

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Inquire. My name is Stephanie. How can I assist you? Yeah. Hi, Stephanie. Um, I'm new to your program, and so I wanted to find out more on how to have more information, as well as how to get enrolled. Okay. Yeah, I can help you with that. Um, what staffing agency are you with right now? Um, they kind of changed the name. Hold on just let me find it here. Um, it was called Terrace Staffing Group, but they no longer go by that. Okay. They go by... Oh, what is that? Uh, so, so... I got it. You said Terrace Staffing? Oh, yeah. Okay. And then what are the last four of your Social? 1816. Thank you. For security purposes, can you verify your full address as well as your date of birth for me? Um, yeah. Um, the address I have, it could be different ones 'cause I didn't like... I recently moved too, so I don't know if it's under my old address or if it's under my new address. The old one... The old address is like Hood River, um, but the new one is... Well, here. I don't know which address I put down. Uh, 17316 Street, Hood River, Oregon 97031. And then it could be under, um, a different address. Okay. Um, and then- What would it be? A Beaverton one. There's a Beaverton one I just moved to. Uh- Could you give me the full address? Yeah. 8409 Southeast Cranapple Street. Mm-hmm. Yeah. And then the city and the state? Sure. Beaverton, Oregon, 97078. Okay. I- Oh, sorry. Okay. And then what's your date of birth? Uh, 2/10/67. Okay. Thank you. So I have that 8409 one. Did you want me to change it or leave it how it is? Uh, you can, you can leave it how it is. Okay. And then I have 503-201-0331 as your phone number? Yes, it is. Okay. And then I don't have that email address. Did you want me to add one? Or you do- Yeah, dw... Oh, sorry. It's okay. Dwhir@yahoo.com. And then I'm gonna say that back to you. So it's dwhir@yahoo.com? Correct. Okay. All right. And you said you wanted some information regarding to the plans and stuff? Mm-hmm. Sure. Okay. Give me one second. Um, by any chance, have you received the benefit guide? By email, by mail, by- Yeah. So, like, do you have the benefit guide in general? Mm-mm. No. So if you wish, I could go ahead and send that to you, um, so- Sure. ... what that technically has is it has all the plans and their prices, and then I can go over the plans with you. Oh. Well, it says here, according to my... to, um, Connor, he's the guy that gave me your phone number. He says I only have a few days, so I need to enroll it today. Yeah. Yeah. But what I mean is, I'll go over the plans with you, like- Okay. ... after I send you that email. Oh. Okay. Okay. Um, do you mind holding while I send that over? Sure. Yeah. Thank you. And you're welcome. Thank you for your help. Sir David? Yes. I went ahead and sent that PDF to your email file. Um, do you mind verifying to see if you have received it? If you don't see it right away, I would check your junk and spam file, 'cause sometimes it sends it to those files. It should be coming from an email that says info@benefitsinacard.com. Oh, okay. Let me look here. Let's see. Oh, yes, I got it. Thank you. You're welcome. And then if you wish, I can go over the plans with you. I w- did go ahead and

look to see when the last date for your personal open enrollment period is, and it looks like you have until the 8th to enroll. So your last- Oh. ... date to make any selections would be November 8th. Okay? Okay. Um, but if you want, I'll go ahead and go over the plans. Okay. Um... Wow. It's very tiny. Okay. So the first plan that I'm gonna go over with you, it's called the NEC Tele-RS. This plan is only a preventative plan, meaning that it would cover, like, one physical visit a year, some immunizations like the tetanus shot, HPV shot, shingles shot. It covers some cancer screenings, some STD screenings, and even some counseling. This plan requires you to stay within the network to be covered at 100%. Um, it does include prescription benefits for preventative prescriptions through Alexar, and it includes something that's called Free RS, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. But like I said earlier, this plan, the NEC Tele-RS is only a preventative plan, so it's not gonna cover any doctor visits if sick, hospital visits, urgent care, emergency rooms, or surgery. Just for the fact that it's only for preventative services. So, if you were to get the most basic one, which is this one, um, for employee only, it would be a weekly deduction out of your check of \$17.96. Okay? Okay. And then they do also offer, um, another two medical plans called the VIPs. So, there's the VIP Standard, the VIP Plus. These plans are your hospital indemnity ones. So these are gonna be the plans that are gonna cover, like, doctor visits if sick, hospital visits, urgent care room, emergency rooms, and surgeries. However, the VIPs don't cover the preventative benefit like the NEC does, so these are just for hospital indemnity. Um, however, with these two plans, you don't have to stay within the network to be covered to receive coverage. You could be in the network or out of the network. Um, it does also include prescription benefits through PharmaVille which you can pay \$10, \$20, \$30 for generic prescriptions, and they do offer discounts for the non-generic ones. They also include Walmart Health Virtual Care, which gives you access to medical providers virtually. Um, the main difference between these two, however, is the flat fee that it covers depending on the service you go for, and that the VIP Standard doesn't cover intensive care, rehabilitation benefit, nor any preventive surgery, while the VIP Plus would. So for hospital admission benefit, the VIP Standard would cover \$500 per day for a max of one day. While the VIP Plus would cover \$1,000 per day for a max of one day. So that dollar amount that they pay towards is higher with the VIP Plus. So if you were to get the VIP Standard for employee only, that would be a weekly deduction of \$21. And if you were to select the VIP Plus for employee only, it would be a weekly deduction of \$34.95. And then, of course, there's those additional benefits that you can add on to your plan, which includes short-term disability. It's available for all employees working 20 hours or more per week. You get an elimination period of seven days. After them seven days, the benefit period is 90 days and the benefit amount is \$650 per month. That plan, for employee only, would be a weekly deduction of \$3.94. They also have the dental plan that you can select. For employee only, that's a weekly deduction of \$3.63. For that plan, it covers a preventative visit at 100%. Anything basic, like a cleaning would be covered at 80%. Basic restorative, 80% would be covered. So, like, if they had a fill in a cavity, it would be covered at 80%. Any X-rays, 80% would be covered. You get an annual maximum of \$500. You would have to give a one-time deductible of \$50 if you were to choose the employee only, or if you were to choose the family plan of \$150. Then, of course, they have the vision plan, term life as well, and even, um, identity protection. But those would be add-ons that you would have to include. They also have another plan that's the only major medical plan. It's called the MVP. So with this plan, it's the

only plan out of the medicals that have monthly deductions. However, you got to keep in mind that those deductibles are high. So, for the in-network, deductible per participant would be \$6,500. And then for family it would be \$14,700. That monthly deduction, if you were... depending on what state you live in. So, you are in Oregon. Yeah. Um, if you were to select that one for employee only, it would be a monthly deduction of \$168.51. Okay. And then. Mm-hmm. Does that come out of... Does that come out of my paycheck to, um, staff, or does that come out of, like, me out of my, like, account once I get established? So these are... So, all of these deductions come out of your paycheck. So for the- Okay. ... MBP it's monthly, um, but that deductible is pretty high. That's why that one's done monthly. But the... For the other ones, like the VIP Standard and the VIP Plus and the MUC TeleRx, and then the additional add-ons like the short-term dental, vision, term life and ID protection, all of those are weekly deductions that would come out of your check. So which one would I choose? Um, I have... I used to have insurance and it was through Kaiser. Do you ever heard of Kaiser? No, sir. It's a Kaiser hospital. Okay. And so they have insurance. And so for years, even when I was on... Have you heard of Oregon Health Plan? No, I have not. It's a, it's a health insurance without... Because I w- I was unemployed for a while. Mm-hmm. And so... Before I started working for Cara. Um, and so it's health insurance, but it's going through a Kaiser Hospital. Are you- Gotcha. Are you in Oregon or where are you at? Like... No, so we're in South Carolina, so we administrate- Oh. ... the benefits, um, for staff and agencies around the nation. Okay. So we work with different states. Okay. So I'm in Oregon. I'm just trying to figure out what insurance would benefit me, so then it can link... Because, like, I'm thinking it's an out of thort- Like you said, there's, there's like, different plans. Mm-hmm. And then there's the network and out of the network. Can you tell me- Yeah. So for the... So for the preventative one, the very first one that I explained with you, um, earlier, that one's only a preventative plan. Um, that one- Yeah, I'm not u- ... one does require you to stay- Uh-huh. ... within the network. The other two, the VIP Standard and the VIP Plus, those- Mm-hmm. ... you could either use their providers or use providers outside- Oh, like- ... of the network. So you could balance between them now. Like, like, with Kaiser. Okay. So that means I need to choose between the VIP and the V-the... What was the higher one? VIP- The VIP Plus. Yeah, the Plus. So I'm thinking... And then how much is it for the PI- VIP Plus? For the, for- So for the VIP Plus, that would be for employee only, or were you looking into dependents for the Plus? Um, well, I'm working through Cara's staff with different assignments, so it's pretty consistent. That's a good thing. Um, so wait. So you're saying if I do the VIP Plus, and you said... What was that again? If it's- Um, I was asking, like, were you looking into getting the plan for employee only, or were you looking into adding, like, people with your plan? 'Cause there's... You could choose employee and spouse, employee and child, or as a family. Just me. It's just me. Oh, okay. So for the VIP Plus, if you were to select- Okay. ... the employee only, um, option, it would be a weekly deduction out of your check weekly for \$34.95. Um, out of the two hospital indemnity plans, which is the Standard and the Plus, the VIP Plus is the one that would cover a greater dollar amount for the service. Uh, so they would cover that flat fee. So for emergency room, the VIP Plus would cover \$50 per day from that to two days, while the VIP Plus would cover \$100 per day from that to two days. For urgent care faculty, VIP Standard would cover \$50 per day from that to four days, while the VIP Plus would cover \$100 per day from that to four days. So that, the difference between those two is the dollar amount that it covers. So being the VIP Plus covers that greater dollar amount for the service, and it includes intensive care, habilitation

benefit, and preventive surgery, while the Standard doesn't cover those areas. Do you know if the outside provider that I'm trying to establish with it covered Kaiser? Um, so if you have questions like that, prior to enrolling, I do have two numbers that I can provide to you, and the ladies- Okay. ... could actually verify that for you. And, um, before, like, selecting anything... 'Cause like I said, you have until Friday to enroll, and we're open from 8:00 AM and 8:00 PM Eastern Time. So if you wish, before you, um, like, select anything, I could give you those two phone numbers, and you're welcome to give them a call and ask if that's one of the providers that they affiliate with. Oh, and that would also determine which VIP to choose too? So both- Like, if- ... of them w- are in and out of network. Okay. Yes. What do you mean in or out of network? So either you could... Um, like... It includes the multi, the o- sorry, the multi-plan network. So for those, it's gonna, like, tell you if those are one of the agencies- Oh. ... doctors that they work with- Agencies that work, yep. ... that take that coverage. Can I get the f- phone number, the two phone numbers you suggested? Mm-hmm. And then I was also gonna tell you that if you have any, like, in-detailed questions about if particular services would be covered or not under, like, any of those two, you're welcome to ask them those questions as well. 'Cause those are the numbers that would be able to answer that. 'Cause I'm really only able to tell you what I see on their, like, pamphlets of the benefits and stuff. But, like, any particular questions, like, if you wanna know if blood work is gonna be covered and stuff like that, those are the numbers to, like, ask those particular questions. Yeah. Yeah. Yeah. Um, but the phone number, the first one- Yeah. ... I'm gonna give you, um, it's 601-936-3290. 6 oh... So that first number was 601-936-3290. Okay. And then the second number, um, 601-936-3287. So 601-936-3287. And these are the numbers that you can, um, ask questions to regarding those plans prior to enrolling. 'Cause like I said, if you're not so sure yet, you're welcome to call us within the week, 'cause you have until the 8th. Your last day to call in to enroll is on Friday. And like I said, we're open from 8:00 AM, 8:00 PM Eastern Time. 8:00 AM through 8:00 PM Pacific. Okay, cool. Okay, yeah. Let me call them. Thank you. You're welcome. I don't know if you have any more questions. No, I'll, I'll, I'll get the information of the numbers you gave me and then I'll call back. Okay. Okay. Thank you. For now. And I was, I was gonna let you know that once you enroll, um, once you finally receive, like, your cards and stuff- Yeah. ... on the cards there's information of where to call to find providers as well as- Okay. ... the pharmacy's information. Cool. Okay. Thank you. I like that. You're welcome. Yeah, you're welcome. Bye. Bye. Have a nice day. You too. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and Inquire. My name is Stephanie. How can I assist you?

Speaker speaker_2: Yeah. Hi, Stephanie. Um, I'm new to your program, and so I wanted to find out more on how to have more information, as well as how to get enrolled.

Speaker speaker_1: Okay. Yeah, I can help you with that. Um, what staffing agency are you with right now?

Speaker speaker_2: Um, they kind of changed the name. Hold on just let me find it here. Um, it was called Terrace Staffing Group, but they no longer go by that.

Speaker speaker_1: Okay.

Speaker speaker_2: They go by... Oh, what is that?

Speaker speaker_1: Uh, so, so... I got it. You said Terrace Staffing?

Speaker speaker_2: Oh, yeah.

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

Speaker speaker_2: 1816.

Speaker speaker_1: Thank you. For security purposes, can you verify your full address as well as your date of birth for me?

Speaker speaker_2: Um, yeah. Um, the address I have, it could be different ones 'cause I didn't like... I recently moved too, so I don't know if it's under my old address or if it's under my new address. The old one... The old address is like Hood River, um, but the new one is... Well, here. I don't know which address I put down. Uh, 17316 Street, Hood River, Oregon 97031. And then it could be under, um, a different address.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, and then-

Speaker speaker_1: What would it be?

Speaker speaker_2: A Beaverton one. There's a Beaverton one I just moved to. Uh-

Speaker speaker_1: Could you give me the full address?

Speaker speaker_2: Yeah. 8409 Southeast Cranapple Street.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yeah.

Speaker speaker_1: And then the city and the state?

Speaker speaker_2: Sure. Beaverton, Oregon, 97078.

Speaker speaker_1: Okay. I-

Speaker speaker_2: Oh, sorry.

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

Speaker speaker_2: Uh, 2/10/'67.

Speaker speaker_1: Okay. Thank you. So I have that 8409 one. Did you want me to change it or leave it how it is?

Speaker speaker_2: Uh, you can, you can leave it how it is.

Speaker speaker_1: Okay. And then I have 503-201-0331 as your phone number?

Speaker speaker_2: Yes, it is.

Speaker speaker_1: Okay. And then I don't have that email address. Did you want me to add one? Or you do-

Speaker speaker_2: Yeah, dw... Oh, sorry.

Speaker speaker_1: It's okay.

Speaker speaker_2: Dwhir@yahoo.com.

Speaker speaker_1: And then I'm gonna say that back to you. So it's dwhir@yahoo.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. All right. And you said you wanted some information regarding to the plans and stuff?

Speaker speaker_2: Mm-hmm. Sure.

Speaker speaker_1: Okay. Give me one second. Um, by any chance, have you received the benefit guide?

Speaker speaker_2: By email, by mail, by-

Speaker speaker_1: Yeah. So, like, do you have the benefit guide in general?

Speaker speaker_2: Mm-mm.

Speaker speaker_1: No. So if you wish, I could go ahead and send that to you, um, so-

Speaker speaker_2: Sure.

Speaker speaker_1: ... what that technically has is it has all the plans and their prices, and then I can go over the plans with you.

Speaker speaker_2: Oh. Well, it says here, according to my... to, um, Connor, he's the guy that gave me your phone number. He says I only have a few days, so I need to enroll it today.

Speaker speaker_1: Yeah. Yeah. But what I mean is, I'll go over the plans with you, like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... after I send you that email.

Speaker speaker_2: Oh. Okay.

Speaker speaker_1: Okay. Um, do you mind holding while I send that over?

Speaker speaker_2: Sure. Yeah.

Speaker speaker_1: Thank you.

Speaker speaker_2: And you're welcome.

Speaker speaker_1: Thank you for your help. Sir David?

Speaker speaker_2: Yes.

Speaker speaker_1: I went ahead and sent that PDF to your email file. Um, do you mind verifying to see if you have received it? If you don't see it right away, I would check your junk and spam file, 'cause sometimes it sends it to those files. It should be coming from an email that says info@benefitsinacard.com.

Speaker speaker_2: Oh, okay. Let me look here. Let's see. Oh, yes, I got it. Thank you.

Speaker speaker_1: You're welcome. And then if you wish, I can go over the plans with you. I w- did go ahead and look to see when the last date for your personal open enrollment period is, and it looks like you have until the 8th to enroll. So your last-

Speaker speaker_2: Oh.

Speaker speaker_1: ... date to make any selections would be November 8th. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but if you want, I'll go ahead and go over the plans.

Speaker speaker_2: Okay. Um... Wow. It's very tiny.

Speaker speaker_1: Okay. So the first plan that I'm gonna go over with you, it's called the NEC Tele-RS. This plan is only a preventative plan, meaning that it would cover, like, one physical visit a year, some immunizations like the tetanus shot, HPV shot, shingles shot. It covers some cancer screenings, some STD screenings, and even some counseling. This plan requires you to stay within the network to be covered at 100%. Um, it does include prescription benefits for preventative prescriptions through Alexar, and it includes something that's called Free RS, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. But like I said earlier, this plan, the NEC Tele-RS is only a preventative plan, so it's not gonna cover any doctor visits if sick, hospital visits, urgent care, emergency rooms, or surgery. Just for the fact that's it's only for preventative services. So, if you were to get the most basic one, which is this one, um, for employee only, it would be a weekly deduction out of your check of \$17.96. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: And then they do also offer, um, another two medical plans called the VIPs. So, there's the VIP Standard, the VIP Plus. These plans are your hospital indemnity ones. So these are gonna be the plans that are gonna cover, like, doctor visits if sick, hospital visits, urgent care room, emergency rooms, and surgeries. However, the VIPs don't cover the preventative benefit like the NEC does, so these are just for hospital indemnity. Um, however, with these two plans, you don't have to stay within the network to be cov- to receive coverage. You could be in the network or out of the network. Um, it does also include prescription benefits through PharmaVille which you can pay \$10, \$20, \$30 for generic prescriptions, and they do offer discounts for the non-generic ones. They also include Walmart Health Virtual

Care, which gives you access to medical providers virtually. Um, the main difference between these two, however, is the flat fee that it covers depending on the service you go for, and that the VIP Standard doesn't cover intensive care, rehabilitation benefit, nor any preventive surgery, while the VIP Plus would. So for hospital admission benefit, the VIP Standard would cover \$500 per day for a max of one day. While the VIP Plus would cover \$1,000 per day for a max of one day. So that dollar amount that they pay towards is higher with the VIP Plus. So if you were to get the VIP Standard for employee only, that would be a weekly deduction of \$21. And if you were to select the VIP Plus for employee only, it would be a weekly deduction of \$34.95. And then, of course, there's those additional benefits that you can add on to your plan, which includes short-term disability. It's available for all employees working 20 hours or more per week. You get an elimination period of seven days. After them seven days, the benefit period is 90 days and the benefit amount is \$650 per month. That plan, for employee only, would be a weekly deduction of \$3.94. They also have the dental plan that you can select. For employee only, that's a weekly deduction of \$3.63. For that plan, it covers a preventative visit at 100%. Anything basic, like a cleaning would be covered at 80%. Basic restorative, 80% would be covered. So, like, if they had a fill in a cavity, it would be covered at 80%. Any X-rays, 80% would be covered. You get an annual maximum of \$500. You would have to give a one-time deductible of \$50 if you were to choose the employee only, or if you were to choose the family plan of \$150. Then, of course, they have the vision plan, term life as well, and even, um, identity protection. But those would be add-ons that you would have to include. They also have another plan that's the only major medical plan. It's called the MVP. So with this plan, it's the only plan out of the medicals that have monthly deductions. However, you got to keep in mind that those deductibles are high. So, for the in-network, deductible per participant would be \$6,500. And then for family it would be \$14,700. That monthly deduction, if you were... depending on what state you live in. So, you are in Oregon.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, if you were to select that one for employee only, it would be a monthly deduction of \$168.51.

Speaker speaker_2: Okay.

Speaker speaker_1: And then. Mm-hmm.

Speaker speaker_2: Does that come out of... Does that come out of my paycheck to, um, staff, or does that come out of, like, me out of my, like, account once I get established?

Speaker speaker_1: So these are... So, all of these deductions come out of your paycheck. So for the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... MBP it's monthly, um, but that deductible is pretty high. That's why that one's done monthly. But the... For the other ones, like the VIP Standard and the VIP Plus and the MUC TeleRx, and then the additional add-ons like the short-term dental, vision, term life and ID protection, all of those are weekly deductions that would come out of your check.

Speaker speaker_2: So which one would I choose? Um, I have... I used to have insurance and it was through Kaiser. Do you ever heard of Kaiser?

Speaker speaker_1: No, sir.

Speaker speaker_2: It's a Kaiser hospital.

Speaker speaker_1: Okay.

Speaker speaker_2: And so they have insurance. And so for years, even when I was on... Have you heard of Oregon Health Plan?

Speaker speaker_1: No, I have not.

Speaker speaker_2: It's a, it's a health insurance without... Because I w- I was unemployed for a while.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And so... Before I started working for Cara. Um, and so it's health insurance, but it's going through a Kaiser Hospital. Are you-

Speaker speaker_1: Gotcha.

Speaker speaker_2: Are you in Oregon or where are you at? Like...

Speaker speaker_1: No, so we're in South Carolina, so we administrate-

Speaker speaker_2: Oh.

Speaker speaker_1: ... the benefits, um, for staff and agencies around the nation.

Speaker speaker_2: Okay.

Speaker speaker_1: So we work with different states.

Speaker speaker_2: Okay. So I'm in Oregon. I'm just trying to figure out what insurance would benefit me, so then it can link... Because, like, I'm thinking it's an out of thort- Like you said, there's, there's like, different plans.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then there's the network and out of the network. Can you tell me-

Speaker speaker_1: Yeah. So for the... So for the preventative one, the very first one that I explained with you, um, earlier, that one's only a preventative plan. Um, that one-

Speaker speaker_2: Yeah, I'm not u-

Speaker speaker_1: ... one does require you to stay-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... within the network. The other two, the VIP Standard and the VIP Plus, those-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you could either use their providers or use providers outside-

Speaker speaker_2: Oh, like-

Speaker speaker_1: ... of the network. So you could balance between them now.

Speaker speaker_2: Like, like, with Kaiser. Okay. So that means I need to choose between the VIP and the V- the... What was the higher one? VIP-

Speaker speaker_1: The VIP Plus.

Speaker speaker_2: Yeah, the Plus. So I'm thinking... And then how much is it for the PI- VIP Plus? For the, for-

Speaker speaker_1: So for the VIP Plus, that would be for employee only, or were you looking into dependents for the Plus?

Speaker speaker_2: Um, well, I'm working through Cara's staff with different assignments, so it's pretty consistent. That's a good thing. Um, so wait. So you're saying if I do the VIP Plus, and you said... What was that again? If it's-

Speaker speaker_1: Um, I was asking, like, were you looking into getting the plan for employee only, or were you looking into adding, like, people with your plan? 'Cause there's... You could choose employee and spouse, employee and child, or as a family.

Speaker speaker_2: Just me. It's just me.

Speaker speaker_1: Oh, okay. So for the VIP Plus, if you were to select-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the employee only, um, option, it would be a weekly deduction out of your check weekly for \$34.95. Um, out of the two hospital indemnity plans, which is the Standard and the Plus, the VIP Plus is the one that would cover a greater dollar amount for the service. Uh, so they would cover that flat fee. So for emergency room, the VIP Plus would cover \$50 per day from that to two days, while the VIP Plus would cover \$100 per day from that to two days. For urgent care faculty, VIP Standard would cover \$50 per day from that to four days, while the VIP Plus would cover \$100 per day from that to four days. So that, the difference between those two is the dollar amount that it covers. So being the VIP Plus covers that greater dollar amount for the service, and it includes intensive care, habilitation benefit, and preventive surgery, while the Standard doesn't cover those areas.

Speaker speaker_2: Do you know if the outside provider that I'm trying to establish with it covered Kaiser?

Speaker speaker_1: Um, so if you have questions like that, prior to enrolling, I do have two numbers that I can provide to you, and the ladies-

Speaker speaker_2: Okay.

Speaker speaker_1: ... could actually verify that for you. And, um, before, like, selecting anything... 'Cause like I said, you have until Friday to enroll, and we're open from 8:00 AM and 8:00 PM Eastern Time. So if you wish, before you, um, like, select anything, I could give you those two phone numbers, and you're welcome to give them a call and ask if that's one of the providers that they affiliate with.

Speaker speaker_2: Oh, and that would also determine which VIP to choose too?

Speaker speaker_1: So both-

Speaker speaker_2: Like, if-

Speaker speaker_1: ... of them w- are in and out of network.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes.

Speaker speaker_2: What do you mean in or out of network?

Speaker speaker_1: So either you could... Um, like... It includes the multi, the o- sorry, the multi-plan network. So for those, it's gonna, like, tell you if those are one of the agencies-

Speaker speaker_2: Oh.

Speaker speaker_1: ... doctors that they work with-

Speaker speaker_2: Agencies that work, yep.

Speaker speaker_1: ... that take that coverage.

Speaker speaker_2: Can I get the f- phone number, the two phone numbers you suggested?

Speaker speaker_1: Mm-hmm. And then I was also gonna tell you that if you have any, like, in-detailed questions about if particular services would be covered or not under, like, any of those two, you're welcome to ask them those questions as well. 'Cause those are the numbers that would be able to answer that. 'Cause I'm really only able to tell you what I see on their, like, pamphlets of the benefits and stuff. But, like, any particular questions, like, if you wanna know if blood work is gonna be covered and stuff like that, those are the numbers to, like, ask those particular questions.

Speaker speaker_2: Yeah. Yeah. Yeah.

Speaker speaker_1: Um, but the phone number, the first one-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... I'm gonna give you, um, it's 601-936-3290.

Speaker speaker_2: 6 oh...

Speaker speaker_1: So that first number was 601-936-3290.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the second number, um, 601-936-3287. So 601-936-3287. And these are the numbers that you can, um, ask questions to regarding those plans prior to enrolling. 'Cause like I said, if you're not so sure yet, you're welcome to call us within the week, 'cause you have until the 8th. Your last day to call in to enroll is on Friday. And like I said, we're open from 8:00 AM, 8:00 PM Eastern Time.

Speaker speaker_2: 8:00 AM through 8:00 PM Pacific. Okay, cool. Okay, yeah. Let me call them. Thank you.

Speaker speaker_1: You're welcome. I don't know if you have any more questions.

Speaker speaker_2: No, I'll, I'll, I'll get the information of the numbers you gave me and then I'll call back. Okay.

Speaker speaker_1: Okay.

Speaker speaker_2: Thank you. For now.

Speaker speaker_1: And I was, I was gonna let you know that once you enroll, um, once you finally receive, like, your cards and stuff-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... on the cards there's information of where to call to find providers as well as-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the pharmacy's information.

Speaker speaker_2: Cool. Okay. Thank you. I like that.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Yeah, you're welcome. Bye.

Speaker speaker_1: Bye. Have a nice day.

Speaker speaker_2: You too. Bye.