

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, I just was calling to get my benefits, uh, figured out and set up. What is the staff and agency that you're with? Um, American Staff Per- uh, Corp. Okay. Thank you. And then what are the last four of your Social? Uh, 7890. For security purposes, Tyler, can you please verify your full address as well as your date of birth? Yep. Uh, it's March 16th, 2002. And my current address is 210, uh, West Edgewood Avenue, Crane, Missouri, 65633. Okay. Thank you. Do you still have the same phone number of 417-901-1132? Yes, ma'am. And then I have pworks231@gmail.com. Is that up-to-date? Yes, ma'am. Okay, thank you. Okay, so it looks like we currently have only the preventative plan. Um, did you want to add more 'cause right now- Uh- ... you're within your company open enrollment. So you would qualify to either, if you don't want that one, you could drop that one right now or you could add additional ones as well as add dependents if you wish, since they're within company open enrollment. Yeah, I would like to, uh, add . Ooh, I'm sorry. You were breaking up. What were you saying again? Yes, I would like to add more . Add more? Okay. Yeah. Okay. Um, did you want more information regarding the plans that they offer or do you know what you want to be enrolled into already? I would like to know more about the plans. Okay. Yeah, I can help you. Um, do you want me to go ahead and send you the guide? What that guide has, it has all the plans that they offer as well as the prices for those plans. Yep, that would be awesome. Okay. Is that a good email to send it to? Yes, ma'am. All right. Give me one second, I'm gonna send it over if you don't mind holding while I do that. Not at all. All right. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind verifying that you received it? Uh, yeah. Just a second. Hold on. And it should come from an email that says info@benefitsinacard.com. If you don't see it right away, I would also- All right. ... check your spam and your junk. I got it. I got it. I got it. Oh, you got it? Yes. Okay. And if you wish, I can go ahead and start going over the plans with you. Uh, yes, ma'am. Okay. So it looks like you already have the Stay Healthy MEC TeleRx. Um, did you want information still towards that one or... Yeah. Okay, so y- the plan that you currently have is called the Stay Healthy MEC TeleRx. That's only a preventative plan, though, means that it only covers like one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. However, the plan that you currently have right now does not cover doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and surgeries. So it's only for your preventative services and it does require you stay within the network to be covered. Um, it does offer prescription benefits through Aleve . And it offers a membership with something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. So in other words, you get a cheaper price for your generic medications. For... It also

includes virtual urgent care, which gives you access to medical preferred providers virtually, but your Stay Healthy plan is only for preventative services. Okay? So it looks like right now you're paying a weekly deduction of \$16.80. Um, since your company is within company open enrollment period and that plan is under Section 125, you are allowed at this moment since it's company open enrollment, to add dependents to this plan or to drop that plan if you don't longer want it. Um, as well as MUC plans. Um, that's the one that you already have. Then, there's three other plans called the VIPs. There is the VIP Classic, the VIP Plus, and the VIP Excel. So, these three plans are the plans that will cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care, emergency room, and surgeries. However, they don't cover what your Stay Healthy plan covers. So they don't cover your preventative services, which would be like your annuals, like some vaccinations, some STD and cancer screenings. So your VIPs don't cover that, but they do cover any hospital indemnity services, like if you're actually sick already, you gotta go to the hospital emergency room or even some surgeries. With these three VIP plans, you're not required to just stay within the network to receive coverage. You could be in the network or out of the network and still receive coverage with the VIPs. They also do offer prescription benefits, but through Pharmaville, which depending on the generic yet you can pay up to \$10, \$20, \$30. And for the non-generic, they do offer somewhat of a discount. These three plans also do include your virtual urgent care, which like I said earlier, it provides medical assistance virtually with medical providers. The main difference between these three is that out of the three of them, the one that's gonna cover a bit more of a dollar amount depending on what service you go for is gonna be your VIP Excel. So, a good example is for hospital admission benefit, the VIP Classic covers \$500 per day for a max of a day. Your VIP Plus, however, would cover \$1,000 per day for a max of one day. And then your VIP Excel, which is the plan that covers a little bit more in a dollar amount, it would cover \$2,000 per day for a max of one day. For hospital confinement benefit, your VIP Classic would cover \$50 per day for a max of 30 days. Your VIP Plus, which is the one in the middle, would cover \$100 per day for a max of 30 days. And then your VIP Excel would cover \$200 per day for a max of 30 days. So, it's really just, it just depends on how much you wanna be covered. It looks like the Classic would be the most basic one. The VIP Plus would be the second-best, and then your VIP Excel would be the one that covers a greater dollar amount depending on what service you go for. If you were to select between those three VIP plans, the Classic would be \$19.57 for employee only. VIP Plus would be \$31.61 for employee only. And then your VIP Excel, which is the one that pays a little bit more towards those services, would be \$44.54. Then there is a fifth plan that does include both your preventative services, so it includes what your Stay Healthy plan, and then it also includes benefits towards your hospital indemnity. So meaning doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room. So it's both your preventative and hospital indemnity. Um, this one however requires co-pays since it offers both benefits. This one's called your Stay Healthy MUC Enhanced. So with the MUC Enhanced, it offers both your preventative and your hospital indemnity. However, you are required co-pay with plan. For primary care visits, you would be limited to four visits annually per person or ten per family, and the co-pay in that area would be a \$10. For specialty care visits, you would be limited to four visits annually per person or ten per family, and the co-pay in that area is a \$50. For urgent care visits, you would be limited to four visits annually per person or ten per family, and the co-pay would be at \$60. Since you have both benefits, you would have prescription

coverage through Aleve as well as with Pharmacoville. But with your preventative generic prescriptions, you are required co-pays. So for the pharmacy option, you have a 30-day supply and the co-pay would be a \$5. For your mail order option, you would have a 90-day supply for your generic drugs and the co-pay would be a \$15. Since you have both, um, hospital con- indemnity services included in there, you would also have coverage through Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that it is. And for the non-generic, they do offer a discount. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. And with your MUC Enhanced, it covers a flat fee towards your own hospital indemnity services. So for hospital admission benefit, they would cover \$1,000 per day for a max of a day. Hospital confinement, it 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 in 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. Advanced study and follow-up tests, it would cover \$25 per day for a max of one day, and this plan does include hospital emergency room, physician office, emergency dental work. If you were to select your Stay Healthy MUC Enhanced, that would be a weekly deduction for the plan of employee of \$43.83. So those are your medical plans. Um, the M-MUC Enhanced is the one that offers both your preventative a- indemnity... That one's called the Stay Healthy, MEC Enhance. And your VIPs are the ones that only cover your doctor visits if you get sick, your hospital vi- if you get injured, but they don't cover your preventative services. And then the one that you have only covers preventative services. So out of all the medical plans, the one that offers both preventative and hospital indemnity would be the Stay Healthy MEC Enhance. And then your VIPs are only for hospital visits, and then your Stay Healthy is only for preventative services. So those are the medical plans that they offer, and they do offer additional benefits that do have their separate deductions to them. So that would be considered like your dental plan, your vision plan, your term life, critical illness with cancer benefit, short-term disability and ... out. So there are multiple plans that you could include, um, and they do have their separate deductions as well. Did you want to go over any additional benefits? Yeah. I'm actually wanting dental and, uh, dental for sure. And I wanted to add a, uh, beneficiary or a... What, what did you call it? Um... I want to add two, two, two of my children to my... Oh, a dependent? Yeah, a dependent. Sorry. Okay. So for your dental plan, uh, preventative visits covered at 100%. Anything basic like a cleansing is covered at 80%, basic restorative, so if they got to fill in a cavity, that would be covered like at 80%. X-rays are covered at 80% and you do have an annual maximum of \$500. And with the dental plan, you would have to give a one-time deductible. With that deductible, you only have to give them once. Um- All right. Uh, all right. And that... Is the dental, can that be, uh, paired with the, uh, Enhance? Or is that- Yeah. Mm-hmm. Okay. So you can, you can add, like... Yeah, you can include MEC Enhance with any of the additional benefits. Well- Which is general. Mm-hmm. I think, uh, I'd like to, uh, go ahead and drop the one I currently have and... 'Cause I'm not really worried about the, the preventatives, um- Yeah. And I don't take any medications or anything like that. And, uh, I'd like to pick up the VIP or the Enhance, uh, for my two little ones. Um, do I have to have d- so if I carry the insurance, uh- Mm-hmm. It'll be carried for me, um, but can I just get it for my two children? Like I don't want it for me. Oh, okay. So all of the plans that they offer are with employee. So you could choose employee and child, but I can't just do child. It's gonna make me- Okay. ... do employee and child. Okay. That, that, that's perfectly

fine. Okay. So you said you wanted to do dental for employee and child. That would be a weekly deduction of \$9.59. And then did you want to do any of the medical plans? Um, yeah. I'm trying to go through and find out the, the best one for the medical plans. Uh, really the one that, uh, covers the most doctors, doctor visits. I, I got a newborn and we, we got, you know, monthly checkups every now and then. Hmm. Um... Okay. So the one that offers both your preventative, so what you already had, as well as your hospital visits would be the Enhance, the MEC Enhance. That one does, um, require you to stay within the network to receive coverage, but it offers both of those benefits. And then your VIPs are the ones that don't cover any of your, like, preventative, which would be your annuals. Um, they only cover, like, actual doctor visits. Okay. Um, then that, that would be the one. So did you want to do the Enhance, the one that offers both benefits, or one of the VIPs? The, one of the VIPs. I, I... Sorry, it's really hard to follow, um, which VIP. S- so I'm not worried so much as the preventatives, uh- Okay. I can cover the... Gotcha. So the main difference between the VIPs is the dollar amount that it covers. So it looks like out of the three of them, the one that would cover the most money, like towards those services would be the i- VIP Excel. And then after that, the middleman, in other words, it would be the VIP Plus, and then the most standard one would be the Classic, because I'm gonna give you an example. So for intensive care, the Classic covers \$100 per day from that to 20 days. The Plus would cover \$200 per day from that to 20 days. And then your VIP Excel would cover \$400 per day from that to 20 days. If you select the Classic for employee and children, it would be a weekly deduction of \$30.21. The VIP Plus for employee and child would be \$51.24 weekly, and then the VIP- Yeah. ... Excel for employee and child is \$72.68 weekly. We'll go ahead and do the Plus for employee and children. Okay. And that's a weekly deduction of \$51.24. So, so far I have your VIP Plus and then your dental for \$9.59. Um, did you want to add any more or just those two? Just those two. Well, the, the VIP Plus comes with the dental or... So none of the a- none of the medical plans that they offer, none of the VIPs nor the preventative nor the MEC Enhance already include, um, they don't already include dental. That was something that would have to be added in addition. So the dental and then, like, vision, term life, critical illness, all of those plans have their separate deductions. Uh, so it looks like for dental, for employee and child, it would be \$9.59. And then your VIP Plus for employee and child is \$51.24. If you add that together, that would be a weekly deduction of \$15, \$60.83. All right. Yeah, let's do that. Okay. Okay. So... And is this like just a regular insurance card, is how I would use it or? So whenever you have, whenever you become active, um, the first week of your activation week, you're gonna get your dental card. And I was gonna tell you that for your VIP-

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Hey, I just was calling to get my benefits, uh, figured out and set up.

Speaker speaker\_1: What is the staff and agency that you're with?

Speaker speaker\_2: Um, American Staff Per- uh, Corp.

Speaker speaker\_1: Okay. Thank you. And then what are the last four of your Social?

Speaker speaker\_2: Uh, 7890.

Speaker speaker\_1: For security purposes, Tyler, can you please verify your full address as well as your date of birth?

Speaker speaker\_2: Yep. Uh, it's March 16th, 2002. And my current address is 210, uh, West Edgewood Avenue, Crane, Missouri, 65633.

Speaker speaker\_1: Okay. Thank you. Do you still have the same phone number of 417-901-1132?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: And then I have pworks231@gmail.com. Is that up-to-date?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay, thank you. Okay, so it looks like we currently have only the preventative plan. Um, did you want to add more 'cause right now-

Speaker speaker\_2: Uh-

Speaker speaker\_1: ... you're within your company open enrollment. So you would qualify to either, if you don't want that one, you could drop that one right now or you could add additional ones as well as add dependents if you wish, since they're within company open enrollment.

Speaker speaker\_2: Yeah, I would like to, uh, add .

Speaker speaker\_1: Ooh, I'm sorry. You were breaking up. What were you saying again?

Speaker speaker\_2: Yes, I would like to add more .

Speaker speaker\_1: Add more? Okay.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. Um, did you want more information regarding the plans that they offer or do you know what you want to be enrolled into already?

Speaker speaker\_2: I would like to know more about the plans.

Speaker speaker\_1: Okay. Yeah, I can help you. Um, do you want me to go ahead and send you the guide? What that guide has, it has all the plans that they offer as well as the prices for those plans.

Speaker speaker\_2: Yep, that would be awesome.

Speaker speaker\_1: Okay. Is that a good email to send it to?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All right. Give me one second, I'm gonna send it over if you don't mind holding while I do that.

Speaker speaker\_2: Not at all.

Speaker speaker\_1: All right. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind verifying that you received it?

Speaker speaker\_2: Uh, yeah. Just a second. Hold on.

Speaker speaker\_1: And it should come from an email that says info@benefitsinacard.com. If you don't see it right away, I would also-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... check your spam and your junk.

Speaker speaker\_2: I got it. I got it. I got it.

Speaker speaker\_1: Oh, you got it?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And if you wish, I can go ahead and start going over the plans with you.

Speaker speaker\_2: Uh, yes, ma'am.

Speaker speaker\_1: Okay. So it looks like you already have the Stay Healthy MEC TeleRx. Um, did you want information still towards that one or...

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, so y- the plan that you currently have is called the Stay Healthy MEC TeleRx. That's only a preventative plan, though, means that it only covers like one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. However, the plan that you currently have right now does not cover doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and surgeries. So it's only for your preventative services and it does require you stay within the network to be covered. Um, it does offer prescription benefits through Aleve . And it offers a membership with something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. So in other words, you get a cheaper price for your generic medications. For... It also includes virtual urgent care, which gives you access to medical preferred providers virtually, but your Stay Healthy plan is only for preventative services. Okay? So it looks like right now you're paying a weekly deduction of \$16.80. Um, since your company is within company open enrollment period and that plan is under Section 125, you are allowed at this moment since it's company open enrollment, to add dependents to this plan or to drop that plan if you don't longer want it. Um, as well as MUC plans. Um, that's the one that you already have. Then, there's three other plans called the

VIPs. There is the VIP Classic, the VIP Plus, and the VIP Excel. So, these three plans are the plans that will cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care, emergency room, and surgeries. However, they don't cover what your Stay Healthy plan covers. So they don't cover your preventative services, which would be like your annuals, like some vaccinations, some STD and cancer screenings. So your VIPs don't cover that, but they do cover any hospital indemnity services, like if you're actually sick already, you gotta go to the hospital emergency room or even some surgeries. With these three VIP plans, you're not required to just stay within the network to receive coverage. You could be in the network or out of the network and still receive coverage with the VIPs. They also do offer prescription benefits, but through Pharmaville, which depending on the generic yet you can pay up to \$10, \$20, \$30. And for the non-generic, they do offer somewhat of a discount. These three plans also do include your virtual urgent care, which like I said earlier, it provides medical assistance virtually with medical providers. The main difference between these three is that out of the three of them, the one that's gonna cover a bit more of a dollar amount depending on what service you go for is gonna be your VIP Excel. So, a good example is for hospital admission benefit, the VIP Classic covers \$500 per day for a max of a day. Your VIP Plus, however, would cover \$1,000 per day for a max of one day. And then your VIP Excel, which is the plan that covers a little bit more in a dollar amount, it would cover \$2,000 per day for a max of one day. For hospital confinement benefit, your VIP Classic would cover \$50 per day for a max of 30 days. Your VIP Plus, which is the one in the middle, would cover \$100 per day for a max of 30 days. And then your VIP Excel would cover \$200 per day for a max of 30 days. So, it's really just, it just depends on how much you wanna be covered. It looks like the Classic would be the most basic one. The VIP Plus would be the second-best, and then your VIP Excel would be the one that covers a greater dollar amount depending on what service you go for. If you were to select between those three VIP plans, the Classic would be \$19.57 for employee only. VIP Plus would be \$31.61 for employee only. And then your VIP Excel, which is the one that pays a little bit more towards those services, would be \$44.54. Then there is a fifth plan that does include both your preventative services, so it includes what your Stay Healthy plan, and then it also includes benefits towards your hospital indemnity. So meaning doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room. So it's both your preventative and hospital indemnity. Um, this one however requires co-pays since it offers both benefits. This one's called your Stay Healthy MUC Enhanced. So with the MUC Enhanced, it offers both your preventative and your hospital indemnity. However, you are required co-pay with plan. For primary care visits, you would be limited to four visits annually per person or ten per family, and the co-pay in that area would be a \$10. For specialty care visits, you would be limited to four visits annually per person or ten per family, and the co-pay in that area is a \$50. For urgent care visits, you would be limited to four visits annually per person or ten per family, and the co-pay would be at \$60. Since you have both benefits, you would have prescription coverage through Aleve as well as with Pharmacoville. But with your preventative generic prescriptions, you are required co-pays. So for the pharmacy option, you have a 30-day supply and the co-pay would be a \$5. For your mail order option, you would have a 90-day supply for your generic drugs and the co-pay would be a \$15. Since you have both, um, hospital con- indemnity services included in there, you would also have coverage through Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that it is. And for the non-generic, they do offer a

discount. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. And with your MUC Enhanced, it covers a flat fee towards your own hospital indemnity services. So for hospital admission benefit, they would cover \$1,000 per day for a max of a day. Hospital confinement, it 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 in 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. Advanced study and follow-up tests, it would cover \$25 per day for a max of one day, and this plan does include hospital emergency room, physician office, emergency dental work. If you were to select your Stay Healthy MUC Enhanced, that would be a weekly deduction for the plan of employee of \$43.83. So those are your medical plans. Um, the M- MUC Enhanced is the one that offers both your preventative a- indemnity... That one's called the Stay Healthy, MEC Enhance. And your VIPs are the ones that only cover your doctor visits if you get sick, your hospital vi- if you get injured, but they don't cover your preventative services. And then the one that you have only covers preventative services. So out of all the medical plans, the one that offers both preventative and hospital indemnity would be the Stay Healthy MEC Enhance. And then your VIPs are only for hospital visits, and then your Stay Healthy is only for preventative services. So those are the medical plans that they offer, and they do offer additional benefits that do have their separate deductions to them. So that would be considered like your dental plan, your vision plan, your term life, critical illness with cancer benefit, short-term disability and ... out. So there are multiple plans that you could include, um, and they do have their separate deductions as well. Did you want to go over any additional benefits?

Speaker speaker\_3: Yeah. I'm actually wanting dental and, uh, dental for sure. And I wanted to add a, uh, beneficiary or a... What, what did you call it?

Speaker speaker\_1: Um...

Speaker speaker\_3: I want to add two, two, two of my children to my...

Speaker speaker\_1: Oh, a dependent?

Speaker speaker\_3: Yeah, a dependent. Sorry.

Speaker speaker\_1: Okay. So for your dental plan, uh, preventative visits covered at 100%. Anything basic like a cleansing is covered at 80%, basic restorative, so if they got to fill in a cavity, that would be covered like at 80%. X-rays are covered at 80% and you do have an annual maximum of \$500. And with the dental plan, you would have to give a one-time deductible. With that deductible, you only have to give them once. Um-

Speaker speaker\_3: All right. Uh, all right. And that... Is the dental, can that be, uh, paired with the, uh, Enhance? Or is that-

Speaker speaker\_1: Yeah. Mm-hmm.

Speaker speaker\_3: Okay.

Speaker speaker\_1: So you can, you can add, like... Yeah, you can include MEC Enhance with any of the additional benefits.



Speaker speaker\_3: Well-

Speaker speaker\_1: Which is general. Mm-hmm.

Speaker speaker\_3: I think, uh, I'd like to, uh, go ahead and drop the one I currently have and... 'Cause I'm not really worried about the, the preventatives, um-

Speaker speaker\_1: Yeah.

Speaker speaker\_3: And I don't take any medications or anything like that. And, uh, I'd like to pick up the VIP or the Enhance, uh, for my two little ones. Um, do I have to have d- so if I carry the insurance, uh-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: It'll be carried for me, um, but can I just get it for my two children? Like I don't want it for me.

Speaker speaker\_1: Oh, okay. So all of the plans that they offer are with employee. So you could choose employee and child, but I can't just do child. It's gonna make me-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... do employee and child.

Speaker speaker\_3: Okay. That, that, that's perfectly fine.

Speaker speaker\_1: Okay. So you said you wanted to do dental for employee and child. That would be a weekly deduction of \$9.59. And then did you want to do any of the medical plans?

Speaker speaker\_3: Um, yeah. I'm trying to go through and find out the, the best one for the medical plans. Uh, really the one that, uh, covers the most doctors, doctor visits. I, I got a newborn and we, we got, you know, monthly checkups every now and then.

Speaker speaker\_1: Hmm.

Speaker speaker\_3: Um...

Speaker speaker\_1: Okay. So the one that offers both your preventative, so what you already had, as well as your hospital visits would be the Enhance, the MEC Enhance. That one does, um, require you to stay within the network to receive coverage, but it offers both of those benefits. And then your VIPs are the ones that don't cover any of your, like, preventative, which would be your annuals. Um, they only cover, like, actual doctor visits.

Speaker speaker\_3: Okay. Um, then that, that would be the one.

Speaker speaker\_1: So did you want to do the Enhance, the one that offers both benefits, or one of the VIPs?

Speaker speaker\_3: The, one of the VIPs. I, I... Sorry, it's really hard to follow, um, which VIP. S- so I'm not worried so much as the preventatives, uh-

Speaker speaker\_1: Okay.

Speaker speaker\_3: I can cover the...

Speaker speaker\_1: Gotcha. So the main difference between the VIPs is the dollar amount that it covers. So it looks like out of the three of them, the one that would cover the most money, like towards those services would be the i- VIP Excel. And then after that, the middleman, in other words, it would be the VIP Plus, and then the most standard one would be the Classic, because I'm gonna give you an example. So for intensive care, the Classic covers \$100 per day from that to 20 days. The Plus would cover \$200 per day from that to 20 days. And then your VIP Excel would cover \$400 per day from that to 20 days. If you select the Classic for employee and children, it would be a weekly deduction of \$30.21. The VIP Plus for employee and child would be \$51.24 weekly, and then the VIP-

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... Excel for employee and child is \$72.68 weekly.

Speaker speaker\_3: We'll go ahead and do the Plus for employee and children.

Speaker speaker\_1: Okay. And that's a weekly deduction of \$51.24. So, so far I have your VIP Plus and then your dental for \$9.59. Um, did you want to add any more or just those two?

Speaker speaker\_3: Just those two. Well, the, the VIP Plus comes with the dental or...

Speaker speaker\_1: So none of the a- none of the medical plans that they offer, none of the VIPs nor the preventative nor the MEC Enhance already include, um, they don't already include dental. That was something that would have to be added in addition. So the dental and then, like, vision, term life, critical illness, all of those plans have their separate deductions. Uh, so it looks like for dental, for employee and child, it would be \$9.59. And then your VIP Plus for employee and child is \$51.24. If you add that together, that would be a weekly deduction of \$15, \$60.83.

Speaker speaker\_3: All right. Yeah, let's do that.

Speaker speaker\_1: Okay. Okay. So...

Speaker speaker\_3: And is this like just a regular insurance card, is how I would use it or?

Speaker speaker\_1: So whenever you have, whenever you become active, um, the first week of your activation week, you're gonna get your dental card. And I was gonna tell you that for your VIP-