

Transcript: Estefania

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Full Transcript

Thank you for calling with Assisted NurCard. My name is Stephanie. How can I assist you? Yes, uh, I was calling about, I have a few questions. Um, I just applied at Crown Services and they said this is their insurance. So I, I have a couple of prescription insurances that I... I mean, med- uh, prescriptions I have to take, you know. And I didn't know if you all would cover those medicines or how would I go about finding that out? Um, so are you enrolled already or you're looking to enrolling? I'm looking into enrolling because, uh- Okay. ... I'm already in school like somewhere like in Bowling Green. I moved to the area. Mm-hmm. And so I, when I found Glasgow State, she told me that they do offer, Crown Services do offer insurance. Yeah. Now I've asked her a different question but she told me to give you a call and that way, you know. So for those type of questions- Yeah, that's what I need to know. ... since we're just the healthcare administrators, I wouldn't be able to tell you exactly what prescriptions are exactly covered or not. But I can- Okay. ... provide you the contact information for, um, the pharmacy depending on the plan that you choose. So I'm going to look in to see- Okay. ... what, which ones they offer and then I'll go ahead- Okay. ... and provide you those numbers. Um, can I get- Okay. ... the last four of your Socials, though? Yes. 7093. Okay. And your first and last name, please? Joyce King Brown. Okay. And how long have you been with them? Well, I haven't started yet, um, so that's why I'm inquiring about the insurance first. Gotcha. Okay. Um, so let me see which one... I can give you general information. You said you're with Creative Circle, correct? I'm with, uh, Crown Services for the Glasgow State. Crown Services. Okay. Mm-hmm. Okay. So I looked to see if you have a file. It looks like since you haven't started with them, we don't have it yet. They typically give you 30 days from the day that you receive your first check to enroll. Um... Okay. So I'ma go ahead and give you the contact information for the two pharmacies, 'cause it looks like they offer one through four different medical plans. Okay. For the VIPs, being the VIP Standard and the VIP Classic, as well as the NEC Enhanced, you would have, um, prescription coverage through Pharmavail. That's spelled P-H-A-R-M-A-V-A-I-L, and then their contact information, let me know when you're ready. I'm ready. It's gonna be 800- Mm-hmm. ... 933- Okay. ... 3734. Now how often will my payments come out? Is it every- Every week. ... like a monthly? This week will be deductions. Mm-hmm. And do you know how much it'll be if I did do VIP or VIP Classic? It depends on the plan, uh, how many plans you were to select, um, if you add dependents. So a lot of factors really depend on how much your weekly deduction is. Mainly depends on how many plans you select because every plan that they offer has its separate deductions. So how many you select has a lot to do with how much the weekly deduction is as well as if you add dependents, because if you enroll by yourself, typically like cheaper than if you add dependents 'cause the price does get bumped up. Right. So it's just for me? Mm-hmm. And do I need to go online to see these plans or what do I need to do? So I can

actually, um, I can send you the benefit guide if you wish. Um, but for that- Okay. ... I do have to create a file for you. So if you want I can go ahead- Okay. ... and do that. Um, I do need your- Yeah. ... full Social. Okay. I'm ready for that Social. Mm-hmm. Um, 5, 566-59-7093. Okay. And then your first and last name, please. Joyce, J-O-Y-C-E. King, K-I-N-G. Brown. And your address, please? 5210 Russell Springs Road. That's Columbia, Kentucky, 42728. And your birthday? 7/24/77. Is this a good contact number? 615-275-5258. I got it. Okay. And then would you like to provide a email address? Kingbrownjoyce@gmail.com. Okay. And then if you want, I can go ahead and email that benefit guide to you, and I don't know- Okay. ... if you want me to go over the plans.... I can't really hear what you're saying. You can. I mean, that might help me 'cause I'm trying to decide because I have to give my, my job a two-week notice, but I have to- Mm-hmm. ... be able to be covered with my medication. Yeah. You know? Okay. Yeah, that's fine. Yeah, so I'll be able to, if you want, I can go ahead and send you that, and then I'll- Okay. ... once you receive it, I'll go ahead and go over the plans. Okay. All right, let me go ahead and send you that. All right. I went ahead and sent you that. Do you mind verifying that you received it? Okay. It's gonna come from an email that says info@benefitsinacar.com. And then if you don't see it, I would also check your spam and your junk 'cause sometimes it goes there. It still hasn't came through. And it was, um, it was kingbrownj@gmail.com. KingBrownJoyce. J-O-Y-C-E. Oh, okay. I just put J. Let me do that again. Oh. So spell your name out, right? Uh-huh. All right. All right. You should be getting it this time. Okay. There you go. Gonna click on it. So I have to download this to create a circle? No. Yes, ma'am. Okay. And then let me know when you're ready. I am. I'm good. All right. So, like I said earlier, depending on the plan that you were to select, as well as if you add dependents, has a lot to do with how much your weekly deduction is from your paycheck. So it looks like they offer, let's see, they offer a preventative plan that's only preventative, two hospital indemnity plans, and then a plan that offers both your preventative and hospital indemnity. So they offer a total of four different medical plans. The first plan that I'm gonna go over, it's called the Stay Healthy NEC Tele-RS. This plan is only your preventative plan, meaning it's only gonna cover, like, one physical visit, some vaccinations, some STD and cancer screening, and even some counseling. However, it's only for those preventative services, and it will not cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. It'll only cover, gonna cover your preventative services, in other words, like your annuals and checkups. And it does require you to stay within the network and only use their clinics and doctors to receive coverage. However, you do receive prescription benefits through MedImpact, which I'm gonna actually provide that number to you. Um, do you want me to go ahead and provide that number? This would be one of the carriers that you would have to contact to find out if that medication is covered or not. Okay. Go ahead. So this one is for the preventative plan. The phone number is gonna be...Give me one second. It's gonna be 800- Mm-hmm. 771-4648. Okay. And this one would be for the Stay Healthy NEC tel-RF, which is only your preventative plan. So you would have, um, prescription coverage through MedImpact. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, and it offers a membership with Free RF, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US. But like I said earlier- Mm-hmm. ... the Stay Healthy- Okay. ... NEC tel-RF is only for your preventative services. Okay. And if you were to select this plan- So I don't want ... Mm-hmm. So I definitely don't want preventative, I want regular, you know... Okay. ... doctor

visits type thing? Yes, ma'am. Okay. And then- So ... The other two that I was gonna go over are your VIP plans. So there's two different ones. Okay. There's the VIP Standard and the VIP Classic. These two plans are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, they do not cover your preventative visits, which are considered like a physical, um, your annual check-ups. That is not covered with their VIP. So it's like vice versa. And with the VIPs however, you're not required to stay within the network. You can go out of network. As long as they take that insurance, you can use it and be covered. Okay. Um, you also receive prescription benefits with the two VIPs. The Standard and the Classic, you would both go through Pharmacoville, which I... Did I provide that number to you already? Pharmacovilles? Um... That's the 800-933-374- 3734. Yep, you gave me that one. That's Pharmacoville. Okay. Okay. And then the- Now- That one would be- I'm thinking... Um... ... for the Standard and the Classic. Okay. Standard and Classic. Now, so you're saying for, for a regular doctor visit... Mm-hmm. ... that would be one of the VIPs. Yes, correct. Uh... The VIP Standard- And- ... the Classic. Uh-huh. And that'd be where you go for your regular whatever, and you'll pay... That would- So how much would I be paying? So the VIPs, that would be like if you go to the doctor because you're sick or the hospital because you're injured. Right. Urgent care, emergency room and even some surgeries. Um, like I said- Okay. ... you do receive prescription benefits through Pharmacoville. Depending on the generic medication that you get, depends on how much you pay. You can pay up to \$10, 20 or 30, it just depends. Since we don't have the list of those, um, medications that are covered or not, you would have to contact Pharmacoville, and they would let you know. And then for the non-generics, you do receive a discount. Um, these two plans also do include virtual urgent care, which like I said earlier, it offers medical assistance virtually with medical providers, and they cover a flat fee towards your service. Um, out of the two of them, the Standard is considered the basic one, because it doesn't cover intensive care unit benefit, rehabilitation, nor your preventive surgery, while your VIP Classic does. And the two VIPs cover a flat fee towards your service. Um, so for example, for surgery and hospital, the Standard covers a flat fee of \$250 per day for an amount of a day, while your VIP Classic would cover \$500. Um, so let me give you an example. So let's say you have a surgery in a hospital and your bill is like \$1,000. If you were to select the Standard, since it says that they cover a flat fee of \$250, they would cover \$250 and you would be responsible for the remaining balance which would be \$750. And then, um, if you were to select the VIP Classic, it says \$500 per day for an amount of a day. So if your bill was \$1,000, they would cover \$500 and you would be responsible for the remaining \$500. Okay. So for the VIPs, they cover flat fees. They don't cover the entire bill, but they do cover like a flat fee towards it, toward that service. And then out of the two, the Classic is gonna pay a little bit more in dollar amount than the Standard. Um, and then something else is that the VIPs don't cover your preventative visits. They only cover your actual hospital indemnity services. Um, if you select the VIP Standard, which is the one that doesn't cover intensive care, rehabilitation or preventive surgery, that one would be \$17.07 from your paycheck weekly. And then for the VIP Classic, that does include intensive care, rehabilitation, preventive surgery, and it pays a little bit more, um, towards that flat fee. That one is \$18.86 weekly. And then the fourth plan that they also have, this is the fourth and last one. This one's called the Stay Healthy NEC Enhanced. So this one- Okay. ... um, offers both your preventative and your hospital indemnity. So it's like if you selected the first plan that I went over and one of the VIPs combined. Um, so this is the

only one- Okay. ... that offers both your preventative services as well as your hospital indemnity. However, you do have to stay within the network. Okay. Um, only use their clinics and doctors to be covered. And it requires copays. So this one requires- Okay. ... copays. Um, for primary care visits, a \$10 copay per visit is required, and you would be limited to four visits annually per person or ten per family. For specialty care visits, a \$50 copay per visit would be required, and you would also be limited to four visits annually per person or ten per family. And then for your urgent care visits, a \$60 copay per visit's required, and also you would be limited to four visits annually per person or ten per family. Um, you do receive... Since you receive both your preventative and hospital indemnity with this last plan, you get the two carriers when it comes to your pharmacy. So, you would have MedImpact and you would have Pharmacoville if you select the fourth plan. So - And that one would be... Mm-hmm. Uh-huh. And that one would be how much, you said, pay period? I mean a paycheck? Uh, this one is \$42.76 weekly. And that's pretty much covering, either way, preventative and staying healthy? Mm-hmm. Mm-hmm. And my prescriptions? Yes. Well, and then the last one, since you receive both your preventative and your actual, like, hospital services covered, you get two different carriers with the prescriptions compared to the other ones. You get one or the other. With the last plan- Okay. ... which is the Stay Healthy, MEC Enhanced, you would go through MedImpact and with Pharmacoville. Okay. So, you would have those two carriers. And then with the first plan- Okay. Okay. ... the Stay Healthy MEC TeleRS, which is the one that you said you didn't want 'cause it's only preventative, that one would only be through MedImpact. And then the VIP Standard and the VIP Classic would only be through Pharmacoville. But since the MEC Enhanced offers both your preventative and hospital indemnity services, you would have prescription coverage through Pharmacoville and with MedImpact. And I was gonna tell you that for your, um, prescriptions, generic pharmacy option with the M- MEC Enhanced, you have a 30-day supply and you would be required to give a \$5 copay for your generic prescriptions. Okay. And then for the mail-order option, you have a 90-day supply. When it comes to your generic prescriptions, you have to provide a \$15 copay. You also have Pharmacoville as a carrier. Depending on the generic medication, you can pay up to \$10, 20, or 30. And for the non-generic, you get a discount. Um, it also includes the virtual urgent care, and it also covers a flat fee towards your hospital indemnity services. Like I said, if you select this one- Okay. ... which is the one that offers those benefits, requires copays and it requires you to stay within the network, um, for the employee plan, it's \$42.76. So, those are your medical plans. And of course, they do also offer additional benefits, which would be considered like your dental plan, vision, short term, 24 hours of accident- I need it. ... term life. I need dental and vision. Okay. And then those two do have their separate deductions as well. So for vision, if you choose the employee plan, that's \$2.15 from your paycheck. Um, the copay for an eye exam that you would have to pay is \$10. Copay for lenses and frames is \$25. And your frame allowance is \$130. Then for dental... Okay. Um, the employee plan is \$3.52 weekly. For a preventative visit, 100% is covered. For something basic, like if you go for a cleaning of the teeth, only 80% is covered. Basic restorative, gotta fill in a cavity, something simple like that, 80% is covered. X-rays, 80% is co- covered. Your annual maximum is \$500. And with the dental plan, you would have to give a one-time deductible when you go to your visit. Um, if you get the employee plan, it would be a \$50, but you only have to provide that one. Okay. Okay. So combinedly with the 40 something a month plus those two, how much would that be? I mean, 40 something a pay period, how much

would I come off of each check? So, with the MEC Enhanced, that's \$42.76. With dental, that's \$3.52. And vision is \$2.15. With those three, it would be a weekly deduction of \$48.43 from your paycheck. And then, and that one's called the... What plan was that one? Medical Advance? What was that called? The MEC Enhanced. MEC Advanced? Mm-hmm. Enhance. Enhance. Okay. Mm-hmm. And then the MEC TeleRS is the one that's only preventative, but this one's gonna have the enhanced work in it. Yeah. I want, I want the one that's 42.76 a month. That's either that'll cover me in pharma, and it'll cover me in vision and dental. Mm-hmm. And health, right? And preventative. Yeah, that's more like what I will be. So, I'll have to wait 30 days and then call you back the 5th or however, or how that works? No, so, so I was gonna tell you that we can start your enrollment from once you enroll, you really just have to wait for your staffing agency one or two weeks for them to start making the, um, the deductions. So, once you're enrolled, you really just have to play the waiting game. Okay. Once you see the first deduction of the 48.43 come out of your paycheck, the following Monday of that very first deduction is when your plans become active. And then by that first week of your activation week, Thursday or Friday, you should be getting three cards, which is your medical plan, MEC Enhanced, vision and dental. And if you have a doctor's appointment once you become active and you're still waiting on your card, uh, vision or dentist appointment, anything like that, you're welcome to call us and we can email them, email you your card and you can have it, um, via email as well. Yeah. Okay. Um, but really once you enroll, you just have to wait for them to start, um, deducting them. To set it up for me. Got you. So, um, I can use my own doctor that I already had with the MEC Advan- Enhanced one? So, with the MEC Enhanced, you are required to use only their clinics and doctors. So, you would actually have to like, um, use their providers. I can- Okay. ... give you the number of the multi-plan number 'cause I know sometimes people like using only their doctors. Okay. So, there has been times that they ask us if they can call to see if they're within network. So, if you want, I can provide that number to you just in case you might be curious if your doctor or clinic is within the network or not 'cause it is important that you stay within the network with the plan that you have.... because if you go out of the network, um, you're not gonna be covered. Yeah. Let me ask you this. With the ME- MAC Enhanced, will they provide me the list of providers? Uh, so typically, typically, um, I know there's a website. Huh. But typically, um, I normally just give them the phone number, and I believe they get the list of the providers. I'm not sure how they, um... since that's a different department, I'm not sure how they provide that information. But I know typically people just call and then they'll let them know who the providers around their area is. Okay. Okay. So I can get you that number as well. Yeah. Yes. And then, um, let me know when you're ready. I'm ready. It's gonna be 800- Mm-hmm. ... 457- Okay. ... 1403. And then that's the number that you would call to see if your doctor is within network or not, 'cause with the plan that you selected, it is important that you stay within network if you wanna be covered. Okay. And if not, this will also provide me the list that, of networks, I, I mean people I can use, right? Yes. Yes, ma'am. Okay. And then I also have a website, if you wanna look it up. C-A-R- And then you spell that C as in Charlie, L as in last, A as in alpha, R as in Romeo, I as in ice cream, T as in Tom, E as in elephant, V as in victor.com. Dot com. Okay. So, um, I don't know if you do wanna- And this is just- Mm-hmm. Yes, ma'am. You go ahead, babe. Um, and I was gonna tell you, I don't know if you just wanna go ahead and do your enrollment. If you wanna change anything, you could still do it. They give you 30 days from the day that you receive your first check. So at any time you could

really just call. Um, after that, you would have to wait for the next company Open Enrollment, but you're still within your personal Open Enrollment. Since I created a file, they haven't even sent us your file. So I guess since you haven't started working yet. Right. So I'll probably wait till then, but I'm gonna look and research, and that way I know. Okay. So you just wanna- And I do want, I do want the Enhanced, I definitely want the Enhanced one. Um, so I'll look these two websites up, dial that number, see if my person is on there. And then like what is the window for me to call back to set it up? So they give you 30 days- What is their name? Okay. They give you 30 days from the day that you receive your first check to be eligible to enroll. If you pass those 30 days, they're gonna tell you that you have to wait for the next company Open Enrollment, which I can see when that's held. So it's important that you do it, like I guess as soon as you can. No, don't worry, I'll be doing it. Don't worry, I will be doing it. Okay, perfect. And what's your name, love? Mine is Stephanie. Um, and I was gonna tell you that their next company Open Enrollment, it looks like it was done in December. Okay, gotcha. And, um, I, they do auto enroll their new employees into the preventative plan that I mentioned to you about. Did you want me to go ahead and opt you out from the auto-enrollment? Yes, 'cause I don't want that one. I want the MAC Enhanced, right? That's what I want. Mm-hmm. Yes, ma'am. Um, did you wanna wait to do your enrollment once you find out if, if they're within network? Yes. Or did you want me to- Yes, yes, ma'am. Yeah. Okay, that's fine. Well, I went ahead and proceeded your declination, um, and once you're ready to enroll into dental, vision, and whatever plan you select, you're welcome to call us. Mm-hmm. But I went ahead and proceeded with your declination so that they don't auto-enroll you into the preventative plan, okay? Okay. Perfect. Thank you so much, Stephanie. You have been so helpful, and I appreciate it. You're welcome. And then just keep in mind, I would just try to enroll as soon as possible, just so that you know that you're within that window, okay? Right. Uh-huh. I got it. Yes, ma'am. Thank you so much, Stephanie. You have really helped me out here. Thank you. Yeah. You're welcome. You have a good one. Thank you. You too. Yes, ma'am. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling with Assisted NurCard. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, uh, I was calling about, I have a few questions. Um, I just applied at Crown Services and they said this is their insurance. So I, I have a couple of prescription insurances that I... I mean, med- uh, prescriptions I have to take, you know. And I didn't know if you all would cover those medicines or how would I go about finding that out?

Speaker speaker_0: Um, so are you enrolled already or you're looking to enrolling?

Speaker speaker_1: I'm looking into enrolling because, uh-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I'm already in school like somewhere like in Bowling Green. I moved to the area.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And so I, when I found Glasgow State, she told me that they do offer, Crown Services do offer insurance.

Speaker speaker_0: Yeah.

Speaker speaker_1: Now I've asked her a different question but she told me to give you a call and that way, you know.

Speaker speaker_0: So for those type of questions-

Speaker speaker_1: Yeah, that's what I need to know.

Speaker speaker_0: ... since we're just the healthcare administrators, I wouldn't be able to tell you exactly what prescriptions are exactly covered or not. But I can-

Speaker speaker_1: Okay.

Speaker speaker_0: ... provide you the contact information for, um, the pharmacy depending on the plan that you choose. So I'm going to look in to see-

Speaker speaker_1: Okay.

Speaker speaker_0: ... what, which ones they offer and then I'll go ahead-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and provide you those numbers. Um, can I get-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the last four of your Socials, though?

Speaker speaker_1: Yes. 7093.

Speaker speaker_0: Okay. And your first and last name, please?

Speaker speaker_1: Joyce King Brown.

Speaker speaker_0: Okay. And how long have you been with them?

Speaker speaker_1: Well, I haven't started yet, um, so that's why I'm inquiring about the insurance first.

Speaker speaker_0: Gotcha. Okay. Um, so let me see which one... I can give you general information. You said you're with Creative Circle, correct?

Speaker speaker_1: I'm with, uh, Crown Services for the Glasgow State.

Speaker speaker_0: Crown Services. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. So I looked to see if you have a file. It looks like since you haven't started with them, we don't have it yet. They typically give you 30 days from the day that you receive your first check to enroll. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: So I'ma go ahead and give you the contact information for the two pharmacies, 'cause it looks like they offer one through four different medical plans.

Speaker speaker_1: Okay.

Speaker speaker_0: For the VIPs, being the VIP Standard and the VIP Classic, as well as the NEC Enhanced, you would have, um, prescription coverage through Pharmavail. That's spelled P-H-A-R-M-A-V-A-I-L, and then their contact information, let me know when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: It's gonna be 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 933-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 3734.

Speaker speaker_1: Now how often will my payments come out? Is it every-

Speaker speaker_0: Every week.

Speaker speaker_1: ... like a monthly?

Speaker speaker_0: This week will be deductions. Mm-hmm.

Speaker speaker_1: And do you know how much it'll be if I did do VIP or VIP Classic?

Speaker speaker_0: It depends on the plan, uh, how many plans you were to select, um, if you add dependents. So a lot of factors really depend on how much your weekly deduction is. Mainly depends on how many plans you select because every plan that they offer has its separate deductions. So how many you select has a lot to do with how much the weekly deduction is as well as if you add dependents, because if you enroll by yourself, typically like cheaper than if you add dependents 'cause the price does get bumped up.

Speaker speaker_1: Right. So it's just for me?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And do I need to go online to see these plans or what do I need to do?

Speaker speaker_0: So I can actually, um, I can send you the benefit guide if you wish. Um, but for that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I do have to create a file for you. So if you want I can go ahead-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and do that. Um, I do need your-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... full Social.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm ready for that Social. Mm-hmm.

Speaker speaker_1: Um, 5, 566-59-7093.

Speaker speaker_0: Okay. And then your first and last name, please.

Speaker speaker_1: Joyce, J-O-Y-C-E. King, K-I-N-G. Brown.

Speaker speaker_0: And your address, please?

Speaker speaker_1: 5210 Russell Springs Road. That's Columbia, Kentucky, 42728.

Speaker speaker_0: And your birthday?

Speaker speaker_1: 7/24/'77.

Speaker speaker_0: Is this a good contact number? 615-275-5258.

Speaker speaker_1: I got it.

Speaker speaker_0: Okay. And then would you like to provide a email address?

Speaker speaker_1: Kingbrownjoyce@gmail.com.

Speaker speaker_0: Okay. And then if you want, I can go ahead and email that benefit guide to you, and I don't know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... if you want me to go over the plans.... I can't really hear what you're saying.

Speaker speaker_2: You can. I mean, that might help me 'cause I'm trying to decide because I have to give my, my job a two-week notice, but I have to-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... be able to be covered with my medication.

Speaker speaker_0: Yeah.

Speaker speaker_2: You know?

Speaker speaker_0: Okay. Yeah, that's fine. Yeah, so I'll be able to, if you want, I can go ahead and send you that, and then I'll-

Speaker speaker_2: Okay.

Speaker speaker_0: ... once you receive it, I'll go ahead and go over the plans.

Speaker speaker_2: Okay.

Speaker speaker_0: All right, let me go ahead and send you that. All right. I went ahead and sent you that. Do you mind verifying that you received it?

Speaker speaker_2: Okay.

Speaker speaker_0: It's gonna come from an email that says info@benefitsinacar.com. And then if you don't see it, I would also check your spam and your junk 'cause sometimes it goes there.

Speaker speaker_2: It still hasn't came through.

Speaker speaker_0: And it was, um, it was kingbrownj@gmail.com.

Speaker speaker_2: KingBrownJoyce. J-O-Y-C-E.

Speaker speaker_0: Oh, okay. I just put J. Let me do that again.

Speaker speaker_2: Oh.

Speaker speaker_0: So spell your name out, right?

Speaker speaker_2: Uh-huh.

Speaker speaker_0: All right. All right. You should be getting it this time.

Speaker speaker_2: Okay. There you go. Gonna click on it. So I have to download this to create a circle? No.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_0: And then let me know when you're ready.

Speaker speaker_2: I am. I'm good.

Speaker speaker_0: All right. So, like I said earlier, depending on the plan that you were to select, as well as if you add dependents, has a lot to do with how much your weekly deduction is from your paycheck. So it looks like they offer, let's see, they offer a preventative plan that's only preventative, two hospital indemnity plans, and then a plan that offers both your preventative and hospital indemnity. So they offer a total of four different medical plans. The first plan that I'm gonna go over, it's called the Stay Healthy NEC Tele-RS. This plan is only your preventative plan, meaning it's only gonna cover, like, one physical visit, some vaccinations, some STD and cancer screening, and even some counseling. However, it's only for those preventative services, and it will not cover doctor visits if sick, hospital visits if

injured, urgent care, emergency room, nor surgeries. It'll only cover, gonna cover your preventative services, in other words, like your annuals and checkups. And it does require you to stay within the network and only use their clinics and doctors to receive coverage. However, you do receive prescription benefits through MedImpact, which I'm gonna actually provide that number to you. Um, do you want me to go ahead and provide that number? This would be one of the carriers that you would have to contact to find out if that medication is covered or not.

Speaker speaker_2: Okay. Go ahead.

Speaker speaker_0: So this one is for the preventative plan. The phone number is gonna be...Give me one second. It's gonna be 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: 771-4648.

Speaker speaker_1: Okay.

Speaker speaker_0: And this one would be for the Stay Healthy NEC tel-RF, which is only your preventative plan. So you would have, um, prescription coverage through MedImpact. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, and it offers a membership with Free RF, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US. But like I said earlier-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the Stay Healthy-

Speaker speaker_1: Okay.

Speaker speaker_0: ... NEC tel-RF is only for your preventative services.

Speaker speaker_1: Okay.

Speaker speaker_0: And if you were to select this plan-

Speaker speaker_1: So I don't want ...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I definitely don't want preventative, I want regular, you know...

Speaker speaker_0: Okay.

Speaker speaker_1: ... doctor visits type thing?

Speaker speaker_0: Yes, ma'am. Okay. And then-

Speaker speaker_1: So ...

Speaker speaker_0: The other two that I was gonna go over are your VIP plans. So there's two different ones.

Speaker speaker_1: Okay.

Speaker speaker_0: There's the VIP Standard and the VIP Classic. These two plans are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. However, they do not cover your preventative visits, which are considered like a physical, um, your annual check-ups. That is not covered with their VIP. So it's like vice versa. And with the VIPs however, you're not required to stay within the network. You can go out of network. As long as they take that insurance, you can use it and be covered.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, you also receive prescription benefits with the two VIPs. The Standard and the Classic, you would both go through Pharmacoville, which I... Did I provide that number to you already? Pharmacovilles?

Speaker speaker_1: Um...

Speaker speaker_0: That's the 800-933-374- 3734.

Speaker speaker_1: Yep, you gave me that one. That's Pharmacoville. Okay.

Speaker speaker_0: Okay. And then the-

Speaker speaker_1: Now-

Speaker speaker_0: That one would be-

Speaker speaker_1: I'm thinking... Um...

Speaker speaker_0: ... for the Standard and the Classic.

Speaker speaker_1: Okay. Standard and Classic. Now, so you're saying for, for a regular doctor visit...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... that would be one of the VIPs.

Speaker speaker_0: Yes, correct.

Speaker speaker_1: Uh...

Speaker speaker_0: The VIP Standard-

Speaker speaker_1: And-

Speaker speaker_0: ... the Classic.

Speaker speaker_1: Uh-huh. And that'd be where you go for your regular whatever, and you'll pay...

Speaker speaker_0: That would-

Speaker speaker_1: So how much would I be paying?

Speaker speaker_0: So the VIPs, that would be like if you go to the doctor because you're sick or the hospital because you're injured.

Speaker speaker_1: Right.

Speaker speaker_0: Urgent care, emergency room and even some surgeries. Um, like I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you do receive prescription benefits through Pharmacoville. Depending on the generic medication that you get, depends on how much you pay. You can pay up to \$10, 20 or 30, it just depends. Since we don't have the list of those, um, medications that are covered or not, you would have to contact Pharmacoville, and they would let you know. And then for the non-generics, you do receive a discount. Um, these two plans also do include virtual urgent care, which like I said earlier, it offers medical assistance virtually with medical providers, and they cover a flat fee towards your service. Um, out of the two of them, the Standard is considered the basic one, because it doesn't cover intensive care unit benefit, rehabilitation, nor your preventive surgery, while your VIP Classic does. And the two VIPs cover a flat fee towards your service. Um, so for example, for surgery and hospital, the Standard covers a flat fee of \$250 per day for an amount of a day, while your VIP Classic would cover \$500. Um, so let me give you an example. So let's say you have a surgery in a hospital and your bill is like \$1,000. If you were to select the Standard, since it says that they cover a flat fee of \$250, they would cover \$250 and you would be responsible for the remaining balance which would be \$750. And then, um, if you were to select the VIP Classic, it says \$500 per day for an amount of a day. So if your bill was \$1,000, they would cover \$500 and you would be responsible for the remaining \$500.

Speaker speaker_1: Okay.

Speaker speaker_0: So for the VIPs, they cover flat fees. They don't cover the entire bill, but they do cover like a flat fee towards it, toward that service. And then out of the two, the Classic is gonna pay a little bit more in dollar amount than the Standard. Um, and then something else is that the VIPs don't cover your preventative visits. They only cover your actual hospital indemnity services. Um, if you select the VIP Standard, which is the one that doesn't cover intensive care, rehabilitation or preventive surgery, that one would be \$17.07 from your paycheck weekly. And then for the VIP Classic, that does include intensive care, rehabilitation, preventive surgery, and it pays a little bit more, um, towards that flat fee. That one is \$18.86 weekly. And then the fourth plan that they also have, this is the fourth and last one. This one's called the Stay Healthy NEC Enhanced. So this one-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, offers both your preventative and your hospital indemnity. So it's like if you selected the first plan that I went over and one of the VIPs combined. Um, so this is the only one-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that offers both your preventative services as well as your hospital indemnity. However, you do have to stay within the network.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, only use their clinics and doctors to be covered. And it requires copays. So this one requires-

Speaker speaker_1: Okay.

Speaker speaker_0: ... copays. Um, for primary care visits, a \$10 copay per visit is required, and you would be limited to four visits annually per person or ten per family. For specialty care visits, a \$50 copay per visit would be required, and you would also be limited to four visits annually per person or ten per family. And then for your urgent care visits, a \$60 copay per visit's required, and also you would be limited to four visits annually per person or ten per family. Um, you do receive... Since you receive both your preventative and hospital indemnity with this last plan, you get the two carriers when it comes to your pharmacy. So, you would have MedImpact and you would have Pharmacoville if you select the fourth plan. So -

Speaker speaker_1: And that one would be...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh-huh. And that one would be how much, you said, pay period? I mean a paycheck?

Speaker speaker_0: Uh, this one is \$42.76 weekly.

Speaker speaker_1: And that's pretty much covering, either way, preventative and staying healthy?

Speaker speaker_0: Mm-hmm. Mm-hmm.

Speaker speaker_1: And my prescriptions?

Speaker speaker_0: Yes. Well, and then the last one, since you receive both your preventative and your actual, like, hospital services covered, you get two different carriers with the prescriptions compared to the other ones. You get one or the other. With the last plan-

Speaker speaker_1: Okay.

Speaker speaker_0: ... which is the Stay Healthy, MEC Enhanced, you would go through MedImpact and with Pharmacoville.

Speaker speaker_1: Okay.

Speaker speaker_0: So, you would have those two carriers. And then with the first plan-

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: ... the Stay Healthy MEC TeleRS, which is the one that you said you didn't want 'cause it's only preventative, that one would only be through MedImpact. And then the VIP Standard and the VIP Classic would only be through Pharmacoville. But since the

MEC Enhanced offers both your preventative and hospital indemnity services, you would have prescription coverage through Pharmacoville and with MedImpact. And I was gonna tell you that for your, um, prescriptions, generic pharmacy option with the M- MEC Enhanced, you have a 30-day supply and you would be required to give a \$5 copay for your generic prescriptions.

Speaker speaker_1: Okay.

Speaker speaker_0: And then for the mail-order option, you have a 90-day supply. When it comes to your generic prescriptions, you have to provide a \$15 copay. You also have Pharmacoville as a carrier. Depending on the generic medication, you can pay up to \$10, 20, or 30. And for the non-generic, you get a discount. Um, it also includes the virtual urgent care, and it also covers a flat fee towards your hospital indemnity services. Like I said, if you select this one-

Speaker speaker_1: Okay.

Speaker speaker_0: ... which is the one that offers those benefits, requires copays and it requires you to stay within the network, um, for the employee plan, it's \$42.76. So, those are your medical plans. And of course, they do also offer additional benefits, which would be considered like your dental plan, vision, short term, 24 hours of accident-

Speaker speaker_1: I need it.

Speaker speaker_0: ... term life.

Speaker speaker_1: I need dental and vision.

Speaker speaker_0: Okay. And then those two do have their separate deductions as well. So for vision, if you choose the employee plan, that's \$2.15 from your paycheck. Um, the copay for an eye exam that you would have to pay is \$10. Copay for lenses and frames is \$25. And your frame allowance is \$130. Then for dental...

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the employee plan is \$3.52 weekly. For a preventative visit, 100% is covered. For something basic, like if you go for a cleaning of the teeth, only 80% is covered. Basic restorative, gotta fill in a cavity, something simple like that, 80% is covered. X-rays, 80% is co- covered. Your annual maximum is \$500. And with the dental plan, you would have to give a one-time deductible when you go to your visit. Um, if you get the employee plan, it would be a \$50, but you only have to provide that one.

Speaker speaker_1: Okay. Okay. So combinedly with the 40 something a month plus those two, how much would that be? I mean, 40 something a pay period, how much would I come off of each check?

Speaker speaker_0: So, with the MEC Enhanced, that's \$42.76. With dental, that's \$3.52. And vision is \$2.15. With those three, it would be a weekly deduction of \$48.43 from your paycheck.

Speaker speaker_1: And then, and that one's called the... What plan was that one? Medical Advance? What was that called?

Speaker speaker_0: The MEC Enhanced.

Speaker speaker_1: MEC Advanced?

Speaker speaker_0: Mm-hmm. Enhance.

Speaker speaker_1: Enhance. Okay.

Speaker speaker_0: Mm-hmm. And then the MEC TeleRS is the one that's only preventative, but this one's gonna have the enhanced work in it. Yeah.

Speaker speaker_1: I want, I want the one that's 42.76 a month. That's either that'll cover me in pharma, and it'll cover me in vision and dental.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And health, right? And preventative. Yeah, that's more like what I will be. So, I'll have to wait 30 days and then call you back the 5th or however, or how that works?

Speaker speaker_0: No, so, so I was gonna tell you that we can start your enrollment from once you enroll, you really just have to wait for your staffing agency one or two weeks for them to start making the, um, the deductions. So, once you're enrolled, you really just have to play the waiting game.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you see the first deduction of the 48.43 come out of your paycheck, the following Monday of that very first deduction is when your plans become active. And then by that first week of your activation week, Thursday or Friday, you should be getting three cards, which is your medical plan, MEC Enhanced, vision and dental. And if you have a doctor's appointment once you become active and you're still waiting on your card, uh, vision or dentist appointment, anything like that, you're welcome to call us and we can email them, email you your card and you can have it, um, via email as well.

Speaker speaker_1: Yeah. Okay.

Speaker speaker_0: Um, but really once you enroll, you just have to wait for them to start, um, deducting them.

Speaker speaker_1: To set it up for me. Got you. So, um, I can use my own doctor that I already had with the MEC Advan- Enhanced one?

Speaker speaker_0: So, with the MEC Enhanced, you are required to use only their clinics and doctors. So, you would actually have to like, um, use their providers. I can-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give you the number of the multi-plan number 'cause I know sometimes people like using only their doctors.

Speaker speaker_1: Okay.

Speaker speaker_0: So, there has been times that they ask us if they can call to see if they're within network. So, if you want, I can provide that number to you just in case you might be curious if your doctor or clinic is within the network or not 'cause it is important that you stay within the network with the plan that you have.... because if you go out of the network, um, you're not gonna be covered.

Speaker speaker_1: Yeah. Let me ask you this. With the ME- MAC Enhanced, will they provide me the list of providers?

Speaker speaker_0: Uh, so typically, typically, um, I know there's a website.

Speaker speaker_1: Huh.

Speaker speaker_0: But typically, um, I normally just give them the phone number, and I believe they get the list of the providers. I'm not sure how they, um... since that's a different department, I'm not sure how they provide that information. But I know typically people just call and then they'll let them know who the providers around their area is.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: So I can get you that number as well.

Speaker speaker_1: Yeah.

Speaker speaker_0: Yes. And then, um, let me know when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: It's gonna be 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 457-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 1403. And then that's the number that you would call to see if your doctor is within network or not, 'cause with the plan that you selected, it is important that you stay within network if you wanna be covered.

Speaker speaker_1: Okay. And if not, this will also provide me the list that, of networks, I, I mean people I can use, right?

Speaker speaker_0: Yes. Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: And then I also have a website, if you wanna look it up.

Speaker speaker_1: C-A-R-

Speaker speaker_0: And then you spell that C as in Charlie, L as in last, A as in alpha, R as in Romeo, I as in ice cream, T as in Tom, E as in elephant, V as in victor.com.

Speaker speaker_1: Dot com. Okay.

Speaker speaker_0: So, um, I don't know if you do wanna-

Speaker speaker_1: And this is just-

Speaker speaker_0: Mm-hmm. Yes, ma'am.

Speaker speaker_1: You go ahead, babe.

Speaker speaker_0: Um, and I was gonna tell you, I don't know if you just wanna go ahead and do your enrollment. If you wanna change anything, you could still do it. They give you 30 days from the day that you receive your first check. So at any time you could really just call. Um, after that, you would have to wait for the next company Open Enrollment, but you're still within your personal Open Enrollment. Since I created a file, they haven't even sent us your file. So I guess since you haven't started working yet.

Speaker speaker_1: Right. So I'll probably wait till then, but I'm gonna look and research, and that way I know.

Speaker speaker_0: Okay. So you just wanna-

Speaker speaker_1: And I do want, I do want the Enhanced, I definitely want the Enhanced one. Um, so I'll look these two websites up, dial that number, see if my person is on there. And then like what is the window for me to call back to set it up?

Speaker speaker_0: So they give you 30 days-

Speaker speaker_1: What is their name? Okay.

Speaker speaker_0: They give you 30 days from the day that you receive your first check to be eligible to enroll. If you pass those 30 days, they're gonna tell you that you have to wait for the next company Open Enrollment, which I can see when that's held. So it's important that you do it, like I guess as soon as you can.

Speaker speaker_1: No, don't worry, I'll be doing it. Don't worry, I will be doing it. Okay, perfect. And what's your name, love?

Speaker speaker_0: Mine is Stephanie. Um, and I was gonna tell you that their next company Open Enrollment, it looks like it was done in December.

Speaker speaker_1: Okay, gotcha.

Speaker speaker_0: And, um, I, they do auto enroll their new employees into the preventative plan that I mentioned to you about. Did you want me to go ahead and opt you out from the auto-enrollment?

Speaker speaker_1: Yes, 'cause I don't want that one. I want the MAC Enhanced, right? That's what I want.

Speaker speaker_0: Mm-hmm. Yes, ma'am. Um, did you wanna wait to do your enrollment once you find out if, if they're within network?

Speaker speaker_1: Yes.

Speaker speaker_0: Or did you want me to-

Speaker speaker_1: Yes, yes, ma'am. Yeah.

Speaker speaker_0: Okay, that's fine. Well, I went ahead and proceeded your declination, um, and once you're ready to enroll into dental, vision, and whatever plan you select, you're welcome to call us.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But I went ahead and proceeded with your declination so that they don't auto-enroll you into the preventative plan, okay?

Speaker speaker_1: Okay. Perfect. Thank you so much, Stephanie. You have been so helpful, and I appreciate it.

Speaker speaker_0: You're welcome. And then just keep in mind, I would just try to enroll as soon as possible, just so that you know that you're within that window, okay?

Speaker speaker_1: Right. Uh-huh. I got it. Yes, ma'am. Thank you so much, Stephanie. You have really helped me out here. Thank you.

Speaker speaker_0: Yeah. You're welcome.

Speaker speaker_1: You have a good one.

Speaker speaker_0: Thank you. You too.

Speaker speaker_1: Yes, ma'am. Bye-bye.