

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? Stephanie! Hello, my name is Edward Bourgeois. Hello. Hi. And I think... Huh, I think I have insurance with you, and I'm trying to figure out if y'all have a app I'm supposed to download on my phone, or some stuff like that. I've never received a card. Other employees are telling me they don't have a card, they just have the app. Okay, yeah. I can check. So I'm hoping you can help me figure this out. What agency are you with? I work for, uh, Staff Pro. Okay. Stephanie, are you old enough, did you see the Short Circuit movie? No, I did not. Oh, my gosh. Oh, I'm so sorry. I, I am so old. Um- It's a cute movie. You should watch it one day. For the Staffing Ag-... Oh, okay. Thank you. Um- Yeah. ... for that staffing agency that you work for, they don't auto-enroll their members into any of the plans. So if you didn't fill out the enrollment form- Yes. No. ... or you don't have enrollment- I filled out the form. ... you are enrolled. I filled out the form. The last time I w- Okay. I'm sorry. I'm sorry. Yeah. I filled out the form. The last time I spoke to my HR rep, she said I've been covered since May, which is great. Okay. Yeah. I can check that for you. Um, you said you work with- Okay. ... Staff Pro. And then, what are the last four of your social? Last four is, uh, 4745. Okay. And then for security purposes, I do need you to verify your address as well as your date of birth. Yeah. Okay. You should have 4201 Woodland Drive, New Orleans, Louisiana 70131 as the address. And then, my date of birth is 3/23/1967. You're cutting up a little bit for some reason. You said your, um, birthday was when? You were cutting up for some reason. I'm sorry. Yeah. That's probably... Uh, I got bad reception. Uh, uh, March 23rd, 1967. Okay. Is it also the 504-217-3984? Yes. Hello? Yes. Yes. Okay. Can you hear me? And then, I have- Okay. ... eb, eb70072@yahoo.com? Yes. That's me. Okay. So you actually don't have active coverage. Um, you're actually eligible to enroll at this moment, though. Do you want to go ahead and enroll- Mm-hmm. ... into benefits? Okay. Well, that's what's weird. I have a, something coming out on my check called, uh, what's it called? M- something that would, uh, allude you to think that it's medic- medical benefits. It's like- Mm-hmm. ... MBI or something. So- What does it say? I've been, uh, it's- I've been g- paying like, 31 bucks a week for something. I don't have a- I don't have a thing in front of me, a p- a pay stub. I guess I should print one out, so I have it handy all the time. Um... Because on my end, it says that you don't have coverage, but that you're- Okay. ... eligible for coverage. Okay. Well, gee, I don't know what the frick to do. Um, I, I, I- you know, I'd love to tell you, "Hey, sign me up!" But I don't want to be paying double for something I already have. Um, sh- come on. Come on, brain. Here we go. Let me see if I can get a, um, um... I can't understand. Okay, okay. Well, let me ask you this, Stephanie. W- what, what, what, what, what benefits do you offer? You, you help me pay for what? Okay. Yeah. I can go over the benefits if you wish, as well as I can go ahead and send you that benefit guide that has all the

plans and their prices to that email on file. Stephanie, why don't you do that? I, I have a brochure already, and I've gone through it 100 times. I'm wearing it out actually, when I first started with, uh, Staff Pro. And, um, it, uh, it, it's still very convoluted. Uh, most of the business that I do when I do my, uh, video doctor visits and I go get free, free medicine, that's not part of this. This is- that's another facet of my insurance that I'm, I'm receiving. And I'm ecstatic about it. I mean, I don't go to the doctor a lot, even with- Yeah. ... diabetes and high blood pressure, so this is perfect for me. I don't pay a lot and, you know, uh, it gives me what I need. I just need to know how to get what I need. Um- Yeah. So you would do that through me, um, or through this phone number- Okay. ... if you're still not, um, sure what you wanna enroll into. I can go over the plans with you, and then I can send you the benefit guide as well. Are, are you the company that I would ask to be enrolled in the- hang on, I got it all written down here. The VIP+ plan? Yes. We're the, um, healthcare administrators for the staffing agency. Okay. I'm- So we- Okay. ... usually work with, uh- I don't understand it, so let me... I want, I wanna sign up for VIP+. Can I do that over the phone, or is- Yeah. You could do that for me. ... as far as staying on document? Oh, good. Okay. Let's make sure, 'cause like I say, when I called my HR, she said, "Oh, yeah. You're enrolled." Now, Stephanie, let me ask you this before I forget to ask you later. Mm-hmm. Do I have to call each year and re-enroll, or is it pretty much automatic No. No. ... enrollment, or? It, it, it turns over. If you- Okay. ... if you would wish to add additional plans, that's when you would have to call us. Um, but- Okay. ... you are not enrolled. I do see- Yeah. ... a note from August 1st saying that you were eligible.... to review. This number is not eligible to enroll at this time, and it's because you didn't have active coverage, um, because it looks like they were waiting for your company open enrollment, which is now. So, this would be the time- Yeah, yeah. ... for them to enroll. Okay, all right. 'Cause you might have had tried in August, um, but you were probably- Ah. ... not in the, within the company open enrollment period. That's why you weren't- Okay. ... able to enroll. But I can definitely enroll you into that. And I went ahead and sent you the benefit guide to your email file. Do you mind- Yes. ... um, checking for me if you have received it? Um, yes. And then also too, I wanted to ask you, um, there are other benefits offered. Now, I realize that this document that I'm looking at is not something that your company printed. It's my company offering, um, uh, insurances from multiple insurance companies, bringing them all together. So, do y'all- That won't work. Are y'all who I would... Okay. So, I don't know- So- ... if y'all would also do the critical illness with cancer benefits and the dental- So, we do. We, we do do that, um, and the PDF that I just now sent you, it has all the plans that they offer. Um, I don't know if you mind opening it, just to make sure and see if it's the same one or if it's different. I have not received it yet. Let me ch- let me try refreshing. I haven't received it yet. Okay. And then I sent it to- Uh... ... eb70072@yahoo.com. And if you don't see it- Yeah. ... right away, I would check your spam and your junk file. Let me- 'Cause sometimes I have noticed- Yeah, let me check. ... it sends it there. All right, let me check it. Let me check it. Lifeline... And it should come from an email that says info@benefitsinacard.com. Okay, that's not it either. I get a whole bunch of stuff trying to sell me insurance and, uh, you know. Well, okay, um. Yeah, this is not it either. Okay, let me check the inbox again. Sometimes it takes a minute with... Do you want me to go ahead and go over the plans while you look for that? Um, uh, yeah, you could. Um, like I say, I wanted the VIP+, and I was interested in short term disability and all this stuff. Okay. So, out of the med, Hospital Indemnity plans, the VIP+ is the one that pays the higher dollar amount depending on the service that you go for. There's also

the VIP Standard, but that one's more basic because it doesn't include- Yeah. ... intensive care unit benefits, rehabilitation benefit, nor any preventive surgery that you may need, while the VIP+ does. The both of them include prescription benefits through PharmaBill, which you could pay up to \$10, \$20, \$30 for generic medication. And for the non-generic, they do offer you a discount. Um, these plans also don't require you to stay within the network. You could be in the network or out of the network. It also includes something called Virtual Urgent Care, which gives you access to medical providers virtually. The main difference is the dollar amount that these two pay towards the service- Okay. ... that you go for and that the Standard doesn't cover intensive care, rehabilitation or preventive surgery. So, for example, uh, for hospital admission benefit, the VIP Standard would cover \$500 per day for a max of one day, while the VIP+ would cover \$1,000 per day for a max of one day. For hospital confinement, the Standard would cover \$50 per day for a max of 30 days, while the VIP+ would cover \$100 per day for a max of 30 days. If you were to select between the Standard and the Plus, the Standard would be a weekly deduction of \$17.72, and then the one that you were interested in would be \$31.71. Then there's also a- Okay, that's what- Mm-hmm. Mm-hmm. I'm sorry. I'm sorry. You, I know you got a lot to say. Go ahead. Um, and then I was gonna tell you, there's also a third medical plan that they offer. However, it, this one's called the Stay Healthy MEC, and it's only for preventative services. So, meaning like one physical visit a year. Okay. Some cancer screenings, ST- some can- STD screenings, um, diabetes screenings, just for- I think, I think I have that. I think I have that. Okay. Because I've, I get my medicine... I have diabetes and I get my medicine free when I go to Walgreens. Oh, okay. It's through, it's through your QLH. Does that sound familiar? Does that ring a bell to you? No. Not that one. But this one is only the preventative one. It wouldn't cover any of the doctor visits, hospital visits. So, it wouldn't cover anything that the VIP+ does because it's only for preventive services. Well, all of my doctor visits are done virtually, so I don't physically go into an office. So, I figure that's how I'm saving money. And then when I go to get my prescriptions, poof, they're, they're free of charge. FOC. Oh. So, I'm liking it, but I don't even know where I'm getting that from. Okay, yeah. I'm just... Well, go ahead and continue, uh, Stephanie. So, the MEC- Um, so far everything he's telling me is in line. Huh? S- so the MEC does require you to stay within the network. Compared to the VIPs, this one you do have to use only their providers to be covered at 100%. It offers prescription- Okay. ... benefits through, for your preventative prescriptions through Aleczar, and it also includes Virtual Urgent Care. That gives you assistance with medical providers virtually. But like I said earlier, it's only for preventative services, so it's not going to cover any of your doctor visits, vis-à-vis hospital visits, urgent care, emergency rooms, nor surgeries. That would be something that the VIPs would. So, for the- Okay. ... Stay Healthy MEC, it would be \$16 a week with deduction. Then of course, they do offer additional benefits that you would have to add on..... um, and they have their d-weekly deductions as well, and that would be the dental, vision, term life, 24-hour group accident, critical illness with cancer benefit, and the short-term disability. Yes. Yes. Yes. Yes. So all of that is what I wanted. So, um, yes. Now, I think that your StayHealthy, uh, MEC- Mm-hmm. ... plan is what I have because they explained to me previously that it does not cover hospitalizations and stuff like that. So- Yeah. I guess so. ... that's gotta be what it is. That's gotta be what I got. I, I just- So you, you don't see that? No, sir. You don't see that coming up? No. 'Cause I'm enjoying the benefits of that. Ah, yeah, that's weird because it says that at the moment you don't have any active coverage, and even the last note on the,

on your file, it states that you didn't have any active coverage and that you would have to enroll whenever your company was in their company open enrollment period, which is actually now. That's totally wrong. Okay. Well, I down- So I'm not sure on... I, I don't know. I don't know. I, I know I'm getting something taken outta my check. Oh, oh, I downloaded it. Let me, let me, uh, try to send it to myself and print it. Um, let's see. Come on. Come on. I'm sorry, while you're talking. So, uh, uh, please continue, uh, Stephanie, if there's more to come up. So if you have any, like, if you're still thinking that you're seeing that deduction, we can always open an investigation. I would have to send you a email, to your email file, and then you would have to attach your pay stubs to that email, and then they would get back to you, but they would have to investigate, because, like I said, that's really strange, 'cause on my end, I don't see that you're even enrolled into anything. It says that you're eligible, but not that you're currently enrolled into any coverage. Oh gosh. I'm scared to rock the boat 'cause I sure don't wanna lose my free med, uh, free meds, you know? Um- Uh, but, uh, you know, I definitely want to get to the bottom of this whole thing. Um... Yeah. So... Speaker 2:... okay. Do you want me to go in detail for any of the additional benefits? 'Cause I can. Like the dental, vision, term life, critical illness. Um, let's see. Short-term disability. I got all this stuff, so how about the, the, the dental and the vision? Um, Speaker 4:... so for dental- ... just to make sure. ... a preventative visit, it covers you at 100%. A basic visit, like a cleaning, basic restorative, so they gotta fill in a cavity, any X-rays, those three are covered at 80%, and then you have a annual maximum of \$500. You would have to give a one-time deductible if you were to select the individual plan. That would be a \$50, but that's only one time. And then if you were to select the family plan, it'd be 150. And then for vision, that one has its copays. So the copay for an eye exam would be \$10. The copay for lenses and frames would be \$25, and then the frame allowance is \$130. If you were to select the employee option, it would be a weekly deduction of \$2.15 for the plan of employee. Okay. And then I was also gonna tell you, um, those medical plans... Oh, actually all of your plans, so the medical, the virtual primary care, dental, short-term, term life, vision, critical illness, group accident, MEC, TeleRS, those are all under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you were to select those plans and in the future you would wanna drop them or make any additional changes like adding dependents to that plan, changing the coverage level, you would either be, have to be in the first 30 days of receiving your very first check or you would have to be within the company's open enrollment period. So it'd be... So you wouldn't be able to make any changes after December 7th. Gotcha. Gotcha. Gotcha. Okay, I don't think that's gonna... Actually, after December 6th, 'cause we're not open on Saturdays and Sundays. So after December 6th. Okay. And then you also have, um, your account has, also has a virtual restriction, meaning that if you select plans... So if you select, like, a medical plan for employee only, all of your other plans would have to be only employee only. If you select, like, employee and spouse, they all have to go under employee and spouse. If you select employee and child, they would have- Gotcha. ... all have to be under employee and child, okay? Well, I- I- I'm just- So it has that restriction. ... I'm just insuring myself, so that's easy. So that's not gonna be a problem either. So... Okay. Um, I'm just having a devil of a time finding... Oh my God. I just saved a, um, a, a pay stub, but I can't find it. So I'm gonna take a screenshot. Do you want me to go ahead and send you that email? 'Cause if you can't find it, I can go ahead and send it to you, and you're welcome to send it to us whenever you find that information, 'cause they check their- Okay. Please. ...

the main office checks their emails on a daily basis. Um, and they... Y- you... So they would have to investigate, um, to see why it says you don't have coverage, but, but you see that deduction. Um, so I'ma go ahead and send you that. And then remember, you have till December 6 to enroll if you're not so sure if you already have coverage or not. Well, I've been trying to get this squared away for some time now, but I- I think open enrollment started in October. I had it in the, on email at her desk the first day. Oh, okay. Um, and then I never heard a word from her, um, and then when I called- Yeah, 'cause you're not enrolled in, uh, anything. Okay. All right. Well, I heard it from the, pardon the expression, the horse's mouth, so now, I definitely want to go ahead and enroll in the, um... I have not received your email by the way. Okay. Um, I'm sending it right now. Uh, give me one second. Okay. Okay. I just sent myself a pay stub, so I'm gonna print that. Come on. I just hope I can read it. Come on. Oh, good. Print. All right. Okay. I'm about to send it right now. Okay. And then the weird thing is, I don't pay as much as what I think I would have to pay if I got the Stay Healthy and the VIP+ plan. Hmm. But I- I am... You know, i- it's so weird. Okay, all right. I have the- Does this- I have a pay stub in front of me. Because if you were to, um, get the VIP+ and the NEC Tele-RX, that would be a weekly deduction of \$47.71 for those two. See, I don't understand. I think I'm reading this incorrectly, because, um, it- it says there's- there's- there's three columns, rate, hours, current and year-to-date. And then, uh, uh, under deductions, I have current and year-to-date. Now, I'm assuming current is the pay because up above it is the pay for this week, and then... But it's- it's saying a ghastly amount, \$369.03. But its deductions is HI125, but you wouldn't be, you wouldn't even know about that, huh? Yeah. Because that's my- my company, right? Yeah, no. And I mean, what the heck am I paying \$369 a- a week for? Yeah, that's not us. That definitely doesn't sound like us. That can't be right. I don't know what's going on. 'Cause the NEC by itself- I'm circling back. ... is only, um, \$16 and then the VIP is only 31.71. But I- I still went ahead and sent you that email just in case. Okay, okay. Let me, let me look for that email. Good grief. Um, all right. Come on. All right. No, come on. Computers. Okay, here we go. All right, inbox. Still nothing. Um, check my spam. And then it's b70072, right, @yahoo.com. Yeah, B as in Eddie, B as in boy, 70072@Yahoo.com. Yeah. That's what I'm... And I still don't see it. I'm not seeing it. All right. Let me do it one more time. Inbox. Yeah, I sent myself something and I've already seen that, but I haven't gotten anything from you. I, but I'm assuming it's a large file, so I mean, maybe it's just taking a minute for my computer to get it. I don't know. Oh wait, that's on me. Sorry. I forgot to put the M on COM. Ah. There you go. That's easy, an easy thing. Thank you for all your time today, Stephanie. I, I appreciate it. You're welcome. Now, let me ask you this. I just went and had some blood drawn because my doctor, on retiree, um, you know, it was about that time. I- I get it drawn about two or three times a year. Mm-hmm. Um, and that was today, and I had to pay \$328 upfront, you know, for it. So if I become enrolled today, does that expire or no? I know what you're going... No, unfortunately not. Um, they want you to be, have already active coverage for that. Okay, look. I understand, that's fine. I had gone to the emergency room a few months ago and it was a \$6,000 bill. Oh, my God. And LCMC was kind enough to suddenly reduce it to \$600. Wow. Knocked off 90% because I was gonna pay for it myself. So it was very kind of them. Wow. Yeah. I mean, you're totally entitled- And the- the emergency room doctor did- did me the same thing, you know? Wow, that's really nice. Yeah. Yeah. Very good. I was- I went ahead and sent that one more time, so hopefully you get it this time. All right. I'm looking at... I'm going to go check my spam. Ah, shucks. All right, I'm getting it back in my inbox. Okay.

Well, I definitely, before I get off the phone with you, I want to sign up for the VIP+ plan. Okay. And I also wanna, um, s- uh, the, the stay healthy, MEC. MEC? Okay. Yep. All right. Um, do you- So- Mm-hmm? Uh, and how would that work? So then you would take that out of my check through my employer? So I was about to read that disclaimer, so you just have to allow for your, for your employer to sta- start making those deductions. It usually takes maybe one or two weeks for them to start making those deductions typically. Um, so once you see that first deduction added to your paycheck, of \$47.71, the following Monday is when you have active coverage and then that first week of your activation, that Thursday and Friday, you should be receiving your MEC card and I was gonna ev- let you know that for your VIP+, they normally don't send that card out physically, but that first week of your activation week, your ***** call and we can go ahead- Okay. ... and put in that request for you to receive it physically. Okay. I- And then once you get those cards- You, you just cut out and you, you were about to say the most important thing I wanted to hear. Say that again, please? 'Cause- Okay. ... you cut out on me. It's okay. I'll, I'll start over. Um, I was technically telling you to please allow one or two weeks for your employer to start making the deduction of \$47.71. Yes. Once you see the very first deduction of \$47.71 from your paycheck, the following Monday is when your coverage becomes active. And then that first week of your activation week, that Thursday or Friday, you should be getting your MEC card, um, and normally for the VIPs, they don't send those out to the members. Um, we have to put in a request, so if you do wish to have a physical one, on Monday of your activation week, you're welcome to give us a call and we can go ahead and put that request for a physical card for your medical. And then once you get- Oh, okay. ... your cards and stuff, that... In the card there's the information about the pharmacy, about, um, the Multi-Sign network which is the number that you would contact to find providers. So all that information is given to you whenever you receive your cards, and it's really easy from there, 'cause it like directs you. Sounds good. Yes. That's, that's good. Um- And I was also gonna tell you that if for some reason the first week of your activation week you have a doctor's appointment and you still don't have your cards, um, you could give us a call and we could check to see if they're available, and if they are, we could send them to you via email as well, um- Okay. ... while you wait on your physical cards. All right. Yeah. Uh, well okay. And then I, I'd like a c- should I send you a pay stub? Are you sending me that, uh, email too? Where that needs to go? So yeah, so- So you can see that I'm having this problem? ... in the, in the email that I sent you, you can attach your pay stubs to that email and then just send it back. Okay. And then once you do that, that's when that investigation starts taking place and then- Okay. ... I'll notate everything in the notes as well, so if you ever do call and get somebody else on the phone, they'll read my note and know what's happening. Now look, I can maybe... Uh, let's see. Let me look at this thing here. Recuro, where I've been getting, you know, uh, care, um... Um, I have... Oh, you know what? This is, this is by LLH Healthcare. Is that anything to do with you? No, sir. Yeah, that's not us. So if you had- What the heck is this? ... if you had anything like that, it would say MEC TeleRx or it would say VIP+. It would say the name of the- Man, this is- ... um, of the plan. Oh my God. But that is not us. I don't understand. I, what I, what I have here . I'm so confused. Um, so let's see here. Let me see. My benefits, um, uh, let's see. Health management. I was hoping I could give you a number. Health advocate. I don't know what this is. I don't know what this is. But I'm getting it for free apparently. Oh, wow. Yeah, 'cause that's not us. I don't know what it's doing 'cause I don't wanna... Okay, let me see if I can view this. I had a

prescription benefit and I'm trying to view like, uh, I think it came up on my phone as like a virtual card and it's not, it's not doing anything. There we- there we go. Here we go. So, uh, it, it says Recuro prescription benefit, um, and I have a member ID number. Well, you know what? I can take a screenshot and send you this too when I send my pay stub. Okay, yeah, that's fine, but that doesn't sound like us. Like that name you just said, I have never heard it. Well, what the- I don't think that's us. ... frick. Am I paying any higher? Yeah, that's weird. You're welcome to send it to us still, but if it's not us- Yeah, I'll- ... they will, um, call to let you know. Okay, that's fine. I'm gonna take a picture of it and I'll send it to myself later and then, you know, get all that. But, um, I appreciate all your help with this stuff, so okay, so we have- I would look that up on maybe like Google it, to see that name that you just me- Accuro? I would Google that 'cause- You know, it's not- ... I'm pretty sure that's just a phone number. Well, it's weird because when I went to Walgreens, it didn't come up when they looked for it like an insurance. But then I, uh, so I got on the phone with... I was able to speak to a customer service representative. She asked to talk to the lady at Walgreens, I handed them a phone, she whispered something in her ear, a couple of tap of the keys and it was like, "Oh, there it is." And then poof, I didn't have to pay a nickel. Oh, wow. ... for my... That's nice. So I don't understand where this is coming from. This is like a blessing from heaven. Yeah, that's... Yeah. I don't know. So, okay. Anyway, all right. Well, yeah. So I definitely want to- I haven't selected your plans yet, um, just 'cause I wanna just- Uh-huh. ... since the call's being recorded, I just need to get a, a confirmation that you do want those plans after I informed you that. Yes, yes. I do want those plans. Okay. Okay, thank you. And then, you have, if you wish to make any changes or to cancel anything, you have 'til December 6th, okay? We're open from 8:00 AM, 8:00 PM Eastern Time. J- I would just keep that in mind, if you do wish to add additional plans or change the level of your coverage, you would have to do it before, um, December 6th, okay? If not, they're gonna tell you that you're gonna have to wait for the next company open enrollment period or suffer a quality life event, like a loss of benefits, divorce, death, birth or adoption, in the last 30 days to make any changes or to drop any plans, okay? Gotcha. Okay. All right. I see. Well, you know- You're welcome. ... ironically, my girlfriend works... Or, well, she used to work for LCMC in the billing department, so she's intimately familiar with all this stuff. And when I tell her- Wow, okay. ... what's going on, she's, she's confused too. So... You know, I just, you know, I... Somehow I'm in between something and I'm getting benefits that I don't know who's giving them to me. Yeah, 'cause that's not us. But if it makes you feel better, you're always welcome to send that email just to, just to get that down. I sure will. Mm-hmm. Yeah. I sure will. Oh, no. I got a phone call coming in. Um, all right. So yes, I wanna get the VIP Plus and the Stay Healthy Plan. Okay. Yeah. So now all you have to do is wait 'til your employer starts making those deductions. And then once you see that very first deduction out of your paycheck, the following Monday's when you finally have active coverage. And then that Thursday or Friday, you should be getting your MEC card. And if you want a physical for the VIP, you're welcome to give us a call that Monday. We can request it. Okay. All right. When can I la- sign up for the short-term disability, the crisis-critical illness? Oh, you can do that right now. Oh, I can do that now? Yeah. Okay. Uh, yeah. I want to get the short-term disability for the employee only. All of this is for employee only. Okay. The, uh, the critical illness. Okay. The dental. The dental. Okay. The group... 24-hour group accident for, for employee only. And then that leaves vision, term life, and then the vertical primary care. Did you want to leave those out or did you want to add any of those

three? Uh, go ahead and put in the vision and the term life. And I don't have any information on the virtual thing, but that's been working out good for me with the Recuro deal, so how much is that? Let me verify. That is gonna be \$5.99. Okay, I see it here. Okay. So that's, uh, Stay Healthy. So right now, I have the MEC for... So all of these are under employee only, so I have the MEC, group accident, critical illness, vision, term life, short-term disability, dental and then the VIP Plus. So for all of those, it's a weekly deduction of \$64.08. \$64.08? Yes, sir. Got it. Okay. Very good. Okay. Do you allow StaffPro to make the weekly deduction of \$64.08 for these selected plans? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of 64.08, the following Monday is when your coverage becomes active. And then by that Thursday or Friday, you should be receiving your vision card, your dental card, your MEC card, and then you're welcome to give us a call that Monday of your activation week so we can go ahead and request that VIP Plus card, okay? But you have to be active, so- That's a lot. ... um, maybe you could call us that Monday. Okay. Okay. Uh, uh, VIP card. I, I wanna write the nomenclature down because I don't wanna screw this up. Okay. Very good. That Monday. Mm-hmm. And before I let you go, um, could you please give me the beneficiary's information? If something was to happen to you, who would you like to put down? Uh, Courtney Selson, S-C-E-L... Uh-uh, Sel, Sel- M. Okay, thank you. And, uh, I don't know her Social Security number, but I can give you her phone number. So we don't need her social for the beneficiary. Okay. We just need her relationship. What's the relationship? Uh, she's my fiance at this point. Okay. Okay. Okay, I got her down. Thank you so much, Stephanie. You're welcome. D- Do you have any questions? No. Uh, you've been very forthwith, so, uh, no, it's perfect. Thank you very much. And then just in terms of if you want to email- And I haven't received that email yet. I don't know what's going on. What is your email-Ours is info@benefits- Info, I-N-F-O, @benefits. Spell that for me, please. B-E- B-E- ... N-E- N-E- ... F-I- ... F-I- ... T-S- ... T-S. S, okay. ... I-N- In-... B-I-N- ... A-C-A-R-D. A-C-A-R-D? Mm-hmm. C, C-A-R-D? Yes,.com. Okay. So it's gonna say info@benefitsinacard.com. .com. Okay, subject, email. Uh... And send. All right. So I'll send you something may- Oh, no, that's something else. Okay. All right. So I sent it to you. Hopefully you'll see it in the next second or two. Okay. Let's see. Give me one second. Okay. Okay. Hello? Are you still there? Yes, I am. Um, so I actually don't have access to that email. The... only the main office does, unfortunately. But I will verbally communicate it with them and, um, send them a email about this. I- It looks like I received it. Uh, uh, the body- Oh, the body? ... of the letter is saying something about, "Thank you for contacting Benefits in a Card." Is that something you sent? Yeah. And then it says, "Requested documents last 4 my social-" Yep, that's what I- Okay, okay. Good. All right. All right, um, thank you so much. Okay. All right. I got you. You're welcome. Benefits in a Card. Okay, I got you. All right, Stephanie. Thank you so much. Have a good rest of your day. You're welcome. Have a nice day. Just remember that if you do want to make any changes, you have till that window that I told you, okay? Okay. I think I'll be okay, but yes, thank you so much. You're welcome. Have a nice day. You too, dear. Bye-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 in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Stephanie! Hello, my name is Edward Bourgeois.

Speaker speaker_1: Hello. Hi.

Speaker speaker_2: And I think... Huh, I think I have insurance with you, and I'm trying to figure out if y'all have a app I'm supposed to download on my phone, or some stuff like that. I've never received a card. Other employees are telling me they don't have a card, they just have the app.

Speaker speaker_1: Okay, yeah. I can check.

Speaker speaker_2: So I'm hoping you can help me figure this out.

Speaker speaker_1: What agency are you with?

Speaker speaker_2: I work for, uh, Staff Pro.

Speaker speaker_1: Okay.

Speaker speaker_2: Stephanie, are you old enough, did you see the Short Circuit movie?

Speaker speaker_1: No, I did not.

Speaker speaker_2: Oh, my gosh. Oh, I'm so sorry. I, I am so old.

Speaker speaker_1: Um-

Speaker speaker_2: It's a cute movie. You should watch it one day.

Speaker speaker_1: For the Staffing Ag-... Oh, okay. Thank you. Um-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... for that staffing agency that you work for, they don't auto-enroll their members into any of the plans. So if you didn't fill out the enrollment form-

Speaker speaker_2: Yes. No.

Speaker speaker_1: ... or you don't have enrollment-

Speaker speaker_2: I filled out the form.

Speaker speaker_1: ... you are enrolled.

Speaker speaker_2: I filled out the form. The last time I w-

Speaker speaker_1: Okay.

Speaker speaker_2: I'm sorry. I'm sorry. Yeah. I filled out the form. The last time I spoke to my HR rep, she said I've been covered since May, which is great.

Speaker speaker_1: Okay. Yeah. I can check that for you. Um, you said you work with-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Staff Pro. And then, what are the last four of your social?

Speaker speaker_2: Last four is, uh, 4745.

Speaker speaker_1: Okay. And then for security purposes, I do need you to verify your address as well as your date of birth.

Speaker speaker_2: Yeah. Okay. You should have 4201 Woodland Drive, New Orleans, Louisiana 70131 as the address. And then, my date of birth is 3/23/1967.

Speaker speaker_1: You're cutting up a little bit for some reason. You said your, um, birthday was when? You were cutting up for some reason.

Speaker speaker_2: I'm sorry. Yeah. That's probably... Uh, I got bad reception. Uh, uh, March 23rd, 1967.

Speaker speaker_1: Okay. Is it also the 504-217-3984?

Speaker speaker_2: Yes.

Speaker speaker_1: Hello?

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: Okay.

Speaker speaker_2: Can you hear me?

Speaker speaker_1: And then, I have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... eb, eb70072@yahoo.com?

Speaker speaker_2: Yes. That's me.

Speaker speaker_1: Okay. So you actually don't have active coverage. Um, you're actually eligible to enroll at this moment, though. Do you want to go ahead and enroll-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... into benefits?

Speaker speaker_2: Okay. Well, that's what's weird. I have a, something coming out on my check called, uh, what's it called? M- something that would, uh, allude you to think that it's medic- medical benefits. It's like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... MBI or something. So-

Speaker speaker_1: What does it say?

Speaker speaker_2: I've been, uh, it's- I've been g- paying like, 31 bucks a week for something. I don't have a- I don't have a thing in front of me, a p- a pay stub. I guess I should print one out, so I have it handy all the time. Um...

Speaker speaker_1: Because on my end, it says that you don't have coverage, but that you're-

Speaker speaker_2: Okay.

Speaker speaker_1: ... eligible for coverage.

Speaker speaker_2: Okay. Well, gee, I don't know what the frick to do. Um, I, I, I- you know, I'd love to tell you, "Hey, sign me up!" But I don't want to be paying double for something I already have. Um, sh- come on. Come on, brain. Here we go. Let me see if I can get a, um, um... I can't understand. Okay, okay. Well, let me ask you this, Stephanie. W- what, what, what, what, what benefits do you offer? You, you help me pay for what?

Speaker speaker_1: Okay. Yeah. I can go over the benefits if you wish, as well as I can go ahead and send you that benefit guide that has all the plans and their prices to that email on file.

Speaker speaker_2: Stephanie, why don't you do that? I, I have a brochure already, and I've gone through it 100 times. I'm wearing it out actually, when I first started with, uh, Staff Pro. And, um, it, uh, it, it's still very convoluted. Uh, most of the business that I do when I do my, uh, video doctor visits and I go get free, free medicine, that's not part of this. This is- that's another facet of my insurance that I'm, I'm receiving. And I'm ecstatic about it. I mean, I don't go to the doctor a lot, even with-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... diabetes and high blood pressure, so this is perfect for me. I don't pay a lot and, you know, uh, it gives me what I need. I just need to know how to get what I need. Um-

Speaker speaker_1: Yeah. So you would do that through me, um, or through this phone number-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if you're still not, um, sure what you wanna enroll into. I can go over the plans with you, and then I can send you the benefit guide as well.

Speaker speaker_2: Are, are you the company that I would ask to be enrolled in the- hang on, I got it all written down here. The VIP+ plan?

Speaker speaker_1: Yes. We're the, um, healthcare administrators for the staffing agency.

Speaker speaker_2: Okay. I'm-

Speaker speaker_1: So we-

Speaker speaker_2: Okay.

Speaker speaker_1: ... usually work with, uh-

Speaker speaker_2: I don't understand it, so let me... I want, I wanna sign up for VIP+. Can I do that over the phone, or is-

Speaker speaker_1: Yeah. You could do that for me.

Speaker speaker_2: ... as far as staying on document? Oh, good. Okay. Let's make sure, 'cause like I say, when I called my HR, she said, "Oh, yeah. You're enrolled." Now, Stephanie, let me ask you this before I forget to ask you later.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Do I have to call each year and re-enroll, or is it pretty much automatic

Speaker speaker_3: No. No.

Speaker speaker_2: ... enrollment, or?

Speaker speaker_1: It, it, it turns over. If you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if you would wish to add additional plans, that's when you would have to call us. Um, but-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you are not enrolled. I do see-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... a note from August 1st saying that you were eligible.... to review. This number is not eligible to enroll at this time, and it's because you didn't have active coverage, um, because it looks like they were waiting for your company open enrollment, which is now. So, this would be the time-

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: ... for them to enroll.

Speaker speaker_2: Okay, all right.

Speaker speaker_1: 'Cause you might have had tried in August, um, but you were probably-

Speaker speaker_2: Ah.

Speaker speaker_1: ... not in the, within the company open enrollment period. That's why you weren't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... able to enroll. But I can definitely enroll you into that. And I went ahead and sent you the benefit guide to your email file. Do you mind-

Speaker speaker_2: Yes.

Speaker speaker_1: ... um, checking for me if you have received it?

Speaker speaker_2: Um, yes. And then also too, I wanted to ask you, um, there are other benefits offered. Now, I realize that this document that I'm looking at is not something that your company printed. It's my company offering, um, uh, insurances from multiple insurance companies, bringing them all together. So, do y'all-

Speaker speaker_4: That won't work.

Speaker speaker_2: Are y'all who I would... Okay. So, I don't know-

Speaker speaker_1: So-

Speaker speaker_2: ... if y'all would also do the critical illness with cancer benefits and the dental-

Speaker speaker_1: So, we do. We, we do do that, um, and the PDF that I just now sent you, it has all the plans that they offer. Um, I don't know if you mind opening it, just to make sure and see if it's the same one or if it's different.

Speaker speaker_2: I have not received it yet. Let me ch- let me try refreshing. I haven't received it yet.

Speaker speaker_1: Okay. And then I sent it to-

Speaker speaker_2: Uh...

Speaker speaker_1: ... eb70072@yahoo.com. And if you don't see it-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... right away, I would check your spam and your junk file.

Speaker speaker_2: Let me-

Speaker speaker_1: 'Cause sometimes I have noticed-

Speaker speaker_2: Yeah, let me check.

Speaker speaker_1: ... it sends it there.

Speaker speaker_2: All right, let me check it. Let me check it. Lifeline...

Speaker speaker_1: And it should come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Okay, that's not it either. I get a whole bunch of stuff trying to sell me insurance and, uh, you know. Well, okay, um. Yeah, this is not it either. Okay, let me check the inbox again. Sometimes it takes a minute with...

Speaker speaker_1: Do you want me to go ahead and go over the plans while you look for that?

Speaker speaker_2: Um, uh, yeah, you could. Um, like I say, I wanted the VIP+, and I was interested in short term disability and all this stuff.

Speaker speaker_1: Okay. So, out of the med, Hospital Indemnity plans, the VIP+ is the one that pays the higher dollar amount depending on the service that you go for. There's also the VIP Standard, but that one's more basic because it doesn't include-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... intensive care unit benefits, rehabilitation benefit, nor any preventive surgery that you may need, while the VIP+ does. The both of them include prescription benefits through PharmaBill, which you could pay up to \$10, \$20, \$30 for generic medication. And for the non-generic, they do offer you a discount. Um, these plans also don't require you to stay within the network. You could be in the network or out of the network. It also includes something called Virtual Urgent Care, which gives you access to medical providers virtually. The main difference is the dollar amount that these two pay towards the service-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that you go for and that the Standard doesn't cover intensive care, rehabilitation or preventive surgery. So, for example, uh, for hospital admission benefit, the VIP Standard would cover \$500 per day for a max of one day, while the VIP+ would cover \$1,000 per day for a max of one day. For hospital confinement, the Standard would cover \$50 per day for a max of 30 days, while the VIP+ would cover \$100 per day for a max of 30 days. If you were to select between the Standard and the Plus, the Standard would be a weekly deduction of \$17.72, and then the one that you were interested in would be \$31.71. Then there's also a-

Speaker speaker_2: Okay, that's what-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Mm-hmm. I'm sorry. I'm sorry. You, I know you got a lot to say. Go ahead.

Speaker speaker_1: Um, and then I was gonna tell you, there's also a third medical plan that they offer. However, it, this one's called the Stay Healthy MEC, and it's only for preventative services. So, meaning like one physical visit a year.

Speaker speaker_2: Okay.

Speaker speaker_1: Some cancer screenings, ST- some can- STD screenings, um, diabetes screenings, just for-

Speaker speaker_2: I think, I think I have that. I think I have that.

Speaker speaker_1: Okay.

Speaker speaker_2: Because I've, I get my medicine... I have diabetes and I get my medicine free when I go to Walgreens.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: It's through, it's through your QLH. Does that sound familiar? Does that ring a bell to you?

Speaker speaker_1: No. Not that one. But this one is only the preventative one. It wouldn't cover any of the doctor visits, hospital visits. So, it wouldn't cover anything that the VIP+ does because it's only for preventive services.

Speaker speaker_2: Well, all of my doctor visits are done virtually, so I don't physically go into an office. So, I figure that's how I'm saving money. And then when I go to get my prescriptions, poof, they're, they're free of charge. FOC.

Speaker speaker_1: Oh.

Speaker speaker_2: So, I'm liking it, but I don't even know where I'm getting that from.

Speaker speaker_1: Okay, yeah.

Speaker speaker_2: I'm just... Well, go ahead and continue, uh, Stephanie.

Speaker speaker_1: So, the MEC-

Speaker speaker_2: Um, so far everything he's telling me is in line. Huh?

Speaker speaker_1: S- so the MEC does require you to stay within the network. Compared to the VIPs, this one you do have to use only their providers to be covered at 100%. It offers prescription-

Speaker speaker_2: Okay.

Speaker speaker_1: ... benefits through, for your preventative prescriptions through Aleczar, and it also includes Virtual Urgent Care. That gives you assistance with medical providers virtually. But like I said earlier, it's only for preventative services, so it's not going to cover any of your doctor visits, vis-à-vis hospital visits, urgent care, emergency rooms, nor surgeries. That would be something that the VIPs would. So, for the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Stay Healthy MEC, it would be \$16 a week with deduction. Then of course, they do offer additional benefits that you would have to add on..... um, and they have their d- weekly deductions as well, and that would be the dental, vision, term life, 24-hour group accident, critical illness with cancer benefit, and the short-term disability.

Speaker speaker_2: Yes. Yes. Yes. Yes. So all of that is what I wanted. So, um, yes. Now, I think that your StayHealthy, uh, MEC-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... plan is what I have because they explained to me previously that it does not cover hospitalizations and stuff like that. So-

Speaker speaker_1: Yeah. I guess so.

Speaker speaker_2: ... that's gotta be what it is. That's gotta be what I got.

Speaker speaker_1: I, I just-

Speaker speaker_2: So you, you don't see that?

Speaker speaker_1: No, sir.

Speaker speaker_2: You don't see that coming up?

Speaker speaker_1: No.

Speaker speaker_2: 'Cause I'm enjoying the benefits of that.

Speaker speaker_1: Ah, yeah, that's weird because it says that at the moment you don't have any active coverage, and even the last note on the, on your file, it states that you didn't have any active coverage and that you would have to enroll whenever your company was in their company open enrollment period, which is actually now.

Speaker speaker_2: That's totally wrong. Okay. Well, I down-

Speaker speaker_1: So I'm not sure on...

Speaker speaker_2: I, I don't know. I don't know. I, I know I'm getting something taken outta my check. Oh, oh, I downloaded it. Let me, let me, uh, try to send it to myself and print it. Um, let's see. Come on. Come on. I'm sorry, while you're talking. So, uh, uh, please continue, uh, Stephanie, if there's more to come up.

Speaker speaker_1: So if you have any, like, if you're still thinking that you're seeing that deduction, we can always open an investigation. I would have to send you a email, to your email file, and then you would have to attach your pay stubs to that email, and then they would get back to you, but they would have to investigate, because, like I said, that's really strange, 'cause on my end, I don't see that you're even enrolled into anything. It says that you're eligible, but not that you're currently enrolled into any coverage.

Speaker speaker_2: Oh gosh. I'm scared to rock the boat 'cause I sure don't wanna lose my free med, uh, free meds, you know? Um- Uh, but, uh, you know, I definitely want to get to the bottom of this whole thing. Um...

Speaker speaker_1: Yeah.

Speaker speaker_2: So... Speaker 2:... okay.

Speaker speaker_1: Do you want me to go in detail for any of the additional benefits? 'Cause I can. Like the dental, vision, term life, critical illness.

Speaker speaker_2: Um, let's see. Short-term disability. I got all this stuff, so how about the, the, the dental and the vision? Um, Speaker 4:... so for dental- ... just to make sure.

Speaker speaker_1: ... a preventative visit, it covers you at 100%. A basic visit, like a cleaning, basic restorative, so they gotta fill in a cavity, any X-rays, those three are covered at 80%, and then you have a annual maximum of \$500. You would have to give a one-time

deductible if you were to select the individual plan. That would be a \$50, but that's only one time. And then if you were to select the family plan, it'd be 150. And then for vision, that one has its copays. So the copay for an eye exam would be \$10. The copay for lenses and frames would be \$25, and then the frame allowance is \$130. If you were to select the employee option, it would be a weekly deduction of \$2.15 for the plan of employee.

Speaker speaker_2: Okay.

Speaker speaker_1: And then I was also gonna tell you, um, those medical plans... Oh, actually all of your plans, so the medical, the virtual primary care, dental, short-term, term life, vision, critical illness, group accident, MEC, TeleRS, those are all under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you were to select those plans and in the future you would wanna drop them or make any additional changes like adding dependents to that plan, changing the coverage level, you would either be, have to be in the first 30 days of receiving your very first check or you would have to be within the company's open enrollment period. So it'd be... So you wouldn't be able to make any changes after December 7th.

Speaker speaker_2: Gotcha. Gotcha. Gotcha. Okay, I don't think that's gonna...

Speaker speaker_1: Actually, after December 6th, 'cause we're not open on Saturdays and Sundays. So after December 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: And then you also have, um, your account has, also has a virtual restriction, meaning that if you select plans... So if you select, like, a medical plan for employee only, all of your other plans would have to be only employee only. If you select, like, employee and spouse, they all have to go under employee and spouse. If you select employee and child, they would have-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... all have to be under employee and child, okay?

Speaker speaker_2: Well, I- I- I'm just-

Speaker speaker_1: So it has that restriction.

Speaker speaker_2: ... I'm just insuring myself, so that's easy. So that's not gonna be a problem either. So...

Speaker speaker_1: Okay.

Speaker speaker_2: Um, I'm just having a devil of a time finding... Oh my God. I just saved a, um, a, a pay stub, but I can't find it. So I'm gonna take a screenshot.

Speaker speaker_1: Do you want me to go ahead and send you that email? 'Cause if you can't find it, I can go ahead and send it to you, and you're welcome to send it to us whenever you find that information, 'cause they check their-

Speaker speaker_2: Okay. Please.

Speaker speaker_1: ... the main office checks their emails on a daily basis. Um, and they... Y-you... So they would have to investigate, um, to see why it says you don't have coverage, but, but you see that deduction. Um, so I'ma go ahead and send you that. And then remember, you have till December 6 to enroll if you're not so sure if you already have coverage or not.

Speaker speaker_2: Well, I've been trying to get this squared away for some time now, but I- I think open enrollment started in October. I had it in the, on email at her desk the first day.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Um, and then I never heard a word from her, um, and then when I called-

Speaker speaker_1: Yeah, 'cause you're not enrolled in, uh, anything.

Speaker speaker_2: Okay. All right. Well, I heard it from the, pardon the expression, the horse's mouth, so now, I definitely want to go ahead and enroll in the, um... I have not received your email by the way.

Speaker speaker_1: Okay. Um, I'm sending it right now. Uh, give me one second.

Speaker speaker_2: Okay. Okay. I just sent myself a pay stub, so I'm gonna print that. Come on. I just hope I can read it. Come on. Oh, good. Print. All right.

Speaker speaker_1: Okay. I'm about to send it right now.

Speaker speaker_2: Okay. And then the weird thing is, I don't pay as much as what I think I would have to pay if I got the Stay Healthy and the VIP+ plan.

Speaker speaker_1: Hmm.

Speaker speaker_2: But I- I am... You know, i- it's so weird. Okay, all right. I have the-

Speaker speaker_1: Does this-

Speaker speaker_2: I have a pay stub in front of me.

Speaker speaker_1: Because if you were to, um, get the VIP+ and the NEC Tele-RX, that would be a weekly deduction of \$47.71 for those two.

Speaker speaker_2: See, I don't understand. I think I'm reading this incorrectly, because, um, it- it says there's- there's- there's three columns, rate, hours, current and year-to-date. And then, uh, uh, under deductions, I have current and year-to-date. Now, I'm assuming current is the pay because up above it is the pay for this week, and then... But it's- it's saying a ghastly amount, \$369.03. But its deductions is HI125, but you wouldn't be, you wouldn't even know about that, huh?

Speaker speaker_1: Yeah.

Speaker speaker_2: Because that's my- my company, right?

Speaker speaker_1: Yeah, no.

Speaker speaker_2: And I mean, what the heck am I paying \$369 a- a week for?

Speaker speaker_1: Yeah, that's not us. That definitely doesn't sound like us.

Speaker speaker_2: That can't be right. I don't know what's going on.

Speaker speaker_1: 'Cause the NEC by itself-

Speaker speaker_2: I'm circling back.

Speaker speaker_1: ... is only, um, \$16 and then the VIP is only 31.71. But I- I still went ahead and sent you that email just in case.

Speaker speaker_2: Okay, okay. Let me, let me look for that email. Good grief. Um, all right. Come on. All right. No, come on. Computers. Okay, here we go. All right, inbox. Still nothing. Um, check my spam.

Speaker speaker_1: And then it's b70072, right, @yahoo.com.

Speaker speaker_2: Yeah, B as in Eddie, B as in boy, 70072@Yahoo.com.

Speaker speaker_1: Yeah. That's what I'm...

Speaker speaker_2: And I still don't see it. I'm not seeing it. All right.

Speaker speaker_1: Let me do it one more time.

Speaker speaker_2: Inbox. Yeah, I sent myself something and I've already seen that, but I haven't gotten anything from you. I, but I'm assuming it's a large file, so I mean, maybe it's just taking a minute for my computer to get it. I don't know.

Speaker speaker_1: Oh wait, that's on me. Sorry. I forgot to put the M on COM.

Speaker speaker_2: Ah. There you go. That's easy, an easy thing. Thank you for all your time today, Stephanie. I, I appreciate it.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Now, let me ask you this. I just went and had some blood drawn because my doctor, on retiree, um, you know, it was about that time. I- I get it drawn about two or three times a year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, and that was today, and I had to pay \$328 upfront, you know, for it. So if I become enrolled today, does that expire or no?

Speaker speaker_1: I know what you're going... No, unfortunately not. Um, they want you to be, have already active coverage for that.

Speaker speaker_2: Okay, look. I understand, that's fine. I had gone to the emergency room a few months ago and it was a \$6,000 bill.

Speaker speaker_1: Oh, my God.

Speaker speaker_2: And LCMC was kind enough to suddenly reduce it to \$600.

Speaker speaker_1: Wow.

Speaker speaker_2: Knocked off 90% because I was gonna pay for it myself. So it was very kind of them.

Speaker speaker_1: Wow. Yeah. I mean, you're totally entitled-

Speaker speaker_2: And the- the emergency room doctor did- did me the same thing, you know?

Speaker speaker_1: Wow, that's really nice.

Speaker speaker_2: Yeah. Yeah. Very good. I was-

Speaker speaker_1: I went ahead and sent that one more time, so hopefully you get it this time.

Speaker speaker_2: All right. I'm looking at... I'm going to go check my spam. Ah, shucks. All right, I'm getting it back in my inbox. Okay. Well, I definitely, before I get off the phone with you, I want to sign up for the VIP+ plan.

Speaker speaker_1: Okay.

Speaker speaker_2: And I also wanna, um, s- uh, the, the stay healthy, MEC.

Speaker speaker_1: MEC? Okay.

Speaker speaker_2: Yep.

Speaker speaker_1: All right. Um, do you-

Speaker speaker_2: So-

Speaker speaker_1: Mm-hmm?

Speaker speaker_2: Uh, and how would that work? So then you would take that out of my check through my employer?

Speaker speaker_1: So I was about to read that disclaimer, so you just have to allow for your, for your employer to start making those deductions. It usually takes maybe one or two weeks for them to start making those deductions typically. Um, so once you see that first deduction added to your paycheck, of \$47.71, the following Monday is when you have active coverage and then that first week of your activation, that Thursday and Friday, you should be receiving your MEC card and I was gonna ev- let you know that for your VIP+, they normally don't send that card out physically, but that first week of your activation week, your ***** call and we can go ahead-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and put in that request for you to receive it physically.

Speaker speaker_2: Okay. I-

Speaker speaker_1: And then once you get those cards-

Speaker speaker_2: You, you just cut out and you, you were about to say the most important thing I wanted to hear. Say that again, please? 'Cause-

Speaker speaker_1: Okay.

Speaker speaker_2: ... you cut out on me.

Speaker speaker_1: It's okay. I'll, I'll start over. Um, I was technically telling you to please allow one or two weeks for your employer to start making the deduction of \$47.71.

Speaker speaker_2: Yes.

Speaker speaker_1: Once you see the very first deduction of \$47.71 from your paycheck, the following Monday is when your coverage becomes active. And then that first week of your activation week, that Thursday or Friday, you should be getting your MEC card, um, and normally for the VIPs, they don't send those out to the members. Um, we have to put in a request, so if you do wish to have a physical one, on Monday of your activation week, you're welcome to give us a call and we can go ahead and put that request for a physical card for your medical. And then once you get-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... your cards and stuff, that... In the card there's the information about the pharmacy, about, um, the Multi-Sign network which is the number that you would contact to find providers. So all that information is given to you whenever you receive your cards, and it's really easy from there, 'cause it like directs you.

Speaker speaker_2: Sounds good. Yes. That's, that's good. Um-

Speaker speaker_1: And I was also gonna tell you that if for some reason the first week of your activation week you have a doctor's appointment and you still don't have your cards, um, you could give us a call and we could check to see if they're available, and if they are, we could send them to you via email as well, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... while you wait on your physical cards.

Speaker speaker_2: All right. Yeah. Uh, well okay. And then I, I'd like a c- should I send you a pay stub? Are you sending me that, uh, email too? Where that needs to go?

Speaker speaker_1: So yeah, so-

Speaker speaker_2: So you can see that I'm having this problem?

Speaker speaker_1: ... in the, in the email that I sent you, you can attach your pay stubs to that email and then just send it back.

Speaker speaker_2: Okay.

Speaker speaker_1: And then once you do that, that's when that investigation starts taking place and then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I'll notate everything in the notes as well, so if you ever do call and get somebody else on the phone, they'll read my note and know what's happening.

Speaker speaker_2: Now look, I can maybe... Uh, let's see. Let me look at this thing here. Recuro, where I've been getting, you know, uh, care, um... Um, I have... Oh, you know what? This is, this is by LLH Healthcare. Is that anything to do with you?

Speaker speaker_1: No, sir. Yeah, that's not us. So if you had-

Speaker speaker_2: What the heck is this?

Speaker speaker_1: ... if you had anything like that, it would say MEC TeleRx or it would say VIP+. It would say the name of the-

Speaker speaker_2: Man, this is-

Speaker speaker_1: ... um, of the plan.

Speaker speaker_2: Oh my God.

Speaker speaker_1: But that is not us.

Speaker speaker_2: I don't understand. I, what I, what I have here . I'm so confused. Um, so let's see here. Let me see. My benefits, um, uh, let's see. Health management. I was hoping I could give you a number. Health advocate. I don't know what this is. I don't know what this is. But I'm getting it for free apparently.

Speaker speaker_1: Oh, wow. Yeah, 'cause that's not us.

Speaker speaker_2: I don't know what it's doing 'cause I don't wanna... Okay, let me see if I can view this. I had a prescription benefit and I'm trying to view like, uh, I think it came up on my phone as like a virtual card and it's not, it's not doing anything. There we- there we go. Here we go. So, uh, it, it says Recuro prescription benefit, um, and I have a member ID number. Well, you know what? I can take a screenshot and send you this too when I send my pay stub.

Speaker speaker_1: Okay, yeah, that's fine, but that doesn't sound like us. Like that name you just said, I have never heard it.

Speaker speaker_2: Well, what the-

Speaker speaker_1: I don't think that's us.

Speaker speaker_2: ... frick. Am I paying any higher? Yeah, that's weird.

Speaker speaker_1: You're welcome to send it to us still, but if it's not us-

Speaker speaker_2: Yeah, I'll-

Speaker speaker_1: ... they will, um, call to let you know.

Speaker speaker_2: Okay, that's fine. I'm gonna take a picture of it and I'll send it to myself later and then, you know, get all that. But, um, I appreciate all your help with this stuff, so okay, so we have-

Speaker speaker_1: I would look that up on maybe like Google it, to see that name that you just me- Accuro? I would Google that 'cause-

Speaker speaker_2: You know, it's not-

Speaker speaker_1: ... I'm pretty sure that's just a phone number.

Speaker speaker_2: Well, it's weird because when I went to Walgreens, it didn't come up when they looked for it like an insurance. But then I, uh, so I got on the phone with... I was able to speak to a customer service representative. She asked to talk to the lady at Walgreens, I handed them a phone, she whispered something in her ear, a couple of tap of the keys and it was like, "Oh, there it is." And then poof, I didn't have to pay a nickel.

Speaker speaker_1: Oh, wow.

Speaker speaker_2: ... for my...

Speaker speaker_1: That's nice.

Speaker speaker_2: So I don't understand where this is coming from. This is like a blessing from heaven.

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

Speaker speaker_2: I don't know. So, okay. Anyway, all right. Well, yeah. So I definitely want to-

Speaker speaker_1: I haven't selected your plans yet, um, just 'cause I wanna just-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... since the call's being recorded, I just need to get a, a confirmation that you do want those plans after I informed you that.

Speaker speaker_2: Yes, yes. I do want those plans.

Speaker speaker_1: Okay. Okay, thank you. And then, you have, if you wish to make any changes or to cancel anything, you have 'til December 6th, okay? We're open from 8:00 AM, 8:00 PM Eastern Time. J- I would just keep that in mind, if you do wish to add additional plans or change the level of your coverage, you would have to do it before, um, December 6th, okay? If not, they're gonna tell you that you're gonna have to wait for the next company open enrollment period or suffer a quality life event, like a loss of benefits, divorce, death, birth or adoption, in the last 30 days to make any changes or to drop any plans, okay?

Speaker speaker_2: Gotcha. Okay. All right. I see. Well, you know-

Speaker speaker_1: You're welcome.

Speaker speaker_2: ... ironically, my girlfriend works... Or, well, she used to work for LCMC in the billing department, so she's intimately familiar with all this stuff. And when I tell her-

Speaker speaker_1: Wow, okay.

Speaker speaker_2: ... what's going on, she's, she's confused too. So... You know, I just, you know, I... Somehow I'm in between something and I'm getting benefits that I don't know who's giving them to me.

Speaker speaker_1: Yeah, 'cause that's not us. But if it makes you feel better, you're always welcome to send that email just to, just to get that down.

Speaker speaker_2: I sure will.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yeah. I sure will. Oh, no. I got a phone call coming in. Um, all right. So yes, I wanna get the VIP Plus and the Stay Healthy Plan.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: So now all you have to do is wait 'til your employer starts making those deductions. And then once you see that very first deduction out of your paycheck, the following Monday's when you finally have active coverage. And then that Thursday or Friday, you should be getting your MEC card. And if you want a physical for the VIP, you're welcome to give us a call that Monday. We can request it.

Speaker speaker_2: Okay. All right. When can I la- sign up for the short-term disability, the crisi- critical illness?

Speaker speaker_1: Oh, you can do that right now.

Speaker speaker_2: Oh, I can do that now?

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay. Uh, yeah. I want to get the short-term disability for the employee only. All of this is for employee only.

Speaker speaker_1: Okay.

Speaker speaker_2: The, uh, the critical illness.

Speaker speaker_1: Okay.

Speaker speaker_2: The dental. The dental.

Speaker speaker_1: Okay.

Speaker speaker_2: The group... 24-hour group accident for, for employee only.

Speaker speaker_1: And then that leaves vision, term life, and then the vertical primary care. Did you want to leave those out or did you want to add any of those three?

Speaker speaker_2: Uh, go ahead and put in the vision and the term life. And I don't have any information on the virtual thing, but that's been working out good for me with the Recuro deal, so how much is that?

Speaker speaker_1: Let me verify. That is gonna be \$5.99.

Speaker speaker_2: Okay, I see it here. Okay. So that's, uh, Stay Healthy.

Speaker speaker_1: So right now, I have the MEC for... So all of these are under employee only, so I have the MEC, group accident, critical illness, vision, term life, short-term disability, dental and then the VIP Plus. So for all of those, it's a weekly deduction of \$64.08.

Speaker speaker_2: \$64.08?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Got it. Okay. Very good.

Speaker speaker_1: Okay. Do you allow StaffPro to make the weekly deduction of \$64.08 for these selected plans?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of 64.08, the following Monday is when your coverage becomes active. And then by that Thursday or Friday, you should be receiving your vision card, your dental card, your MEC card, and then you're welcome to give us a call that Monday of your activation week so we can go ahead and request that VIP Plus card, okay? But you have to be active, so-

Speaker speaker_2: That's a lot.

Speaker speaker_1: ... um, maybe you could call us that Monday.

Speaker speaker_2: Okay. Okay. Uh, uh, VIP card. I, I wanna write the nomenclature down because I don't wanna screw this up. Okay. Very good. That Monday. Mm-hmm.

Speaker speaker_1: And before I let you go, um, could you please give me the beneficiary's information? If something was to happen to you, who would you like to put down?

Speaker speaker_2: Uh, Courtney Selson, S-C-E-L... Uh-uh, Sel, Sel- M.

Speaker speaker_1: Okay, thank you.

Speaker speaker_2: And, uh, I don't know her Social Security number, but I can give you her phone number.

Speaker speaker_1: So we don't need her social for the beneficiary.

Speaker speaker_2: Okay.

Speaker speaker_1: We just need her relationship. What's the relationship?

Speaker speaker_2: Uh, she's my fiance at this point.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, I got her down.

Speaker speaker_2: Thank you so much, Stephanie.

Speaker speaker_1: You're welcome. D- Do you have any questions?

Speaker speaker_2: No. Uh, you've been very forthwith, so, uh, no, it's perfect. Thank you very much.

Speaker speaker_1: And then just in terms of if you want to email-

Speaker speaker_2: And I haven't received that email yet. I don't know what's going on. What is your email-

Speaker speaker_1: Ours is info@benefits-

Speaker speaker_2: Info, I-N-F-O, @benefits. Spell that for me, please.

Speaker speaker_1: B-E-

Speaker speaker_2: B-E-

Speaker speaker_1: ... N-E-

Speaker speaker_2: N-E-

Speaker speaker_1: ... F-I-

Speaker speaker_2: ... F-I-

Speaker speaker_1: ... T-S-

Speaker speaker_2: ... T-S. S, okay.

Speaker speaker_1: ... I-N-

Speaker speaker_2: In-... B-I-N-

Speaker speaker_1: ... A-C-A-R-D.

Speaker speaker_2: A-C-A-R-D?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: C, C-A-R-D?

Speaker speaker_1: Yes,.com.

Speaker speaker_2: Okay.

Speaker speaker_1: So it's gonna say info@benefitsinacard.com.

Speaker speaker_2: .com. Okay, subject, email. Uh... And send. All right. So I'll send you something may- Oh, no, that's something else. Okay. All right. So I sent it to you. Hopefully you'll see it in the next second or two.

Speaker speaker_1: Okay. Let's see. Give me one second.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Hello? Are you still there?

Speaker speaker_2: Yes, I am.

Speaker speaker_1: Um, so I actually don't have access to that email. The... only the main office does, unfortunately. But I will verbally communicate it with them and, um, send them a email about this.

Speaker speaker_2: I- It looks like I received it. Uh, uh, the body-

Speaker speaker_1: Oh, the body?

Speaker speaker_2: ... of the letter is saying something about, "Thank you for contacting Benefits in a Card." Is that something you sent?

Speaker speaker_1: Yeah.

Speaker speaker_2: And then it says, "Requested documents last 4 my social-"

Speaker speaker_1: Yep, that's what I-

Speaker speaker_2: Okay, okay. Good. All right. All right, um, thank you so much. Okay. All right. I got you.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Benefits in a Card. Okay, I got you. All right, Stephanie. Thank you so much. Have a good rest of your day.

Speaker speaker_1: You're welcome. Have a nice day. Just remember that if you do want to make any changes, you have till that window that I told you, okay?

Speaker speaker_2: Okay. I think I'll be okay, but yes, thank you so much.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_2: You too, dear. Bye-bye.