

## **Transcript: Estefania**

**Acevedo-5974516705050624-5897741413171200**

### **Full Transcript**

Thank you for calling Human Resources. My name is Stephanie. How can I assist you? Hi, Stephanie. I was calling because I recently ended my contract with a company in December, and I'm trying to enroll into, uh, benefits with a new company, and I believe it's still saying that I have like an article error or some- of some sort. So it's not allowing me to, um, register under the benefits for my new company. Okay. Um, if you want, I can help you enroll. I can do it via phone. Okay. Um, I do have, um... I know that I want to enroll in the MEC plan, but could you just check on the account for me really quickly to see what it says? 'Cause when I try to open the PDF, like if I click on, um, like the little, the circle with the "i" inside of it, when I click on that, it opens the PDF for my old company. So I just wanna make sure that I do have the benefit options of the new company. Yeah. So I can send you that PDF with the, like, um, benefits. If anything has changed, it's gonna be updated in the one that I send you. Yeah. So my old staffing agency was PRC- Mm-hmm. ... and my new staffing agency is Creative Circle. Okay. So I do have the PDF from Creative Circle- Mm-hmm. ... via email for what they offer. But when I went to enroll and register for my account with Creative Circle and I clicked on the circle with the "i" inside of it for, like let's just say one of the premium plan options to see what all is included- Mm-hmm. ... it brings up the old PDF from PRC from last year. Yeah. So th- yeah, that's what I mean. So I can send you the new one 'cause we don't have the old ones. Okay. I thought it s- And there's no way that I can get in the website. Like, I don't have access to that. Um, but I can definitely enroll you into, like, the benefits through a phone call. And I would just, like... You can just disregard what you were doing, 'cause I can do it for you via like a phone call. And if you have questions regarding the plans, I can answer them as well. Okay. And I can send you the updated, um, like benefit guide 'cause you pro- I'm not sure if you have the old one or what it is, but I have the updated one. So if anything has changed, it's gonna be on the new one. Okay. Um, yeah. If you can send me the new one, then that's fine. It's just for the PDF that I'm looking at, it shows you the price breakdown for each plan, um, like Insure Plus, Basic, Enhance, and Premier. Mm-hmm. Mm-hmm. And so I just wanted to click on the PDF to view the details of what all is included on the comparison chart for each one of those plans. Okay. Yeah. I can send you that and like the benefits guide. Okay. That would be great. So which one are you currently with? Are you with, um, PRC or are you with Creative Circle? I'm with Creative Circle. I bel- I'm just believing that my account is still linked to PRC and I don't need that to be displaying. That's why I was calling, to make sure that you all had the most recent registration information for me with the Creative Circle. Okay. Um, I just need the last four of your Social. 6382. And then your first and last name, please. Alicia Zachary. Okay. Thank you. For security purposes, could you verify your address and your date of birth for me? 7863 Rock Rose Lane, Fairburn, Georgia, 30213, 4293. Okay. And then 404-444-7293 is your phone number? Yes. And then I have your first name period

last name at gmail.com. Is that up to date? Yes. Okay. And then I'm gonna go ahead and send you that PDF, okay? Okay. This should be... This one right here should be for this year's, um, benefits. Give me one second. Let me go ahead and send that. Okay. I went ahead and emailed you that, um, PD- oops. Do you mind verifying that you received it? Okay. One second. Can I help you ladies? Yes, you can. Huh?... it still hasn't come through yet. Um, can you please also check your spam and your junk? 'Cause sometimes it sends it there. Okay. It just came through. I have it now. Thank you. Okay. Um- And then if you want, I can go over the plans with you. Yeah, I think what I'm really just looking to better understand is the, um, the... So, I, I want to enroll in the MEC TeleRx, but I would just need to, um, just kind of compare the differences between the, um, Ensure Basics and then Enhanced and Premier. Mm-hmm. Only because when I had, um, insurance through you all last year, I only signed up for the MEC plan and I didn't know that... I just- Yeah. ... wasn't familiar with the setup and how it was structured. Um- Yeah, so if you want, I can just go over the plans with you, um, and then you can just let me know which ones you like. So, if you want- Okay. ... I can just go over all of them. Yeah, that would be helpful. Thank you. Mm-hmm. So, your weekly deduction really just depends on how many p- plans you select, which ones they are, and if you add dependents to these plans. Um, so the first medical plan that I'm gonna go over is the Stay Healthy MEC TeleRx. So, this one right here is only for your preventative services, which would be anything, um, before a problem starts- Okay. ... is how I would look at it, 'cause that one covers, like, a physical, some vaccinations, some SUD screenings, some cancer screening, and even some counselings. But your Stay Healthy plan is only for those preventative services. So, it's not gonna cover doctor visits if you go to the doctor because you get sick, hospital visits, nor urgent care, nor emergency room. None of that. It's only gonna be mainly for, like, your annuals and your checkups. Um, it does require you to stay within the network and only use your preferred providers to get coverage. So, you do have to stay within the network. But it does offer other benefits, like for your prescription benefits, it... You would go through a lap chart. And it also offers a membership with FreeRx, which gives you access to generic prescriptions for a cheaper price. It also includes virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, that one's only for your preventative services, so it's not gonna cover any doctor visits because you get sick and go to the doctor. So, that one's only for those, like, annuals and, like, screenings and stuff. Okay? So, that one's your- Okay. ... Stay Healthy MEC TeleRx. If you were to get that plan for only yourself, that would be \$15.63 weekly. If you were to add dependents, then that goes up. Um, were you trying to enroll by yourself or were you trying to add, like, a dependent? It's for me and my child. Okay, so that would be employee and child. So, if you were to select the TeleRx, which is your preventative plan, it only preventative, um, for employee and child, that would be \$19.82 weekly, okay? So, that's that, um, Stay Healthy MEC TeleRx. Then they offer three other plans called the Ensure Plus, the Ensure Plus Enhanced, and your Ensure Plus Premier. These three are the ones that will cover your doctor visits if you go to the doctor because you or your kid are sick, or if you go to the hospital, or if you go to urgent care, emergency room. That would be covered with your Ensure Plus, Ensure Plus Enhanced, and Ensure Plus Premier. So, that is for, like, hospital indemnity services. And you're not required to just stay within the network and use your preferred providers. You could use, um, clinics that are not within the network and still be covered as long as they take that insurance. Um, so you're not required to just use their, um,

preferred providers. Um, but the Ensure plans, the three of them, they don't cover your preventative services. So, they don't cover what the MEC TeleRx covers. Those are only if you go to the doctor because you were to get sick, or hospital, or urgent care, emergency rooms. So, it's not gonna cover any physical, any vaccinations, any screening- any SUD screening, any cancer screening, none of those, 'cause those are preventative services. So, let's say you do want to receive coverage for your preventative and your hospital indemnity. You would have to get the MEC TeleRx and one of the Ensure plans, because they don't offer a fifth plan that offers both of those benefits. So, your Ensure plan- Okay. ... is only for those visits that once you're already sick. Your MEC TeleRx are for those visits, like mainly for, like, your annuals or your screenings and stuff like that. Like, that's w- um, the differences between those plans. Uh, with your Ensure plans, you do, however, also get prescription benefits. But instead of with a lap chart, you would be getting them through PharmaBill, which depending on the generic medication, it just depends on how much you would pay towards them. You can pay up to \$10, \$20, \$30, depending on the medication that it is. And for the non-generic, they do offer you a discount. Uh, these three plans do also include the virtual urgent care, which offers medical assistance via phone call or video call with preferred providers. And the main difference between these three, the Ensure Plus, Ensure Plus Enhanced, and the Ensure Premier, is mainly in four areas. So, in daily hospital confinement, if you were to get the Ensure Plus, it would only cover \$50 per day. The Ensure Plus Enhanced would cover \$100 per day. And the Ensure Plus Premier would cover \$200 per day. For intensive care, the Ensure Plus covers \$200 per day, while your Ensure Plus Enhanced covers \$400 per day. And then your Ensure Plus Premier is gonna cover \$1,000. So, the Premier is always gonna cover more than the Enhanced and then the Plus. The Ensure Plus is only the basic one, Ensure Plus Enhanced- Okay. ... is the one right in the middle.... for annual first occurrence in hospital, your InsurePlus is going to cover 500, while your InsurePlus Enhanced will cover 1,500, and your InsurePlus Premier will cover 2,500. For surgical, the InsurePlus covers up to a thousand, based on surgical schedule. The InsurePlus Enhanced, which is the middle one, that one will cover up to 2,000 based on surgical schedule. And then, your InsurePlus Premier, which is the one that covers a little bit more out-of-pocket for those four areas, is gonna cover up to 4,000 based on surgical schedule. Everything after that stays the exact same. So, for anesthesia benefit, the three of them, InsurePlus, InsurePlus Enhanced and InsurePlus Premier cover 25%. Outpatient fitness, the three of them cover \$75. Diagnostic testing, the three of them cover \$250 per year. Wellness exams, the three of them cover \$75 per year. Hospital emergency room, the three of them cover the same thing, \$250. Physician office, the three of them cover the same things, \$50. So, mainly in four areas is where the dollar amount really comes in difference when it comes to the InsurePlus, um, plan. So, for daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical. Everything after that stays the exact same. So, it's just really the plans, if you do choose between the InsurePlans, within those four areas, how much of a dollar amount they want y- you want them to cover for that flat fee. Um, so if you were to- Okay. ... the InsurePlus, which is the basic one, um, for employee and child, that's \$25.82. If you were to choose the InsurePlus Enhanced for employee and child, that one's the one right in the middle, um, that one would cover \$36. I mean, th- that one would be \$36 weekly and then the InsurePlus Premier, which is the one that covers the most, um, in those four areas when it comes to dollar amount, for that one, for employee and child it's \$51.95 weekly. So, those are your

medical plans. And then, of course, they do offer additional benefits which gives you like vision, dental, term life, and those do have their separate deductions. And I was gonna tell you that if you do want to add, let's say, like dental, term life or vision, that comes in a bundle. So, let's say you want to add dental. Um, if you get dental, it's gonna make you get it in a bundle with term life and vision. So, dental is \$3.64, term life is \$2.11 and vision is \$2.15. So, it makes you get it in a bundle if you select any of those three, it makes you get them together. So, dental, term life and vision for a total of \$7.90. And I was gonna tell you, you also have virtual restriction, which means if you do select to enroll, um, let's say, for employee only, you have to get every plan with employee only. If you enroll with your child, you have to get every plan with employee and child. Okay. Um, for the wellness exam and/or test- Mm-hmm. ... is that \$75 total or per person? Let me see, wellness exam. I believe that's per per- well, no, I feel like in total per year. So, for that year. Hmm. And if I don't need vision insurance, I still have to pay for it? Unfortunately, yes. Because it doesn't allow me to just choose one plan. If, since it comes in a bundle, it makes you get dental. Let's say you do- you just want vision. It makes you get term life and dental. It doesn't allow me just to choose, uh, vision. It i- the same thing if you would just want term life, it would make you get vision and dental. Or same thing if you want just dental, it's gonna make you get term life and vision just 'cause they have it as a bundle for that, um, staffing agency. Some a- some agencies don't do that, but I guess Creative Circle does. They make you get it in a bundle. And then that makes it s- for like, for as a bundle, it would be \$7.90. Um, that's if you were to select the employee plan. Oh. If you were to select the- Oh. ... employee and child- I want- ... that would change to \$17.11 weekly. Um, okay, I'll do the StayHealthy enrollment. Did you want to do employee or, um, or employee and child? Employee and child. Okay. And then about that, uh, MEC, PELA, AHRENS, out of all of their plans, that's the only plan that's under an IRS regulation. Um, so it's called Section 125. Section 125 allows you to pay this plan with pre-tax dollars. However, if you want to cancel this plan or add a dependent later on, like, change it from employee to child to employee and family or employee to child to employee only, if you want to do anything like that, the only time that you're eligible to do so is within your first 30 days of receiving your first check or- Hello. ... open enrollment, which let me see if you're within your personal or if you're within the company. I know that right now, they have their company open enrollment, but I think you still have, you might have a little bit more days since you're under your personal open enrollment. Give me one second. Okay. So, the last day that you would have to either cancel that plan...If you decide to cancel it later on or like, um, add, make any changes to that MEC TeleRx plan, the last day that you would have to do so is February the 7th. Um, because after the 7th, if you call, let's say, on the 9th to cancel it, since it's already passing your company open enrollment period and your personal, they're gonna tell you that you have to call within company open enrollment in the month of December to cancel it or make any of those changes since it's under the IRS regulation. But the only one that's under that IRS regulation is the MEC TeleRx. The other ones you could cancel at any time. Okay, I got it. Um, I'll do the Stay Healthy and the Insurplus. Um, and then I'll also do the vision dental combination. Okay. Did you wanna do the Insurplus Basic or which one? Basic. Okay. So I have Insurplus Basic for \$25.82 weekly for employee and child. I have dental for \$9.62 for employee and child, term life for \$2.55 for employee and child, vision for \$4.94 for employee and child and then your MEC TeleRx for \$19.82 weekly for employee and child. That would be a weekly deduction of \$62.75 from your paycheck. Do you like Creative Circle to make these

deductions? Um... Yeah, that's fine. But can you verify, um, the, there's a cost subsidy from Creative Circle? It says it's supposed to be \$10 a week. I'm sorry? For, what? Can you verify if there's a cost subsidy from Creative Circle? Can you see that on your account? No, ma'am. I can't see that. Okay. Um, well, never mind. I'll reach out to them about that. Okay. Yeah, that's fine. Mm-hmm. Okay. So please allow one or two weeks for your staff and agency to start making that deduction. Once you see the first deduction of the \$62.75 come out of your paycheck, the following Monday of that deduction is when your coverage becomes active. And then by that third day or Friday of your first week with activation you should be receiving your dental card, your vision card and your MEC TeleRx card. If you do want a physical Insurplus Basic Card, um, you would have to call us once you become active to request it because they normally don't mail that one out. We would have to request it once you become active. But if you do have, like, a doctor's appointment coming up and you still don't have your cards we can always email them to you as well. And, um, I also do need your child's information. Um, could I please get their first and last name, and then also I need their date of birth. Okay. Um, the first and last name, the first name is Jai, J-A-I. Last name Zackery, Z-A-C-K-E-R-Y. Date of birth 06/28/2022. Okay. Um, as far as, uh, visits go, since I have a, um... Since I have a doctor's visit next week but you're saying that I won't start to get deductions until two weeks from now? Yeah. So, um, the moment you become active is once you see that first deduction that following Monday. So you would have to wait maybe one or two weeks for them to start making that first deduction for you to have active coverage. Child: Mommy. So if you do go for that visit, um, unfortunately since you don't have active coverage at the time of the visit, it won't be covered. Okay. Um- Because you would have to be active. Hello? Okay, where can I see a list of your in-network, um, uh, doctors? Yes, ma'am. So you have the Insur... So the Insurplus Basic, that one doesn't require you to stay within the network. You could be within the network or out of the network and still be covered. The one that does require you is the MEC TeleRx. But I can give you that phone number. It's called the MultiPlan. Um, I don't know, if you look at your, the PDF that I sent you under Additional Services, it's gonna say MultiPlan Network. That's the network that you would have to contact to find a list of preferred providers. Child: Hello? Okay. And then I can also give you the phone number. Okay. And I believe there's a website as well. Let me check real quick. Yes. If you scroll down, passing where it says Cheaper Meds, Healthier Wallet, freerx.com, after page... Oh, page number five. Thank you. That's where that number is at. But I can, um, give it to you as well. Um, that's okay. I see it right here. Thank you. You're welcome. And then I was gonna tell you, um, you said that his birthday was June 28th, right? Of 2022? Uh, yeah. And then do you have his social? If you don't, I can put zeros for now. Yeah, I don't have his card on me right now. Okay. I can put zeros for now. Okay. All right, and then who do you want to put down as a beneficiary since you had to get, um, term life as a bundle? I would need a beneficiary just in case something was to happen. Child: Da, ma. Did you want to add your son? Yeah, I'll add my son. He can be the, um, beneficiary. Okay. All right, I added him so all you have to do now is really just wait for your staff and agency to start making that first deduction. So I would be paying attention to your pay stubs. Once you see that they finally took that 60 s- \$62.75 from your paycheck, that following Monday of that first deduction is when your coverage begins. And then by that third, their Friday of your first week of active coverage you should be getting three cards, okay? Dental, vision and then the MEC TeleRx. And if you do want a physical Insurplus Basic Card, that following Monday once you have

active coverage you can call us and we can put in a request so that y- you can, um, get it sent to you. Okay, that sounds great. Thank you so much for your help. You're welcome. And then just in case you have any questions you're always welcome to call this number, and if you do want to make any changes, um, like cancel that MEC TeleRx plan, you have to do it before that date that I gave you. Child: Why, why- I believe I said the 7th of February if I'm not mistaken. Let me just check real quick. Yeah, that's what you said. Yeah, the 7th. Okay, and then every other plan, um, you can cancel whenever. But that MEC TeleRx, if you do want to cancel it, you would have to do it within that time. If not, they're gonna tell you that you have to wait till the month of December once the company's within company open enrollment again. Okay, got it. All right. Well, I hope you have a great day today. Thank you for your time. Okay, thank you. You too. Have a good evening. Thank you. You too. Bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Human Resources. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, Stephanie. I was calling because I recently ended my contract with a company in December, and I'm trying to enroll into, uh, benefits with a new company, and I believe it's still saying that I have like an article error or some- of some sort. So it's not allowing me to, um, register under the benefits for my new company.

Speaker speaker\_0: Okay. Um, if you want, I can help you enroll. I can do it via phone.

Speaker speaker\_1: Okay. Um, I do have, um... I know that I want to enroll in the MEC plan, but could you just check on the account for me really quickly to see what it says? 'Cause when I try to open the PDF, like if I click on, um, like the little, the circle with the "i" inside of it, when I click on that, it opens the PDF for my old company. So I just wanna make sure that I do have the benefit options of the new company.

Speaker speaker\_0: Yeah. So I can send you that PDF with the, like, um, benefits. If anything has changed, it's gonna be updated in the one that I send you.

Speaker speaker\_1: Yeah. So my old staffing agency was PRC-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... and my new staffing agency is Creative Circle.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So I do have the PDF from Creative Circle-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... via email for what they offer. But when I went to enroll and register for my account with Creative Circle and I clicked on the circle with the "i" inside of it for, like let's just say one of the premium plan options to see what- what all is included-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... it brings up the old PDF from PRC from last year.

Speaker speaker\_0: Yeah. So th- yeah, that's what I mean. So I can send you the new one 'cause we don't have the old ones.

Speaker speaker\_1: Okay. I thought it s-

Speaker speaker\_0: And there's no way that I can get in the website. Like, I don't have access to that. Um, but I can definitely enroll you into, like, the benefits through a phone call. And I would just, like... You can just disregard what you were doing, 'cause I can do it for you via like a phone call. And if you have questions regarding the plans, I can answer them as well.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I can send you the updated, um, like benefit guide 'cause you pro- I'm not sure if you have the old one or what it is, but I have the updated one. So if anything has changed, it's gonna be on the new one.

Speaker speaker\_1: Okay. Um, yeah. If you can send me the new one, then that's fine. It's just for the PDF that I'm looking at, it shows you the price breakdown for each plan, um, like Insure Plus, Basic, Enhance, and Premier.

Speaker speaker\_0: Mm-hmm. Mm-hmm.

Speaker speaker\_1: And so I just wanted to click on the PDF to view the details of what all is included on the comparison chart for each one of those plans.

Speaker speaker\_0: Okay. Yeah. I can send you that and like the benefits guide.

Speaker speaker\_1: Okay. That would be great.

Speaker speaker\_0: So which one are you currently with? Are you with, um, PRC or are you with Creative Circle?

Speaker speaker\_1: I'm with Creative Circle. I bel- I'm just believing that my account is still linked to PRC and I don't need that to be displaying. That's why I was calling, to make sure that you all had the most recent registration information for me with the Creative Circle.

Speaker speaker\_0: Okay. Um, I just need the last four of your Social.

Speaker speaker\_1: 6382.

Speaker speaker\_0: And then your first and last name, please.

Speaker speaker\_1: Alicia Zachary.

Speaker speaker\_0: Okay. Thank you. For security purposes, could you verify your address and your date of birth for me?

Speaker speaker\_1: 7863 Rock Rose Lane, Fairburn, Georgia, 30213, 4293.

Speaker speaker\_0: Okay. And then 404-444-7293 is your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then I have your first name period last name at gmail.com. Is that up to date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then I'm gonna go ahead and send you that PDF, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: This should be... This one right here should be for this year's, um, benefits. Give me one second. Let me go ahead and send that. Okay. I went ahead and emailed you that, um, PD- oops. Do you mind verifying that you received it?

Speaker speaker\_1: Okay. One second.

Speaker speaker\_2: Can I help you ladies?

Speaker speaker\_1: Yes, you can.

Speaker speaker\_2: Huh?

Speaker speaker\_1: ... it still hasn't come through yet.

Speaker speaker\_0: Um, can you please also check your spam and your junk? 'Cause sometimes it sends it there.

Speaker speaker\_1: Okay. It just came through. I have it now. Thank you.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_0: And then if you want, I can go over the plans with you.

Speaker speaker\_1: Yeah, I think what I'm really just looking to better understand is the, um, the... So, I, I want to enroll in the MEC TeleRx, but I would just need to, um, just kind of compare the differences between the, um, Ensure Basics and then Enhanced and Premier.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Only because when I had, um, insurance through you all last year, I only signed up for the MEC plan and I didn't know that... I just-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... wasn't familiar with the setup and how it was structured. Um-

Speaker speaker\_0: Yeah, so if you want, I can just go over the plans with you, um, and then you can just let me know which ones you like. So, if you want-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I can just go over all of them.



Speaker speaker\_1: Yeah, that would be helpful. Thank you.

Speaker speaker\_0: Mm-hmm. So, your weekly deduction really just depends on how many p- plans you select, which ones they are, and if you add dependents to these plans. Um, so the first medical plan that I'm gonna go over is the Stay Healthy MEC TeleRx. So, this one right here is only for your preventative services, which would be anything, um, before a problem starts-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is how I would look at it, 'cause that one covers, like, a physical, some vaccinations, some SUD screenings, some cancer screening, and even some counselings. But your Stay Healthy plan is only for those preventative services. So, it's not gonna cover doctor visits if you go to the doctor because you get sick, hospital visits, nor urgent care, nor emergency room. None of that. It's only gonna be mainly for, like, your annuals and your checkups. Um, it does require you to stay within the network and only use your preferred providers to get coverage. So, you do have to stay within the network. But it does offer other benefits, like for your prescription benefits, it... You would go through a lap chart. And it also offers a membership with FreeRx, which gives you access to generic prescriptions for a cheaper price. It also includes virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, that one's only for your preventative services, so it's not gonna cover any doctor visits because you get sick and go to the doctor. So, that one's only for those, like, annuals and, like, screenings and stuff. Okay? So, that one's your-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... Stay Healthy MEC TeleRx. If you were to get that plan for only yourself, that would be \$15.63 weekly. If you were to add dependents, then that goes up. Um, were you trying to enroll by yourself or were you trying to add, like, a dependent?

Speaker speaker\_1: It's for me and my child.

Speaker speaker\_0: Okay, so that would be employee and child. So, if you were to select the TeleRx, which is your preventative plan, it only preventative, um, for employee and child, that would be \$19.82 weekly, okay? So, that's that, um, Stay Healthy MEC TeleRx. Then they offer three other plans called the Ensure Plus, the Ensure Plus Enhanced, and your Ensure Plus Premier. These three are the ones that will cover your doctor visits if you go to the doctor because you or your kid are sick, or if you go to the hospital, or if you go to urgent care, emergency room. That would be covered with your Ensure Plus, Ensure Plus Enhanced, and Ensure Plus Premier. So, that is for, like, hospital indemnity services. And you're not required to just stay within the network and use your preferred providers. You could use, um, clinics that are not within the network and still be covered as long as they take that insurance. Um, so you're not required to just use their, um, preferred providers. Um, but the Ensure plans, the three of them, they don't cover your preventative services. So, they don't cover what the MEC TeleRx covers. Those are only if you go to the doctor because you were to get sick, or hospital, or urgent care, emergency rooms. So, it's not gonna cover any physical, any vaccinations, any screeng- any SUD screening, any cancer screening, none of those, 'cause those are preventative services. So, let's say you do want to receive coverage for your

preventative and your hospital indemnity. You would have to get the MEC TeleRx and one of the Ensure plans, because they don't offer a fifth plan that offers both of those benefits. So, your Ensure plan-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is only for those visits that once you're already sick. Your MEC TeleRx are for those visits, like mainly for, like, your annuals or your screenings and stuff like that. Like, that's w- um, the differences between those plans. Uh, with your Ensure plans, you do, however, also get prescription benefits. But instead of with a lap chart, you would be getting them through PharmaBill, which depending on the generic medication, it just depends on how much you would pay towards them. You can pay up to \$10, \$20, \$30, depending on the medication that it is. And for the non-generic, they do offer you a discount. Uh, these three plans do also include the virtual urgent care, which offers medical assistance via phone call or video call with preferred providers. And the main difference between these three, the Ensure Plus, Ensure Plus Enhanced, and the Ensure Premier, is mainly in four areas. So, in daily hospital confinement, if you were to get the Ensure Plus, it would only cover \$50 per day. The Ensure Plus Enhanced would cover \$100 per day. And the Ensure Plus Premier would cover \$200 per day. For intensive care, the Ensure Plus covers \$200 per day, while your Ensure Plus Enhanced covers \$400 per day. And then your Ensure Plus Premier is gonna cover \$1,000. So, the Premier is always gonna cover more than the Enhanced and then the Plus. The Ensure Plus is only the basic one, Ensure Plus Enhanced-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is the one right in the middle.... for annual first occurrence in hospital, your InsurePlus is going to cover 500, while your InsurePlus Enhanced will cover 1,500, and your InsurePlus Premier will cover 2,500. For surgical, the InsurePlus covers up to a thousand, based on surgical schedule. The InsurePlus Enhanced, which is the middle one, that one will cover up to 2,000 based on surgical schedule. And then, your InsurePlus Premier, which is the one that covers a little bit more out-of-pocket for those four areas, is gonna cover up to 4,000 based on surgical schedule. Everything after that stays the exact same. So, for anesthesia benefit, the three of them, InsurePlus, InsurePlus Enhanced and InsurePlus Premier cover 25%. Outpatient fitness, the three of them cover \$75. Diagnostic testing, the three of them cover \$250 per year. Wellness exams, the three of them cover \$75 per year. Hospital emergency room, the three of them cover the same thing, \$250. Physician office, the three of them cover the same things, \$50. So, mainly in four areas is where the dollar amount really comes in difference when it comes to the InsurePlus, um, plan. So, for daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical. Everything after that stays the exact same. So, it's just really the plans, if you do choose between the InsurePlans, within those four areas, how much of a dollar amount they want y- you want them to cover for that flat fee. Um, so if you were to-

Speaker speaker\_3: Okay.

Speaker speaker\_0: ... the InsurePlus, which is the basic one, um, for employee and child, that's \$25.82. If you were to choose the InsurePlus Enhanced for employee and child, that one's the one right in the middle, um, that one would cover \$36. I mean, th- that one would be

\$36 weekly and then the InsurePlus Premier, which is the one that covers the most, um, in those four areas when it comes to dollar amount, for that one, for employee and child it's \$51.95 weekly. So, those are your medical plans. And then, of course, they do offer additional benefits which gives you like vision, dental, term life, and those do have their separate deductions. And I was gonna tell you that if you do want to add, let's say, like dental, term life or vision, that comes in a bundle. So, let's say you want to add dental. Um, if you get dental, it's gonna make you get it in a bundle with term life and vision. So, dental is \$3.64, term life is \$2.11 and vision is \$2.15. So, it makes you get it in a bundle if you select any of those three, it makes you get them together. So, dental, term life and vision for a total of \$7.90. And I was gonna tell you, you also have virtual restriction, which means if you do select to enroll, um, let's say, for employee only, you have to get every plan with employee only. If you enroll with your child, you have to get every plan with employee and child.

Speaker speaker\_3: Okay. Um, for the wellness exam and/or test-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_3: ... is that \$75 total or per person?

Speaker speaker\_0: Let me see, wellness exam. I believe that's per per- well, no, I feel like in total per year. So, for that year.

Speaker speaker\_3: Hmm. And if I don't need vision insurance, I still have to pay for it?

Speaker speaker\_0: Unfortunately, yes. Because it doesn't allow me to just choose one plan. If, since it comes in a bundle, it makes you get dental. Let's say you do- you just want vision. It makes you get term life and dental. It doesn't allow me just to choose, uh, vision. It i- the same thing if you would just want term life, it would make you get vision and dental. Or same thing if you want just dental, it's gonna make you get term life and vision just 'cause they have it as a bundle for that, um, staffing agency. Some a- some agencies don't do that, but I guess Creative Circle does. They make you get it in a bundle. And then that makes it s- for like, for as a bundle, it would be \$7.90. Um, that's if you were to select the employee plan.

Speaker speaker\_3: Oh.

Speaker speaker\_0: If you were to select the-

Speaker speaker\_3: Oh.

Speaker speaker\_0: ... employee and child-

Speaker speaker\_3: I want-

Speaker speaker\_0: ... that would change to \$17.11 weekly.

Speaker speaker\_3: Um, okay, I'll do the StayHealthy enrollment.

Speaker speaker\_0: Did you want to do employee or, um, or employee and child?

Speaker speaker\_3: Employee and child.

Speaker speaker\_0: Okay. And then about that, uh, MEC, PELA, AHRENS, out of all of their plans, that's the only plan that's under an IRS regulation. Um, so it's called Section 125. Section 125 allows you to pay this plan with pre-tax dollars. However, if you want to cancel this plan or add a dependent later on, like, change it from employee to child to employee and family or employee to child to employee only, if you want to do anything like that, the only time that you're eligible to do so is within your first 30 days of receiving your first check or-

Speaker speaker\_3: Hello.

Speaker speaker\_0: ... open enrollment, which let me see if you're within your personal or if you're within the company. I know that right now, they have their company open enrollment, but I think you still have, you might have a little bit more days since you're under your personal open enrollment. Give me one second. Okay. So, the last day that you would have to either cancel that plan...If you decide to cancel it later on or like, um, add, make any changes to that MEC TeleRx plan, the last day that you would have to do so is February the 7th. Um, because after the 7th, if you call, let's say, on the 9th to cancel it, since it's already passing your company open enrollment period and your personal, they're gonna tell you that you have to call within company open enrollment in the month of December to cancel it or make any of those changes since it's under the IRS regulation. But the only one that's under that IRS regulation is the MEC TeleRx. The other ones you could cancel at any time.

Speaker speaker\_1: Okay, I got it. Um, I'll do the Stay Healthy and the Insurplus. Um, and then I'll also do the vision dental combination.

Speaker speaker\_0: Okay. Did you wanna do the Insurplus Basic or which one?

Speaker speaker\_1: Basic.

Speaker speaker\_0: Okay. So I have Insurplus Basic for \$25.82 weekly for employee and child. I have dental for \$9.62 for employee and child, term life for \$2.55 for employee and child, vision for \$4.94 for employee and child and then your MEC TeleRx for \$19.82 weekly for employee and child. That would be a weekly deduction of \$62.75 from your paycheck. Do you like Creative Circle to make these deductions?

Speaker speaker\_1: Um... Yeah, that's fine. But can you verify, um, the, there's a cost subsidy from Creative Circle? It says it's supposed to be \$10 a week.

Speaker speaker\_0: I'm sorry? For, what?

Speaker speaker\_1: Can you verify if there's a cost subsidy from Creative Circle? Can you see that on your account?

Speaker speaker\_0: No, ma'am. I can't see that.

Speaker speaker\_1: Okay. Um, well, never mind. I'll reach out to them about that. Okay. Yeah, that's fine.

Speaker speaker\_0: Mm-hmm. Okay. So please allow one or two weeks for your staff and agency to start making that deduction. Once you see the first deduction of the \$62.75 come out of your paycheck, the following Monday of that deduction is when your coverage becomes

active. And then by that third day or Friday of your first week with activation you should be receiving your dental card, your vision card and your MEC TeleRx card. If you do want a physical Insurplus Basic Card, um, you would have to call us once you become active to request it because they normally don't mail that one out. We would have to request it once you become active. But if you do have, like, a doctor's appointment coming up and you still don't have your cards we can always email them to you as well. And, um, I also do need your child's information. Um, could I please get their first and last name, and then also I need their date of birth.

Speaker speaker\_1: Okay. Um, the first and last name, the first name is Jai, J-A-I. Last name Zackery, Z-A-C-K-E-R-Y. Date of birth 06/28/2022.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, as far as, uh, visits go, since I have a, um... Since I have a doctor's visit next week but you're saying that I won't start to get deductions until two weeks from now?

Speaker speaker\_0: Yeah. So, um, the moment you become active is once you see that first deduction that following Monday. So you would have to wait maybe one or two weeks for them to start making that first deduction for you to have active coverage. Child: Mommy. So if you do go for that visit, um, unfortunately since you don't have active coverage at the time of the visit, it won't be covered.

Speaker speaker\_1: Okay. Um-

Speaker speaker\_0: Because you would have to be active.

Speaker speaker\_1: Hello? Okay, where can I see a list of your in-network, um, uh, doctors?

Speaker speaker\_0: Yes, ma'am. So you have the Insur... So the Insurplus Basic, that one doesn't require you to stay within the network. You could be within the network or out of the network and still be covered. The one that does require you is the MEC TeleRx. But I can give you that phone number. It's called the MultiPlan. Um, I don't know, if you look at your, the PDF that I sent you under Additional Services, it's gonna say MultiPlan Network. That's the network that you would have to contact to find a list of preferred providers. Child: Hello? Okay. And then I can also give you the phone number.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I believe there's a website as well. Let me check real quick. Yes. If you scroll down, passing where it says Cheaper Meds, Healthier Wallet, freerx.com, after page... Oh, page number five.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: That's where that number is at. But I can, um, give it to you as well.

Speaker speaker\_1: Um, that's okay. I see it right here. Thank you.

Speaker speaker\_0: You're welcome. And then I was gonna tell you, um, you said that his birthday was June 28th, right? Of 2022?

Speaker speaker\_1: Uh, yeah.

Speaker speaker\_0: And then do you have his social? If you don't, I can put zeros for now.

Speaker speaker\_1: Yeah, I don't have his card on me right now.

Speaker speaker\_0: Okay. I can put zeros for now.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, and then who do you want to put down as a beneficiary since you had to get, um, term life as a bundle? I would need a beneficiary just in case something was to happen. Child: Da, ma. Did you want to add your son?

Speaker speaker\_1: Yeah, I'll add my son. He can be the, um, beneficiary.

Speaker speaker\_0: Okay. All right, I added him so all you have to do now is really just wait for your staff and agency to start making that first deduction. So I would be paying attention to your pay stubs. Once you see that they finally took that 60 s- \$62.75 from your paycheck, that following Monday of that first deduction is when your coverage begins. And then by that third, their Friday of your first week of active coverage you should be getting three cards, okay? Dental, vision and then the MEC TeleRx. And if you do want a physical Insurplus Basic Card, that following Monday once you have active coverage you can call us and we can put in a request so that y- you can, um, get it sent to you.

Speaker speaker\_1: Okay, that sounds great. Thank you so much for your help.

Speaker speaker\_0: You're welcome. And then just in case you have any questions you're always welcome to call this number, and if you do want to make any changes, um, like cancel that MEC TeleRx plan, you have to do it before that date that I gave you. Child: Why, why- I believe I said the 7th of February if I'm not mistaken. Let me just check real quick.

Speaker speaker\_1: Yeah, that's what you said.

Speaker speaker\_0: Yeah, the 7th. Okay, and then every other plan, um, you can cancel whenever. But that MEC TeleRx, if you do want to cancel it, you would have to do it within that time. If not, they're gonna tell you that you have to wait till the month of December once the company's within company open enrollment again.

Speaker speaker\_1: Okay, got it.

Speaker speaker\_0: All right. Well, I hope you have a great day today. Thank you for your time.

Speaker speaker\_1: Okay, thank you. You too. Have a good evening.

Speaker speaker\_0: Thank you. You too. Bye.

Speaker speaker\_1: Bye-bye.