance with medical providers virtually. These two plans will cover a flat fee towards whatever service you go for. So if you were to go for hospital admission benefit, the VIP Standard would cover \$500 per day for a max of one day, while the VIP Plus would cover a flat fee of \$1,000 per day for a max of one day. The Standard is your most basic one when it come- when it comes to the hospital indemnity, because it doesn't cover intensive care unit, rehabilitation, nor any preventive surgery that you may require, while the VIP Plus do cover these four areas. Also, the VIP Plus is going to cover a little bit more depending on what service you go for than the Standard. So for surgery and hospital, the Standard only covers you \$250 per day for a max of a day, while the VIP Plus would cover \$1,000 per day for a max of one day. For emergency room, the

Standard covers \$50 per day for a max of two days, while the VIP Plus would cover \$100 per day for a max of 2 days. So that dollar amount, and then the intensive care, rehabilitation, and preventive surgery, the VIP Plus covers while the VIP Standard doesn't. And then the dollar amount that the Plus covers is greater than the Standard. So if you were to select between those two plans for employee only, the Standard would be a weekly deduction of \$17.66, while the VIP Plus would be a weekly deduction of \$31.61. So those are the three medical plans, the preventative, and then the two hospital indemnities. They also, they also, um, provide additional benefits like your vision, term life, dental, behavioral health, short-term critical illness.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: But those have their separate deductions as well. So for example, if you wanted to add the dental plan for employee only, that's a weekly deduction of \$3.63. And for vision for employee only, that's a weekly deduction of \$2.15. Term life for employee, it would be a weekly deduction of \$2.11. 24-hour group accident for employees, a weekly deduction of \$2.... critical illness with cancer benefit for employee. So weekly deduction of \$2.51. So the additional benefits are, um, plans that you would have to add in addition 'cause none of the plans that they cover ha- are major medical plans that already come in a bundle with dental and vision. You would have to include those-

Speaker speaker_3: Hmm.

Speaker speaker_0: ... if it's something that you wish to add. Have any questions about any of the plans?

Speaker speaker_3: Um, no, ma'am. But I think I know what I want to do.

Speaker speaker_0: Okay. And I was also gonna tell you that, um, were you, were you wanting to, um, add dependents or were you trying to select the plans by yourself?

Speaker speaker_3: Um, by myself. Um.

Speaker speaker_0: Okay.

Speaker speaker_3: Right now.

Speaker speaker_0: Okay. Because I was gonna tell you that, um, OnTrac Staffing has a virtual restriction, so that means if you select, let's say, one of the plans with employee and spouse, every other plan that you select would have to be with that dependent level. So you must-

Speaker speaker_3: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: Yeah. It, um, I'm just doing this-

Speaker speaker_0: So it's employee only policy from employee.

Speaker speaker_3: ... stuff right now.

Speaker speaker_0: Okay. Okay. Did you know what you wanted, uh, choose already?

Speaker speaker_3: Um, yes. Uh, I'm gonna just go with the, um, the VIP+, and, uh-

Speaker speaker_0: Okay.

Speaker speaker_3: ... they add the vision and the dental on there.

Speaker speaker_0: Okay. Did you want me to go ahead and go through what vision and dental covers?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_0: So for your dental plan, it covers a preventative prescription. I'm sorry, a preventative visit at 100%.

Speaker speaker_3: Hmm.

Speaker speaker_0: Anything basic like a cleaning that you may need, it covers you at 80%. A basic restorative, so if they gotta fill in a cavity, that would be covered at 80%. Any X-rays that you may require will be covered at 80%. And you have an annual maximum of \$500. For your dental plan, you would have to give a one-time deductible of \$50. But that deductible, you would only have to provide once.

Speaker speaker_3: Okay.

Speaker speaker_0: And for vision, they require copays. So the copay for an eye exam would only be a \$10. The copay for lenses and frames would be of \$25. And you have a frame allowance of \$130.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay. Did you just wanna add those three?

Speaker speaker_3: Um, yeah.

Speaker speaker_0: Okay. Do you allow OnTrac Staffing to do the weekly deduction of \$37.39 from your paycheck weekly for these selected plans?

Speaker speaker_3: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction from your paycheck, the following Monday is when you have c- active coverage, and then that first week of your activation week, you should be receiving your dental card and your vision card either that Thursday or Friday. And I was gonna advise to you that for your VIP+ card, they normally don't send those cards out to the members. Um, but if you do want a physical one, you're welcome to give us a call that Monday that you have activation, and we can go ahead and put in a request for you to get it. But, um, you would have to inform us that you want a physical one.

Speaker speaker_3: Yeah, um-

Speaker speaker_0: So you would just have to call this number.

Speaker speaker_3: Go ahead and put that on file now, that I want the physical one.

Speaker speaker_0: So, we would have to... You would have to give us a call just because, um, so we're, I'm not sure if your staffing agency may take just one week or two weeks to start doing your deductions, and you do have to be active already for us to put in that request for your VIP+ card.

Speaker speaker_3: Okay.

Speaker speaker_0: So, now you really just have to wait for your staffing agency to start doing your deductions.

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: Um, once you see the very first deduction of the \$37.39 come out of your paycheck, the following Monday of that deduction is when you have active coverage, and you're welcome to give us a call so that we can go ahead and put in that request for your VIP+. But you do have to be active for us to request it.

Speaker speaker_3: Okay.

Speaker speaker_0: So you're welcome to call us that first Monday that you notice that they took the deduction, and then we'll go ahead and put it in. But that first week of your activation week, that Thursday or Friday, you should be getting your dental and vision card first, and then we'll go ahead and put in that request whenever you call.

Speaker speaker_3: All right. So another question.

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: So the VIP+, right, it covers the, um, the plus cancer and all, like, everything, right? Like you said.

Speaker speaker_0: So, the critical illness with cancer is the additional benefits that you would have to include in your plan. And for employee only, that's a weekly deduction of \$2.51. For the VIP+, um, the services that you're seeing on the PDF is what it covers, so hospital admission benefit, hospital confinement. Anything specific that you have to ask, like if it covers a cancer, something about cancer, um, you would have to ask the carrier, 'cause I'm really only allowed to s- tell you what I see on the guide, and something specific like that's not gonna inform me.

Speaker speaker_3: Okay.

Speaker speaker_0: So your VIPs are what covers your doctor visits if you get sick, hospital visits, urgent care, emergency room, and surgeries.... um, and they don't cover your preventative services. If you would want to be covered for your preventative services, you would have to include the Stay Healthy in addition, as well as, like, the cancer benefits and stuff like that.

Speaker speaker_3: So, like, the, the cri- the critical illness with cancer benefits, um, to get that added, what do I need to do to get that added?

Speaker speaker_0: So you would just have to tell me, um, because with critical illness, that benefit is \$2.51. So I would just be able to add it. And it looks like that has a benefit amount of \$5,000. Out of those \$5,000, if you suffer like a heart attack, 100% is covered; coronary artery bypass surgery, 25% would be covered; permanent damage due to stroke, 100% would be covered; major organ failure, 100% is covered; end-stage renal failure, 100% is covered; coma due to covered accident, 100% is covered. So that would be something in addition that you would have to add, because none of the additional benefits are already included into your VIP+. That's something we have to add in addition, like the dental and the vision that we had to add in addition. So if you're g-

Speaker speaker_3: Okay. Well, you can-

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: You can, you can add that too, as well.

Speaker speaker_0: Okay, so add it also? Okay.

Speaker speaker_3: Yes, ma'am.

Speaker speaker_0: Okay, so VIP dental and vision. Okay. So if I add the critical illness, your new total is \$39.90. Okay?

Speaker speaker_3: Yes, ma'am. And that'll be okay with me.

Speaker speaker_0: Okay. So now you really just have to wait for them to start doing the deductions from your paycheck. It typically takes one or two weeks, so I would be keeping an eye on your, um, on your paycheck to see when you see the first deduction.

Speaker speaker_3: Okay.

Speaker speaker_0: And then before I let you go, since you added critical illness, that benefit requires a beneficiary. So if something was to happen to you, who do you want to add down as a beneficiary?

Speaker speaker_3: Uh, my mother.

Speaker speaker_0: Okay. Can I get her first and last name, please?

Speaker speaker_3: Rnisha Jackson.

Speaker speaker_0: Okay.

Speaker speaker_3: R-N-I-S-H-A Jackson.

Speaker speaker_0: Thank you. I'm glad you spelled it. I don't know why I thought I heard Alicia. Okay. I added your mom as your beneficiary. Um, did you have any more questions though for me?

Speaker speaker_3: No, ma'am. That is all.

Speaker speaker_0: All right. So now you just really have to wait for them to start doing the deductions, and then you could give us that call that first Monday if you do want your VIP+

sent to you by mail. Um, I was also gonna tell you that if for some reason that first week, your activation week, you have like a doctor's appointment and you still don't have your cards, you're welcome to give us a call and we can verify to see if they're available by email, and we'll go ahead and send them to you.

Speaker speaker_3: Okay.

Speaker speaker_0: All right. All right. Well, thank you for calling. I hope you have a great day.

Speaker speaker_3: Same to you, and thank you so much.

Speaker speaker_0: Thank you. Have a nice day.

Speaker speaker_3: All righty.