

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? I talked to someone yesterday, um, and they were supposed to send me some information on it. Um, I gave them all my information, so, um, I'm... We might have to start all over. Um, do you need my name, number, or Yeah. ... social security number? I need the name of your staffing agency and then the last four of your Social. Okay. WSI in Battle Creek, Michigan. WSI and 1432 is my, uh, Social Security number. So we have two staffing agencies under those three texts. Is it WorkSmart- Battle Creek. ... or is it... Or Workforce Strategies? Oh, the, the Strategies. Okay. So Workforce. Thank you. Yeah. And then, I'm sorry, what were the last four of your Social? 1432. Okay. Thank you. You're welcome. Give me one second. And your first and last name, please. Letrice Norwood. That's L-E-T-R-I-C-E Norwood. And then, um, can you please verify your address and date of birth for security purposes? 25 Convent Street, Apartment 7, Battle Creek, Michigan 49017. November 16, 1966. Okay. Then I have 269-830-4343 as your phone number. Is that up to date? Well, they're supposed to have changed that. So it's 269-453-1643. Okay, let me update that. And then the email, I have L-E-T-R-I T-R-A-Y@Yahoo.com. Is that up to date, or did that have to be changed also? Yes, yes. Up to date. Mm-hmm. Up to date, okay. All right. How could I help you? Well, I'm just wanting more information on it. Um, the, the... You know, I've been at my job almost five years, so I'm asking about it. So they told me to... You know, call this number to get more information on the insurance. Okay. Yeah. And I see that you spoke with somebody yesterday. Did they ever- Yeah. ... send you the benefit guide? Did you ever receive that- No. ... in your email? That's... No, that's what I'm calling about now. Okay. Um, let me send that to you. Give me one, one second. Let me email that. And it looks like they send out a eligibility review to be done, um, due to the fact that you do have a lot of hire dates. Um, so let me see if the main office took care of that, because normally when you have a lot of hire dates on your file, we do have to send out a eligibility review to be done to see if you're eligible for the enrollment. Um, let me see if we've got that sent over. Okay. Give me one second. Okay. Yeah. Okay. So I went ahead and emailed that to you. Do you mind checking your email just to verify that you did receive the benefit guide? Um, I was gonna tell you that if you want, I can go ahead and go over the plans with you and explain them to you, and whatever you wanna be enrolled into, I can notate it on the file. I've double-checked to see if the main office did reach back out to the last rep that you spoke with, 'cause she did send out that eligibility review that I mentioned. We just haven't- Uh-huh. ... received it yet. So if you, if you are eligible and once I go over the, um, benefits with you, I can notate your file and if you are eligible, I'll go ahead and enroll you into it and then I'll notify you what a- what I did is- Okay. ... you are eligible. And of course, if you're not eligible, I still have to either way let you know. But just in case you are, I can go over the plans right now, you can let me know what you would

like to be enrolled into and I can notate it in your file. Just in case you are eligible, um, we can go ahead and enroll you into it and then they can notify you of course once we do that. And if you're not eligible, of course we'll let you know as well. Um, but if you want I can go over the plans with you right now. What... What's th- what is the eligibility? What, I mean, what do I have to be qualified for? So normally, um, the first 30 days of receiving your first check, after the 30 days are up, you have to be within company open enrollment. That or when you have multiple hire dates in our system, we have to send out a eligibility review for the main office to reach out to your staffing agency. I'm not sure what determines your eligibility when there's multiple hire dates, because you have one from April 17th, then you have another one from March 17, and then you have another one from this month. What? Yeah. So due to that we're gonna have to send- But that... Well, wait a minute, what, what... I've, I've been there. I never quit, I never been laid off or anything since 2021 or 2020. So I don't know what them dates are. Yeah, so I'm not really sure what determines all those hire dates, but normally the main office does have to reach out to your staffing agency. Oh, okay. They will, because they had me to call you all. Yeah. Yes, ma'am. But normally I'm not really sure what they do from here. Okay. That's like the main office doing their thing. Oh. But it looks like she did go ahead and email that to them, but in the meantime while I wait for that eligibility review- Yeah. ... we can go ahead and go over the plans just in case you are eligible we can just notate what you would want. We can just, um, go ahead and notate that, whatever you wanna be enrolled into and if you are, like I said, eligible, then we'll go ahead and do that process and then of course we're gonna give you a call to let you know. And then right now I'll let you know how much it would be if you do get enrolled into the benefits that you select, okay? Okay. All right, and then let me know when you're ready for me to go over the plans. Oh, I'm ready. Okay, so really the weekly deduction from your paycheck depends on how many plans you select, which ones they are, and if you add dependents. So were you looking into enrolling with dependents or by yourself? Oh, by myself. Okay, so they, looks like they offer a total of four different medical plans. The first one that I'm gonna go over is the most basic one out of the ones that they offer. This one's called the StayHealthy NEC. So this plan is only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD screenings, some cancer screening, but it doesn't cover any of your doctor visits if sick. It does not cover hospital visits, urgent care, emergency room, neither surgeries. So it's mainly preventative plan that only covers like your yearly checkups, um, like things to keep you up to health, but no doctor visitations. So this one's your StayHealthy plan. It does require you to stay within the network, meaning you can only use the list of their doctors and clinics to be covered. So it does require a in-network requirement. However, you do receive prescription benefits for your generic medications through MedImpact and they offer y- you, um, these benefits like I said within network. So if you select this plan, it's the most basic one, this was the StayHealthy NEC. If you decide to get enrolled into this one for employee only that is \$15.91. And then they also offer the StayHealthy NEC TeleRx. This one as well is only preventative, so it doesn't cover no doctor visits if sick as well urgent care, emergency rooms nor surgeries. The main difference between this one though compared to the StayHealthy that I just went over, this one includes the virtual urgent care which offers medical assistance virtually with medical providers and it offers free RF, a membership that offers access to the top 90% generic drugs prescribed in the US. So that's mainly the only difference that it includes virtual urgent care and then that free RF membership that gives you access to

cheaper medication. But that's really the only difference. Then the other two that they offer, there's a VIP Classic and then the Elite Standard. So these two are the ones that do cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgery. So these two, the Classic and then the Elite Standard cover those areas, however they do not cover what the two StayHealthy plans cover. So they won't cover any of your preventative services which would be like a physical, your annual checkups, STD and cancer screenings. The VIP Classic and then the Elite Standard does not cover that. They only cover your actual doctor visits once you're sick, your urgent care, hospital visits, surgeries. That's the only thing that they actually cover. They cover a flat fee towards those services and they don't require a in-network. So you can go wherever you want to go with the VIP Classic as well as the Elite Standard compared to the two StayHealthies. With the VIP and the Elite Standard you can go to whatever provider as long as they accept the insurance, so it really depends on the provider. You do receive prescription benefits as well but through Pharmaville. Depending on the generic medication that it is you can pay a flat fee of \$30, \$20 or \$10 and for the non-generics they do offer you a discount. These two plans also do include virtual urgent care, which offers medical assistance virtually with medical providers and they cover a flat fee towards your services. Um, by the looks of it, between the VIP Classic and th- the Elite Standard, when it comes to your hospital services like hospital confinement, intensive care... Okay. That area, like urgent care, the Elite Standard covers a little bit more out of pocket than the VIP Classic. But if you actually look at the guide, when it comes to the surgical area... So for example- Oh. ... outpatient surgery and physician office, the VIP Classic, it covers a little bit more than the Elite Standard. So it's backwards. So when it comes to your like urgent care, emergency room, hospital visits if injured, the Elite Standard covers more in dollars than the Classic. But when it comes to surgical, the Classic covers more than the Elite Standard. And then- So these, I'm paying for the bills, this not like Aflac? Uh, so these are only limited benefit plans, meaning they only cover a flat fee towards your services. So a good example that I can use is that for a surgery in hospital, both the Classic and the Standard cover \$500 per day. So example, if your bill came out to be \$1,000, these two plans will only cover a flat fee of i- \$500 and you would be responsible for the remaining balance. So they're not major medical plans like, um, Blue Cross Blue Shield. They're just limited. Oh, I see what you're saying. Um... And you do gotta keep in mind that it's weekly deductions out of your paycheck. Um, as well as the Elite Standard, if you look at it, that one doesn't cover a- advanced steady follow-up tests, outpatient prescription drug benefits, um, preventive surgery, nor critical illness benefit rider, individual spouse or children. And then when it comes to the Classic, that one doesn't cover out- in-patient surgery, general anesthesia benefit, minor diagnostic. That one doesn't cover those areas. If you select between the VIP Classic for employee only, that's \$19.98 weekly from your paycheck. Or if you select the Elite Standard, that would be a weekly deduction of \$27.43 weekly. Um, I was gonna let you know that they don't have a fifth medical plan that covers your preventative visits as well as your hospital indemnity combined into one, meaning they don't have one that covers your, like annual checkups and your doctor visits. So you are allowed to choose like one of the Stay Healthy and one of the... Either between the VIP Classic and the Elite Standard if you do want to be covered in your preventative care as well as your hospital indemnity. You just gotta keep in mind that it's two separate deductions from your paycheck. So the two that are preventative are the Stay Healthy and then the Stay Healthy MEC TELRS. And then the two that are medical are, is the VIP Classic and the Elite

Standard. So the add-ons is add-on to the d- the, um, the w- the weekly deductions? Correct. Yes, ma'am. Or that's... We can pay for that separate. That's extra. That's extra. So all of these plans that they offer have their separate deductions to them. So for example, if you wanted to be enrolled into the VIP Classic for employee only, that's \$19.98. Let's say you also want to do short-term disability. That's \$4.20 weekly from your paycheck. And let's say you also want to do vision, which is for 2.42 and dental, which is 5.40. Combined together, that's a weekly deduction of \$32 even- Okay. So- ... if you were to do that. But yeah, all of them have their separate deductions so they all have their separate price to them and at the end of the call it's combined and you're informed of what your weekly deduction would be out of your check. But yeah, they all- Okay. ... have their separate deductions. So that's why, um, I said it really depends on how many plans you select, which ones they are, and if you add dependents 'cause of course if you add dependents, it's gonna be a little bit more because you're adding people. No, I don't have anybody else, but I'm, I'm looking at the, um, like if I do the state, so basically, um, like the critical ill,- Mm-hmm. ... that's, um, like two, \$2.47 on top of the \$19? Yes. Correct. Okay, um, so when they say... Now, what if I do have other... a- another insurance? I'm not sure how that works. I know in other states you're not allowed to do that, but in some you are. Uh, I'm not really sure how that works if I'm completely honest, um, 'cause I have heard in the past- So how's this going? ... from other s- 'cause, um, I don't really know. 'Cause I know some other states don't allow you to have two different insurance. Like I believe other states, I'm not sure which ones though, but it- Mm-hmm. ... it relieves your option 'cause these are like... These, these are optional. They're not mandatory. Um, so it really does- All right. ... depend on you. I'm not really sure in the state of- Michigan. ... Michigan if, if you're not allowed or if you are. I would ask if you do have a different insurance if you're allowed to have two because in the past people have called to ask that question, but we can't really give you that answer because w- I'm, I'm... really won't be... I, I don't not really 100% sure. So I would honestly ask your insurance if you do have somebody if you're allowed to have a secondary 'cause you wouldn't want to- Oh. ... lose that one for it to have this one. It's your choice really. But I would ask just to be on the safe side. Well, then I know I wouldn't know who to ask. I mean, the insurance company, I mean, if I got insurance and lo and behold something happened, they still gonna have to take care of it but I don't know how they'd do that either. So who, who would I have to ask? Well, these are through- I, uh- These benefits are through the staffing agency. If you have somebody else- But- ... I'm not really sure. I would ask. Like if you already have insurance elsewhere, I would ask if you're allowed to have a secondary if you're looking into enrolling into these. Um, but- Okay. Well, maybe I need to check into that first because I don't want to mess something else up. So I will, yeah- Yeah, I would check first before you enroll. ... that's fine. 'Cause either way the, the lady that you spoke with yesterday, she sent out that eligibility review, but technically that eligibility review is technically us asking if we're allowed to enroll you into the benefits. It's not actually saying, "Yes, go ahead and enroll." Her, is just to notify so we would at least, you would at least know if you're- Okay. ... eligible or not and if you are then from there it would be your decision. But if you have somebody else, I would ask 'cause like I said, I'm not really knowledgeable about in the state of Michigan. Oh, okay. Yeah. So I will definitely ask, but I'll wait for someone to call me to see if I'm eligible, okay? Okay. Yeah, that's fine. All right. Thank you so much. You're welcome. Have a nice day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: I talked to someone yesterday, um, and they were supposed to send me some information on it. Um, I gave them all my information, so, um, I'm... We might have to start all over. Um, do you need my name, number, or

Speaker speaker_2: Yeah.

Speaker speaker_1: ... social security number?

Speaker speaker_0: I need the name of your staffing agency and then the last four of your Social.

Speaker speaker_1: Okay. WSI in Battle Creek, Michigan. WSI and 1432 is my, uh, Social Security number.

Speaker speaker_0: So we have two staffing agencies under those three texts. Is it WorkSmart-

Speaker speaker_1: Battle Creek.

Speaker speaker_0: ... or is it... Or Workforce Strategies?

Speaker speaker_1: Oh, the, the Strategies.

Speaker speaker_0: Okay.

Speaker speaker_1: So Workforce.

Speaker speaker_0: Thank you.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then, I'm sorry, what were the last four of your Social?

Speaker speaker_1: 1432.

Speaker speaker_0: Okay. Thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_0: Give me one second. And your first and last name, please.

Speaker speaker_1: Letrice Norwood. That's L-E-T-R-I-C-E Norwood.

Speaker speaker_0: And then, um, can you please verify your address and date of birth for security purposes?

Speaker speaker_1: 25 Convent Street, Apartment 7, Battle Creek, Michigan 49017.
November 16, 1966.

Speaker speaker_0: Okay. Then I have 269-830-4343 as your phone number. Is that up to date?

Speaker speaker_1: Well, they're supposed to have changed that. So it's 269-453-1643.

Speaker speaker_0: Okay, let me update that. And then the email, I have L-E-T-R-I T-R-A-Y@Yahoo.com. Is that up to date, or did that have to be changed also?

Speaker speaker_1: Yes, yes. Up to date. Mm-hmm.

Speaker speaker_0: Up to date, okay. All right. How could I help you?

Speaker speaker_1: Well, I'm just wanting more information on it. Um, the, the... You know, I've been at my job almost five years, so I'm asking about it. So they told me to... You know, call this number to get more information on the insurance.

Speaker speaker_0: Okay. Yeah. And I see that you spoke with somebody yesterday. Did they ever-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... send you the benefit guide? Did you ever receive that-

Speaker speaker_1: No.

Speaker speaker_0: ... in your email?

Speaker speaker_1: That's... No, that's what I'm calling about now.

Speaker speaker_0: Okay. Um, let me send that to you. Give me one, one second. Let me email that. And it looks like they send out a eligibility review to be done, um, due to the fact that you do have a lot of hire dates. Um, so let me see if the main office took care of that, because normally when you have a lot of hire dates on your file, we do have to send out a eligibility review to be done to see if you're eligible for the enrollment. Um, let me see if we've got that sent over.

Speaker speaker_1: Okay.

Speaker speaker_0: Give me one second.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: Okay. So I went ahead and emailed that to you. Do you mind checking your email just to verify that you did receive the benefit guide?Um, I was gonna tell you that if you want, I can go ahead and go over the plans with you and explain them to you, and whatever you wanna be enrolled into, I can notate it on the file. I've double-checked to see if the main office did reach back out to the last rep that you spoke with, 'cause she did send out that eligibility review that I mentioned. We just haven't-

Speaker speaker_3: Uh-huh.

Speaker speaker_0: ... received it yet. So if you, if you are eligible and once I go over the, um, benefits with you, I can notate your file and if you are eligible, I'll go ahead and enroll you into

it and then I'll notify you what a- what I did is-

Speaker speaker_3: Okay.

Speaker speaker_0: ... you are eligible. And of course, if you're not eligible, I still have to either way let you know. But just in case you are, I can go over the plans right now, you can let me know what you would like to be enrolled into and I can notate it in your file. Just in case you are eligible, um, we can go ahead and enroll you into it and then they can notify you of course once we do that. And if you're not eligible, of course we'll let you know as well. Um, but if you want I can go over the plans with you right now.

Speaker speaker_3: What... What's th- what is the eligibility? What, I mean, what do I have to be qualified for?

Speaker speaker_0: So normally, um, the first 30 days of receiving your first check, after the 30 days are up, you have to be within company open enrollment. That or when you have multiple hire dates in our system, we have to send out a eligibility review for the main office to reach out to your staffing agency. I'm not sure what determines your eligibility when there's multiple hire dates, because you have one from April 17th, then you have another one from March 17, and then you have another one from this month.

Speaker speaker_3: What?

Speaker speaker_0: Yeah. So due to that we're gonna have to send-

Speaker speaker_3: But that... Well, wait a minute, what, what... I've, I've been there. I never quit, I never been laid off or anything since 2021 or 2020. So I don't know what them dates are.

Speaker speaker_0: Yeah, so I'm not really sure what determines all those hire dates, but normally the main office does have to reach out to your staffing agency.

Speaker speaker_3: Oh, okay. They will, because they had me to call you all. Yeah.

Speaker speaker_0: Yes, ma'am. But normally I'm not really sure what they do from here.

Speaker speaker_3: Okay.

Speaker speaker_0: That's like the main office doing their thing.

Speaker speaker_3: Oh.

Speaker speaker_0: But it looks like she did go ahead and email that to them, but in the meantime while I wait for that eligibility review-

Speaker speaker_3: Yeah.

Speaker speaker_0: ... we can go ahead and go over the plans just in case you are eligible we can just notate what you would want. We can just, um, go ahead and notate that, whatever you wanna be enrolled into and if you are, like I said, eligible, then we'll go ahead and do that process and then of course we're gonna give you a call to let you know. And then right now I'll let you know how much it would be if you do get enrolled into the benefits that you select,

okay?

Speaker speaker_3: Okay.

Speaker speaker_0: All right, and then let me know when you're ready for me to go over the plans.

Speaker speaker_3: Oh, I'm ready.

Speaker speaker_0: Okay, so really the weekly deduction from your paycheck depends on how many plans you select, which ones they are, and if you add dependents. So were you looking into enrolling with dependents or by yourself?

Speaker speaker_3: Oh, by myself.

Speaker speaker_0: Okay, so they, looks like they offer a total of four different medical plans. The first one that I'm gonna go over is the most basic one out of the ones that they offer. This one's called the StayHealthy NEC. So this plan is only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD screenings, some cancer screening, but it doesn't cover any of your doctor visits if sick. It does not cover hospital visits, urgent care, emergency room, neither surgeries. So it's mainly preventative plan that only covers like your yearly checkups, um, like things to keep you up to health, but no doctor visitations. So this one's your StayHealthy plan. It does require you to stay within the network, meaning you can only use the list of their doctors and clinics to be covered. So it does require a in-network requirement. However, you do receive prescription benefits for your generic medications through MedImpact and they offer y- you, um, these benefits like I said within network. So if you select this plan, it's the most basic one, this was the StayHealthy NEC. If you decide to get enrolled into this one for employee only that is \$15.91. And then they also offer the StayHealthy NEC TeleRx. This one as well is only preventative, so it doesn't cover no doctor visits if sick as well urgent care, emergency rooms nor surgeries. The main difference between this one though compared to the StayHealthy that I just went over, this one includes the virtual urgent care which offers medical assistance virtually with medical providers and it offers free RF, a membership that offers access to the top 90% generic drugs prescribed in the US. So that's mainly the only difference that it includes virtual urgent care and then that free RF membership that gives you access to cheaper medication. But that's really the only difference. Then the other two that they offer, there's a VIP Classic and then the Elite Standard. So these two are the ones that do cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgery. So these two, the Classic and then the Elite Standard cover those areas, however they do not cover what the two StayHealthy plans cover. So they won't cover any of your preventative services which would be like a physical, your annual checkups, STD and cancer screenings. The VIP Classic and then the Elite Standard does not cover that. They only cover your actual doctor visits once you're sick, your urgent care, hospital visits, surgeries. That's the only thing that they actually cover. They cover a flat fee towards those services and they don't require a in-network. So you can go wherever you want to go with the VIP Classic as well as the Elite Standard compared to the two StayHealthies. With the VIP and the Elite Standard you can go to whatever provider as long as they accept the insurance, so it really depends on the provider. You do receive prescription benefits as well but through Pharmaville. Depending on the generic medication

that it is you can pay a flat fee of \$30, \$20 or \$10 and for the non-generics they do offer you a discount. These two plans also do include virtual urgent care, which offers medical assistance virtually with medical providers and they cover a flat fee towards your services. Um, by the looks of it, between the VIP Classic and the Elite Standard, when it comes to your hospital services like hospital confinement, intensive care...

Speaker speaker_3: Okay.

Speaker speaker_0: That area, like urgent care, the Elite Standard covers a little bit more out of pocket than the VIP Classic. But if you actually look at the guide, when it comes to the surgical area... So for example-

Speaker speaker_3: Oh.

Speaker speaker_0: ... outpatient surgery and physician office, the VIP Classic, it covers a little bit more than the Elite Standard. So it's backwards. So when it comes to your like urgent care, emergency room, hospital visits if injured, the Elite Standard covers more in dollars than the Classic. But when it comes to surgical, the Classic covers more than the Elite Standard. And then-

Speaker speaker_3: So these, I'm paying for the bills, this not like Aflac?

Speaker speaker_0: Uh, so these are only limited benefit plans, meaning they only cover a flat fee towards your services. So a good example that I can use is that for a surgery in hospital, both the Classic and the Standard cover \$500 per day. So example, if your bill came out to be \$1,000, these two plans will only cover a flat fee of i- \$500 and you would be responsible for the remaining balance. So they're not major medical plans like, um, Blue Cross Blue Shield. They're just limited.

Speaker speaker_3: Oh, I see what you're saying. Um...

Speaker speaker_0: And you do gotta keep in mind that it's weekly deductions out of your paycheck. Um, as well as the Elite Standard, if you look at it, that one doesn't cover a- advanced steady follow-up tests, outpatient prescription drug benefits, um, preventive surgery, nor critical illness benefit rider, individual spouse or children. And then when it comes to the Classic, that one doesn't cover out- in-patient surgery, general anesthesia benefit, minor diagnostic. That one doesn't cover those areas. If you select between the VIP Classic for employee only, that's \$19.98 weekly from your paycheck. Or if you select the Elite Standard, that would be a weekly deduction of \$27.43 weekly. Um, I was gonna let you know that they don't have a fifth medical plan that covers your preventative visits as well as your hospital indemnity combined into one, meaning they don't have one that covers your, like annual checkups and your doctor visits. So you are allowed to choose like one of the Stay Healthy and one of the... Either between the VIP Classic and the Elite Standard if you do want to be covered in your preventative care as well as your hospital indemnity. You just gotta keep in mind that it's two separate deductions from your paycheck. So the two that are preventative are the Stay Healthy and then the Stay Healthy MEC TELRS. And then the two that are medical are, is the VIP Classic and the Elite Standard.

Speaker speaker_3: So the add-ons is add-on to the d- the, um, the w- the weekly deductions?

Speaker speaker_0: Correct. Yes, ma'am.

Speaker speaker_3: Or that's... We can pay for that separate. That's extra.

Speaker speaker_0: That's extra. So all of these plans that they offer have their separate deductions to them. So for example, if you wanted to be enrolled into the VIP Classic for employee only, that's \$19.98. Let's say you also want to do short-term disability. That's \$4.20 weekly from your paycheck. And let's say you also want to do vision, which is for 2.42 and dental, which is 5.40. Combined together, that's a weekly deduction of \$32 even-

Speaker speaker_3: Okay. So-

Speaker speaker_0: ... if you were to do that. But yeah, all of them have their separate deductions so they all have their separate price to them and at the end of the call it's combined and you're informed of what your weekly deduction would be out of your check. But yeah, they all-

Speaker speaker_3: Okay.

Speaker speaker_0: ... have their separate deductions. So that's why, um, I said it really depends on how many plans you select, which ones they are, and if you add dependents 'cause of course if you add dependents, it's gonna be a little bit more because you're adding people.

Speaker speaker_3: No, I don't have anybody else, but I'm, I'm looking at the, um, like if I do the state, so basically, um, like the critical ill,-

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: ... that's, um, like two, \$2.47 on top of the \$19?

Speaker speaker_0: Yes. Correct.

Speaker speaker_3: Okay, um, so when they say... Now, what if I do have other... a- another insurance?

Speaker speaker_0: I'm not sure how that works. I know in other states you're not allowed to do that, but in some you are. Uh, I'm not really sure how that works if I'm completely honest, um, 'cause I have heard in the past-

Speaker speaker_3: So how's this going?

Speaker speaker_0: ... from other s- 'cause, um, I don't really know. 'Cause I know some other states don't allow you to have two different insurance. Like I believe other states, I'm not sure which ones though, but it-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... it relieves your option 'cause these are like... These, these are optional. They're not mandatory. Um, so it really does-

Speaker speaker_3: All right.

Speaker speaker_0: ... depend on you. I'm not really sure in the state of-

Speaker speaker_3: Michigan.

Speaker speaker_0: ... Michigan if, if you're not allowed or if you are. I would ask if you do have a different insurance if you're allowed to have two because in the past people have called to ask that question, but we can't really give you that answer because w- I'm, I'm... really won't be... I, I don't not really 100% sure. So I would honestly ask your insurance if you do have somebody if you're allowed to have a secondary 'cause you wouldn't want to-

Speaker speaker_3: Oh.

Speaker speaker_0: ... lose that one for it to have this one. It's your choice really. But I would ask just to be on the safe side.

Speaker speaker_3: Well, then I know I wouldn't know who to ask. I mean, the insurance company, I mean, if I got insurance and lo and behold something happened, they still gonna have to take care of it but I don't know how they'd do that either. So who, who would I have to ask?

Speaker speaker_0: Well, these are through-

Speaker speaker_3: I, uh-

Speaker speaker_0: These benefits are through the staffing agency. If you have somebody else-

Speaker speaker_3: But-

Speaker speaker_0: ... I'm not really sure. I would ask. Like if you already have insurance elsewhere, I would ask if you're allowed to have a secondary if you're looking into enrolling into these. Um, but-

Speaker speaker_3: Okay. Well, maybe I need to check into that first because I don't want to mess something else up. So I will, yeah-

Speaker speaker_0: Yeah, I would check first before you enroll.

Speaker speaker_3: ... that's fine.

Speaker speaker_0: 'Cause either way the, the lady that you spoke with yesterday, she sent out that eligibility review, but technically that eligibility review is technically us asking if we're allowed to enroll you into the benefits. It's not actually saying, "Yes, go ahead and enroll." Her, is just to notify so we would at least, you would at least know if you're-

Speaker speaker_3: Okay.

Speaker speaker_0: ... eligible or not and if you are then from there it would be your decision. But if you have somebody else, I would ask 'cause like I said, I'm not really knowledgeable about in the state of Michigan.

Speaker speaker_3: Oh, okay. Yeah. So I will definitely ask, but I'll wait for someone to call me to see if I'm eligible, okay?

Speaker speaker_0: Okay. Yeah, that's fine.

Speaker speaker_3: All right. Thank you so much.

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

Speaker speaker_3: You too. Bye-bye.